

Application Assessment Times

"Existing" Applications In-Queue	Assessing Applications ¹ this week submitted on or before
Application	5 th June 2023 (Simple) 31 st May 2023 (Complex)
"New" 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 9 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.	

This e-mail and any attachments to it (the "Communication") is, unless otherwise stated, confidential, may contain copyright material and is for the use only of the intended recipient. If you receive the Communication in error, please notify the sender immediately by return e-mail, delete the Communication and the return e-mail, and do not read, copy, retransmit or otherwise deal with it. Any views expressed in the Communication are those of the individual sender only, unless expressly stated to be those of Australia and New Zealand Banking Group Limited ABN 11 005 357 522, or any of its related entities including ANZ Bank New Zealand Limited (together "ANZ"). ANZ does not accept liability in connection with the integrity of or errors in the Communication, computer virus, data corruption, interference or delay arising from or in respect of the Communication.