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# Our home loan processing times

Hi,

We're getting in touch to update you on our processing times as at **Monday 22 May 2023** for fully packaged deals as per our [application checklist](#).

We've also included information below on a process change related to tax identification numbers.

<b>Vetting – average time to pick up file</b>	<b>2 hours</b>
<b>Average time to credit assessment</b>	<b>2 hours</b>

## TIN for non-Australian tax residents

As part of our regulatory obligations, we now need to capture Tax Identification Numbers (TIN) for all non-Australian tax residents. If your client has tax residency in another country, going forward we ask that you capture their TIN in NextGen during the application process.

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The timeframe quoted above is an average time to assessment and some files may be assessed before or after this timeframe based on daily volumes. If you haven't received a back channel message (BCM) within 24 hours of our advised timeframe, you can contact the broker support line on 1800 174 945.

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