



As at Monday 7<sup>th</sup> August 2023, Bankwest is taking the following times to process an application. Please note that these times are subject to change throughout the week.

Application Stage	Current Service Levels
<a href="#">DocBox</a> upload <sup>1</sup>	Immediate
Supporting documents email upload	4 hours
Pre-assessment document check <sup>2</sup>	1 business day
<b>Assessment</b>	
PAYG ≤80% LVR	1 business day
PAYG >80% LVR	1 business day
Sole Trader & Partnership	1 business day
Company & Trust	1 business day
Multiple Entities	2 business days
Retail Credit Decisioning	1 business day
WIP (work in progress) <sup>3</sup>	1 business day
<b>Fulfillment</b>	
Examinations	1 business day
FHOG	2 business days
Progress Payments	1 business day
Settlement Disbursals	1 business day
Non-settlement Disbursals	1 business day
<b>Home Loan Transfers (HLTs)</b>	
Repricing	Immediate <sup>4</sup>
Product Transfer	1 business day
Splits/Combines/Restructure/Guarantor	1 business day

<sup>1</sup> **DocBox upload:** More secure than emails, DocBox provides a safe and easy way to upload your supporting documents **instantly** to your application. Use DocBox for submission and responding to More Information requests. Refer to [DocBox Guide](#) for info.

<sup>2</sup> **Pre-assessment document check:** Initial review of documents. If key documents are not held, the application will be pended and will not commence assessment until provided.

<sup>3</sup> **WIP:** Re-commencement of assessment once outstanding items requested on More Info letter are received, upon receipt of valuation or LMI approval.

<sup>4</sup> **Repricing:** Instant approval is provided for repricing requests (unless escalated for manual review) and the new rate is automatically applied to the account within 48 hours, with no forms or contracts required.

*“From Mortgage Choice in WA, our broker’s loan application was approved and contracts issued to our customer within 3 hours.”*

Escalations:

Escalations can be requested within the following timeframes by contacting Mortgage Support on 1300130881 option 1+1 or via [online broker chat](#):

- Finance – due within 3 business days for PAYG and Sole Trader, or 5 business days for all other Self-employed deals
- Settlement – due within 5 business days

Escalations received earlier than the above timeframes will not be accepted.

What next:

- Refer to the [Application Submission Checklist](#) for document requirements
- Provide the most recent version of the [Identity Verification and Privacy Consent Form](#) for all lending applications
- Use the most recent version of the [Serviceability Calculator](#)
- Upload documents via [DocBox](#)

Important: Service levels are accurate at the time of issuing and are subject to daily change. For time-sensitive deals, contact your BDM prior to submission to ensure approval timeframes can be met.

[bankwest.com.au/brokers](http://bankwest.com.au/brokers)

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**I work flexibly. My working pattern is Monday, Tuesday, Thursday, Friday.**

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