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

Vetting – average time to pick up file	2 hours
Average time to credit assessment	4 hours

Changes to fixed rates

We're increasing our fixed home loan interest rates for new loans.

These rates are effective from Wednesday 12 July 2023.

You can view our new fixed rate card [here](#).

Applications in progress

Current fixed rates will be applied to loans formally approved before close of business tomorrow, **Tuesday 11 July 2023**.

New fixed rates will automatically be applied to all loans formally approved on and from **Wednesday 12 July 2023**.

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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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