

Application Assessment Times

" <u>Existing</u> " Applications In-Queue	Assessing Applications ¹ this week submitted on or before
Application	12th June 2023 (Simple) 7th June 2023 (Complex)
" <u>New</u> " Applications	Indicative Time ²
New Application ³	1 day (Simpler Switch) 2 days (Simple) 6 days (Complex)
Additional Docs	2 days simple 3 days complex
Simple Standard Security, PAYG and Sole Trader income, Guarantor Non-LMI: Total Mortgage Lending < \$2.25M LMI : Total Mortgage Lending <\$1.5m	
Complex All other applications types including Partnership, Company and Trust income, Non-Standard Security, Owner Builder, Construction >\$2m,Bridging, Foreign Income and Company Home Loan Applications.	
Other Processes	Indicative Time ²
Dual Application	Contact your Commercial BDM
Document - Preparation	1 day

Document - Verification^	1 day	
Settlement%	As booked	
 ¹ Assessing sufficient applications submitted up to the date listed by COB Fri 16 June 2023 (indicative) ² Business Days. ³ Includes up to 1 day Pre-Assessment, after which Sufficient Notification is issued. [^] Commenced based on settlement priority. [%] Dependent on third parties, e.g. solicitors, other banks, etc. 		



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