

Application Assessment Times

"Existing" Applications In-Queue	Assessing Applications ¹ this week up to...
Application	13 Sept 2021
¹ Assessing sufficient applications submitted up to the date listed by COB Fri 22 Oct 2021 (indicative)	
"New" Applications & Other Processes	Indicative Time ²
New Application ³	6 days (simple - no LMI) 15 days (simple - LMI) 25 days (complex)
Additional Docs	4 days (simple) 5 days (complex)
Dual Application	Contact your Commercial BDM
Document - Preparation	1 day
Document - Verification [^]	1 day
Settlement [%]	As booked
² Business Days. ³ Includes up to 1 day Pre-Assessment, after which Sufficient Notification is issued. [^] Commenced based on settlement priority. [%] Dependent on third parties, e.g. solicitors, other banks, etc.	

Simple: Total Home Lending < \$1.75m, Standard Security, PAYG & Self-employed (sole traders).

Complex: All other applications, including: Guarantor, Owner Builder, Bridging, Foreign Income, Scorecard Decline, etc.



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