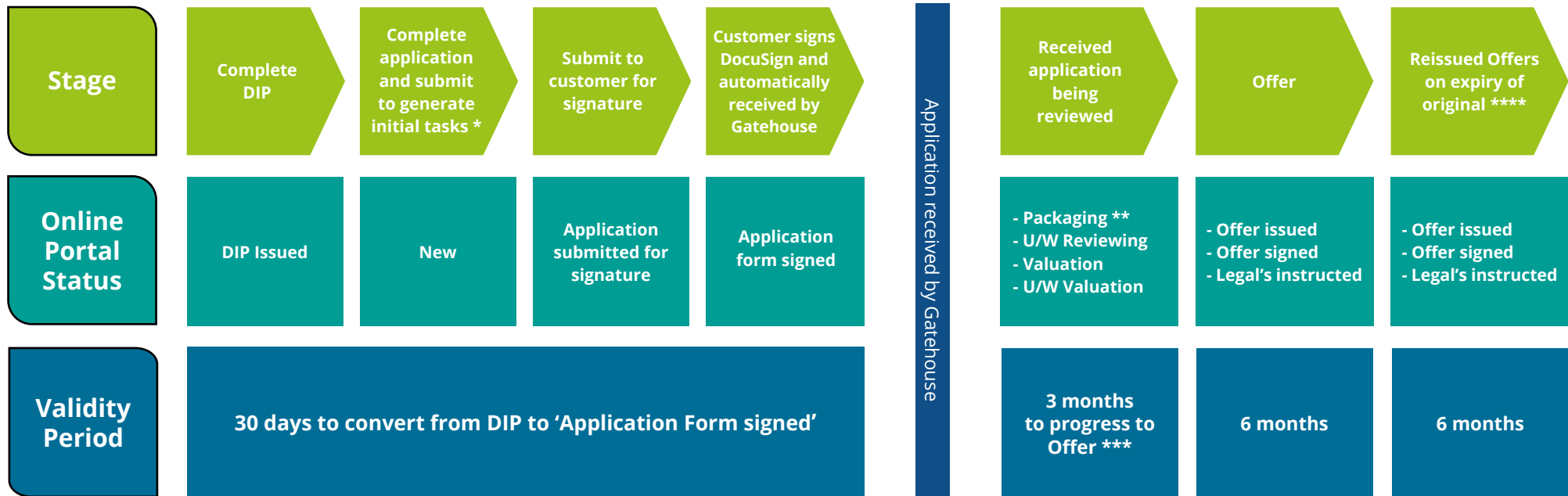


Home Finance Application Process



DIP and Pre Submitted Application

Application Review and Approval



* All initial tasks should be completed and all supporting documentation uploaded prior to submitting the application for customer signature.
 ** If all initial tasks have not been fully satisfied, application will remain at 'Packaging' until they have been completed (cases will be held at this stage for a maximum of 30 days).
 *** If not progressed within 3 months, notification of withdrawal will be issued and the application will need to be resubmitted.
 **** Offer will be on T&C's & products available at time of re-issue.