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# Our home loan processing times

Hi,

We're getting in touch to update you on our processing times as at **Tuesday 8 August 2023** for fully packaged deals as per our [application checklist](#).

We've also included information below on changes to our home loan rates.

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

## Changes to fixed rates

We're pleased to let you know we're reducing our fixed home loan interest rates for new loans.

**These rates will be effective from Thursday 10 August 2023.**

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

### Applications in progress

Current fixed rates will be applied to loans formally approved before close of business **Wednesday 9 August 2023**.

New fixed rates will automatically be applied to all loans formally approved on and from **Thursday 10 August 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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