

Application Assessment Times

" <u>Existing</u> " Applications In-Queue	Assessing Applications ¹ this week <u>up to</u>
Application	1 Sept 2021
¹ Assessing sufficient applications submitted up to the date listed by COB Fri 8 Oct 2021 (indicative)	
" <u>New</u> " Applications & Other Processes	Indicative Time ²
New Application ³	6 days (simple - no LMI) 15 days (simple - LMI) 27 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.

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.



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.

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