

Application Assessment Times

"Existing" Applications In-Queue	Assessing Applications ¹ this week <u>up to</u> ...
Application	4 Oct 2021
¹ Assessing sufficient applications submitted up to the date listed by COB Fri 19 Nov 2021 (indicative)	
"New" Applications & Other Processes	Indicative Time ²
New Application ³	9 days (simple - no LMI) 18 days (simple - LMI) 29 days (complex)
Additional Docs	5 days
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 No-LMI: Total Home Lending < \$2.25m, Standard Security, PAYG & sole traders.

Simple LMI: Total Home Lending < \$1.5m, Standard Security, PAYG & sole traders.

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



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