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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 5 June 2023** for fully packaged deals as per our [application checklist](#).

We've also included information below on a process change related to account activation.

| | |
|--|---------|
| Vetting – average time to pick up file | 2 hours |
| Average time to credit assessment | 2 hours |

Changes to the timing of offset, transaction, and credit card account activation

We're making some changes to the offset, transaction, and credit card account activation timings during the home loan approval process.

Offset, transaction and credit card account activation will move from when the application was formally approved to after the loan documents are accepted by all parties to the loan.

These changes are effective for loans formally approved from **Tuesday 6 June 2023**.

Account numbers for newly created offset and transaction accounts will be made available to your clients in their loan documents pack. Please note that the accounts will not be active and can't be used until after the loan documents are accepted by all applicants. Your clients will receive a welcome email when their accounts are ready for use.

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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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