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| **Lender** | **Current as at** | **SLA (Number of days) provided by lender** | **Comments** | **Lender links and additional information** |
| The Branding Source: New logo: AMP | 26 – Jul | 3 business days | PAYG and Simple Self-Employed where no further information is required | <https://www.amp.com.au/distributor-centre/en/processing/service-times> |
| 2 business days | Pipeline applications (once outstanding requirements have been received) |
| 10 business days | Company and Trust applications |
| 4 hours | Phone call returns |
| 1 day | Email returns |
| Australia and New Zealand Banking Group logo and symbol, meaning, history,  PNG | 25 – Jul | 25th July 2022 (Simple)  19th July 2022 (Complex) | "Existing" Applications In-Queue | SLA not on lender’s website/portal.  Please contact BDM |
| 2 days | New Application (simple) |
| 5 days | New Application (complex) |
| 2 days | Additional Docs (simple) |
| 2 days | Additional Docs (complex) |
| Contact your Commercial BDM | Dual Application |
| 1 day | Document - Preparation |
| 1 day | Document - Verification |
| As booked | Settlement |
| Aussie Select | 25 – Jul | Up to 2 days | Full approvals  SLA provided is business days from Submission to Unconditional Approval (One-Touch Applications) \* \**Applications that Requires More Information (RMI) or have complex structures may have a longer turnaround time* | SLA not on lender’s website/portal. Please contact ARM |
| SLA provided is business days until deal is picked up for assessment for Pre-approvals/Home seeker |
| 25 – Jul | Up to 2 days | Home Seeker (Pre-approvals)  SLA provided is business days from Submission to Unconditional Approval (One-Touch Applications)\* | SLA not on lender’s website/portal. Please contact ARM |
| Aussie Activate | 25 – Jul | Up to 2 days | SLA provided is business days and for applications that  have passed Quality Checks. | SLA not on lender’s website/portal. Please contact ARM |
| Asset Elevate | 25 – Jul | Up to 2 days | Full applications  SLA provided is business days from passing QC | SLA not on lender’s website/portal. Please contact ARM |
| 25 – Jul | Up to 2 days | Pre-Approvals  SLA provided is business days from passing QC | SLA not on lender’s website/portal. Please contact ARM |
| 25 – Jul | 1 day | Unpends  Missing information received and continue assessment) | SLA not on lender’s website/portal. Please contact ARM |
| Asset Finance | 25 – Jul | 1 day | Consumer Assessment (re-work up to 1 day SLA) | SLA not on lender’s website/portal. Please contact your Asset Finance BDM for specific questions using the SharePoint link below. |
| 2 days | Consumer Settlement |
| 1 - 2 days | Commercial Assessment (re-work up to 2 days SLA) | [For resources visit the Asset Finance SharePoint or](https://mcas-proxyweb.mcas.ms/certificate-checker?login=false&originalUrl=https%3A%2F%2Faussie.my.salesforce.com.mcas.ms%2FkAD0K000000Xb1H%3FMcasTsid%3D20893) |
| 1 – 2 days | Commercial Settlement | [Asset Finance SharePoint of Chatter](https://mcas-proxyweb.mcas.ms/certificate-checker?login=false&originalUrl=https%3A%2F%2Faussie.force.com.mcas.ms%2Faussiechatter%2Fs%2Farticle%2FYour-guide-to-Aussie-Asset-Finance%3FMcasTsid%3D20893) |
| Brand New: New Logo and Identity for Bankwest by Landor | Identity logo,  Identity, Do you work | 26 – Jul | 4 hours | Supporting documents upload | Assessment times. SLA not on lender’s website/portal. Please contact BDM |
| 1 business day | Assessment (PAYG ≤80% LVR), Pre-assessment document check |
| 1 business day | Assessment (PAYG >80% LVR), Pre-assessment document check |
| 8 business days | Self-employed ≤80% LVR |
| 6 business days | Self-employed >80% LVR |
| +1 business day | Retail Credit Decisioning |
| 1 business day | WIP (work in progress) \*\* |
| 2 business days | Examinations |
| 2 business days | FHOG |
| 2 business days | Progress Payments |
| 1 business day | Settlement Disbursals |
| 1 business day | Non-settlement Disbursals |
| 1 business day | Repricing |
| 1 business day | Product Transfer |
| 1 business day | Splits/Combines/Restructure/Guarantor |
| BOQ – Bank of Queensland – Logos Download | 25 – Jul | Up to 2 days | Commence assessment on a PAYG file (Purchases & Refinances) | SLA not on lender’s website/portal. Please contact BDM |
| Up to 2 days | Self-Employed applications if all information on the checklist is supplied in full at lodgement stage. |
| Up to 2 days | Commence assessment on Non PAYG reworks and returned MIR requests |
| 2 days | Self-Employed applications |
| Commonwealth Bank of Australia – Logos Download | 26 – Jul | 1 day (Both simple and complex) | Pre-Assessment document check | <https://www.commbroker.com.au/Net/Documentum/latest-news/service-updates.aspx> |
| 2 days (Both simple and complex) | Credit Assessment |
| 2 days (Both simple and complex) | Home Seeker |
| 1 day | Document Preparation |
| 2 days | Certifications |
| 2 days | FHOGS |
| 2 days | Progress Payments |
| 2 days | Construction Set Up (Commencement Letters) |
| 2 days | Fundings |
|  | 25 – Jul | 4 business hours | Time to file pick up | SLA not on lender’s website/portal. |
| 3 business days | Initial Credit Decision for New Application - Purchase |
| 3 business days | Initial Credit Decision for New Application – Refinance |
| 3 business days | Initial Credit Decision for New Application – Top ups, internal refinances |
| 3 business days | Initial Credit Decision for New Application – Auction |
| 3 business days | Pre-approval assessment |
| 3 business days | Pre-approvals to full applications |
| 2 business days | Follow up items actioned |
| 3 business days | Document preparation |
| 3 business days | Document verification |
| HSBC logo | Logok | 26 – Jul | 1 day | Pre-assessment | <https://www.mortgagebroker.hsbc.com.au/slas-combined/> |
| 2 days | Credit assessment |
| 1 day | Documents Issued |
| 1 day | Documents Verified |
| Heritage Bank ATM - Strathpine Centre | 26 – Jul | 1 business day | Initial review (confirmation of mandatory supporting documents uploaded successfully in AOL) | <https://brokers.heritage.com.au/> |
| 1 business day | Returned documents for subsequent review |
| 4 business days | Commence assessment (once supporting documents uploaded successfully in AOL) - PURCHASES |
| 4 business days | Commence assessment (once supporting documents uploaded successfully in AOL) - REFINANCES |
| 3 business days | Returned documents received to formal approval |
| 5 business days | Returned documents received to formal approval - REFINANCES |
| 3 business days | Preparation of Loan offer documents (mailed directly to the client following Formal Approval |
| 2 business days | Returned documents reviewed, certified and accepted |
| 2 business days | Settlement scheduled and/or completed (following receipt and acceptance of correctly executed documentation) |
| About | Tailored Options Finance | 25 – Jul | 2 business days | Processing Time (Fixed Interest Rate Request) | <https://broker.homestart.com.au/index.asp> |
| 2 business days | Submit to Assessment - Pre-assessment (Broker Support Officers) |
| 4 business days | Rework - Pre-assessment (Broker Support Officers) |
| 4 business days | Pre-approval - Assessment (Credit Assessors) |
| 2 business days | Applications with a contract - Assessment (Credit Assessors) |
| 4 business days | Return from valuation and sent to assessment - Build Packs for construction |
| 1 business day | Assessors pick up - Build Packs for construction |
|  | 26 – Jul | 1.5 days | Purchase | <https://broker.ing.com.au/> |
| 1.5 days | Refinance/Pre-approval |
| 2 days | Assessment |
| 2 days | Loan Offer |
| 4 days | Switch/Split |
| 5 days | Commercial |
| Support for Keystart clients - Relationships WA | 26 – Jul | Up to 5 working days | Initial assessment (Platinum) | SLA not on lender’s website/portal. Please contact BDM |
| Up to 5 working days | Initial assessment (Standard) |
| 1 working day | Pending/Conditions queue (Platinum) |
| 1 working day | Pending/Conditions queue (Standard) |
|  | 25 – Jul | 1 day | Conditional approval from receipt of submission | SLA not on lender’s website/portal. Please contact BDM |
| 3 days | Formal approval |
| Liberty Financial Introducer login | 19 – Jul | 1 day | Conditional - UW Turnarounds - NO BACKLOG | SLA not on lender’s website/portal.  Please contact BDM |
| 1 day - documents  3 days - certification | Settlements - NO BACKLOG |
| Macquarie Group – Logos Download | 25 – Jul | 2 hours | Vetting - average time to pick up file | SLA not on lender’s website/portal. Please contact BDM |
| 2 hours | Average time to credit assessment |
| ME Bank - Wikipedia | 26 – Jul | +1 day | Time to verification and initial assessment - new application(s) (Simple loan types) | <https://www.mebank.com.au/broker/service-level-time-frames/> |
| +1 day | Time to credit assessment - new application(s) (Simple loan types) |
| +3 days | Time to verification and initial assessment - new application(s) (Complex loan types) |
| +3 days | Time to credit assessment - new application(s) (Complex loan types) |
| 2 business days | Responses to requests for missing/more information - MIR/Rework required |
| Home - MyState Bank | 26 – Jul | 3 business days (Standard Loan) 5 business days (Non-Standard Loan) | Conditional - Based on completely packaged loan application, all supporting documents included and checklist completed | <https://brokers.mystate.com.au/service-status/> |
| +3 business days (for both Standard Loan and Non-Standard Loan) | Application received with missing information - Based on Assessor requesting missing information required to decision the loan |
| +5 business days (for both Standard Loan and Non-Standard Loan) | Formal - From all information received and a satisfactory valuation report |
| +3 business days (for both Standard Loan and Non-Standard Loan) | Documents issued - From formal approval |
| National Australia Bank - Wikipedia | 26 – Jul | 4 hours (Actioning apps from 25/07/2022) | Pre-assessment (New Applications) | https://www.nabbroker.com.au/secure/resources/service-levels |
| 5 days (Inc KYC/Legal Review) | Company/Trust pre-assessment (New Applications) |
| 1 business day (Actioning apps from 25/07/2022) | Purchases (New Applications) |
| 1 business day (Actioning apps from 25/07/2022) | Refinance + Limit increase (New Applications) |
| 1 business day | AIP applications (New Applications) |
| 1 business days (Actioning apps from 25/07/2022) | Supporting docs (New Applications) |
| 0 business day (Actioning apps from 26/07/2022) | Loan Split Request processing |
| 3 business days (Actioning apps from 21/07/2022) | Loan Split Request fulfilment |
| 1 business day | Doc prep |
| 1 business day | Doc verification new |
| 1 business day | Doc verification supporting |
| 1 business day | Account opening |
| 3 business days (Actioning files from 20/07/2022) | New claims |
| 2 business days (Actioning files from 21/07/2022) | Returned docs |
| 1 business day (Actioning files from 22/07/2022) | Set ups |
| < 1 business day | Standalone Business Lending Applications (Total Time to Pick Up) (Current Small Business SLA as of 15 November 2021) (New Applications) |
| < 1 business day | Paired Business/Home Loans (Total Time to Pick Up) (Current Small Business SLA as of 15 November 2021) (New Applications) |
| 3 business days | Standalone Business Lending Applications (Total Time to Pick Up) (Current Commercial SLA as of 2 December 2021) (New Applications) |
| 7 business days | Paired Business/Home Loans (Total Time to Pick Up) (Current Commercial SLA as of 2 December 2021) (New Applications) |
| Pepper Home Loans - Lendi | 25 – Jul | 1 business day | New Deals | SLA not on lender’s website/portal. Please contact BDM |
| 1.1 business days | Posts inc. Val |
| 1 business day | Additional Advance |
| 4 business hours | Escalation requests |  |
| St.George Bank – Logos Download | 25 – Jul | 1 business day | Flame | <https://www.stgeorge.com.au/brokers> |
| 4 business days | Flame self-employed |
| 2 business days | Gold |
| 6 business days | Gold self-employed |
| 3 business days | Accredited |
| 14 business days | Accredited self-employed |
| 5 business days | PAYG Pre-approval |
| 12 business days | Pre-approval SE Accredited |
| Bank of Melbourne | Logopedia | Fandom | 25 – Jul | 1 business day | Flame | <https://www.bankofmelbourne.com.au/brokers> |
| 4 business days | Flame self-employed |
| 2 business days | Gold |
| 6 business days | Gold self-employed |
| 3 business days | Accredited |
| 14 business days | Accredited self-employed |
| 5 business days | PAYG AIP new applications |
| 12 business days | Self-employed AIP new applications |
|  | 25 – Jul | 1 business day | Flame | <https://www.banksa.com.au/brokers> |
| 4 business days | Flame self-employed |
| 2 business days | Gold |
| 6 business days | Gold self-employed |
| 3 business days | Accredited |
| 14 business days | Accredited self-employed |
| 5 business days | PAYG AIP new applications |
| 12 business days | Self-employed AIP new applications |
| Suncorp Brand | 26 – Jul | 5 days | Purchase & Pre-Approval Conversion - Elevate Gold | <https://businesspartners.suncorp.com.au/public/service-levels/home-loans-service-level-turn-around-times> |
| 8 days | Refinance, Construction, Add & Equity Loan - Elevate Gold |
| 6 days | Purchase & Pre-Approval Conversion – Elevate Accredited |
| 9 days | Refinance, Construction, Add & Equity Loan - Elevate Accredited |
| 3 days | In-Flight assessment |
| 2 days | Conditional Pre-Approval |
| 5 days | Documents Generation |
| 6 days | Settlement |
| +15 days | Credit assessment for self-employed applications |
| Download Virgin Money UK Logo in SVG Vector or PNG File Format - Logo.wine | 25 – Jul | Up to 2 days | Assessment on a PAYG file | SLA not on lender’s website/portal. Please contact BDM |
| 2 days | Self-Employed applications  *If all information on the checklist is supplied in full at lodgement stage.* |
| Westpac Logo | Symbol, History, PNG (3840*2160) | 25 – Jul | 3 days | Initial Assessment - Platinum | [https://www.westpac.com.au/brokers/service-lead-times/  Note: SLA provided is in business days and for applications lodged by 5pm AEST, with all supporting documents.](https://www.westpac.com.au/brokers/service-lead-times/) |
| 2 days | Follow up assessment – Platinum |
| 1 day | Self-Employed deals - Platinum |
| 1 day | SE follow up assessment – Platinum |
| Up to 8 hours | Priority Partners – Platinum |
| 8 days | Initial Assessment - Gold |
| 2 days | Follow up assessment – Gold |
| 2 days | Self-Employed deals - Gold |
| 2 days | SE follow up assessment – Gold |
| 20 days | Initial Assessment - Accredited |
| 2 days | Follow up assessment – Accredited |
| 7 days | Self-Employed deals |
| 3 days | SE follow up assessment |
| 2 days | Doc Prep |
| 2 days | Progress Payments |
| 2 days | FHOG |
| 1 day | Certification for Settlement |
| 1 day | Settlement |