



As at Monday 4th December 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
DocBox upload ¹	Immediate
Supporting documents email upload	4 hours
Pre-assessment document check ²	1 business day
Assessment	
PAYG ≤80% LVR	1 business day
PAYG >80% LVR	1 business day
Sole Trader & Partnership	1 business day
Company & Trust	10 business days
Multiple Entities	1 business day
Retail Credit Decisioning	1 business day
WIP (work in progress) ³	1 business day
Fulfillment	
Examinations	1 business day
Progress Payments	1 business day
Settlement Disbursals	1 business day
Non-settlement Disbursals	1 business day
Home Loan Transfers (HLTs)	
Repricing	Immediate ⁴
Product Transfer	1 business day
Splits/Combines/Restructure/Guarantor	1 business day

¹ **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.

² **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.

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

⁴ **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 Finsure NSW, a loan application was approved and contracts issued within 29 hours of lodgement“

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

Important things you should know: This email has been authorised by Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945 of 300 Murray Street Perth, Western Australia. Target Market Determinations for Bankwest products are available [here](#).

Digital Security Information. At Bankwest we aim to ensure our customers are cyber safe. To help you keep your bank accounts and personal information secure please be aware Bankwest will never ask for your PIN, PAN or password via email or SMS. Nor will we ask you to log directly into your online bank accounts from a link in an email or SMS. You can find more security information at www.bankwest.com.au/security-centre. If you receive an email requesting this information, please forward the email to Bankwest and delete the email. You can report suspicious emails to abuse@security.bankwest.com.au.

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