



# St.George/BankSA Current Service Levels

## IMPORTANT NOTE REGARDING MORTGAGE CENTRAL DELAYS:

We are experiencing high volumes within our broker support centre - Mortgage Central. We ask that you continue to visit our website for service level updates and use Atoms Online Tracking for loan status enquiries.

## CURRENT SERVICE LEVELS ARE AS FOLLOWS:

Parramatta Unit: Processing QLD and NSW/ACT*		
St.George FLAME	All deals	3 day
GOLD	PAYG Purchases/Refinances	5 days
GOLD	Self Employed Purchases/Refinances	5 days
SILVER	PAYG Purchases/Refinances	6 days
SILVER	Self Employed Purchases/Refinances	7 days

Adelaide Unit: Processing SA, VIC, WA, TAS and NT		
St.George FLAME/BankSA PLATINUM	All deals	3 days
GOLD	PAYG Purchases/Refinances	5 days
GOLD	Self Employed Purchases/Refinances	5 days
SILVER	PAYG Purchases/Refinances	6 days
SILVER	Self Employed Purchases/Refinances	7 days

## PRE-APPROVALS:

We are currently prioritising our loans to cope with the increase in volumes.

These timeframes are a guide only, priority is given to:

- 1) Purchases, followed by;
- 2) Refinances; and,
- 3) Pre-approvals.

## OTHER IMPORTANT NOTES REGARDING THESE TIMEFRAMES:

- The above timeframes begin from when **all** supporting documentation is received into our system.
- The days mentioned in above table are 'business working days'.
- Pre-approvals: new lodgements and lodgements currently in the pipeline will only receive conditional approval when a property is located. Once a Contract Of Sale is received, your application will be prioritised by the original lodgement date.
- Silver files that have been allocated to the network may vary from above mentioned service levels.
- Loan and Mortgage documents need to be returned correctly signed and dated by borrowers. The additional time required to reissue and recheck documents can inhibit the Bank's ability to meet a Customer's required settlement date, and in some instances result in settlement dates being missed.

**We will continue to communicate daily service levels via our broker website. We thank you for your support of St.George/BankSA during this busy period.**

