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

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

## Changes to fixed rates


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

These rates will be effective from **Wednesday 4 October 2023**.

### Applications in progress

Current fixed rates will be applied to all loans formally approved before close of business today, **Tuesday 3 October 2023**.

New fixed rates will automatically be applied to all loans formally approved on and from **Wednesday 4 October 2023**.

 Never share your online banking passwords or authentication passcodes with any third party. It's important to stay up to date on the latest scams – visit [macquarie.com.au/securityandscams](https://macquarie.com.au/securityandscams) to learn more.

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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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