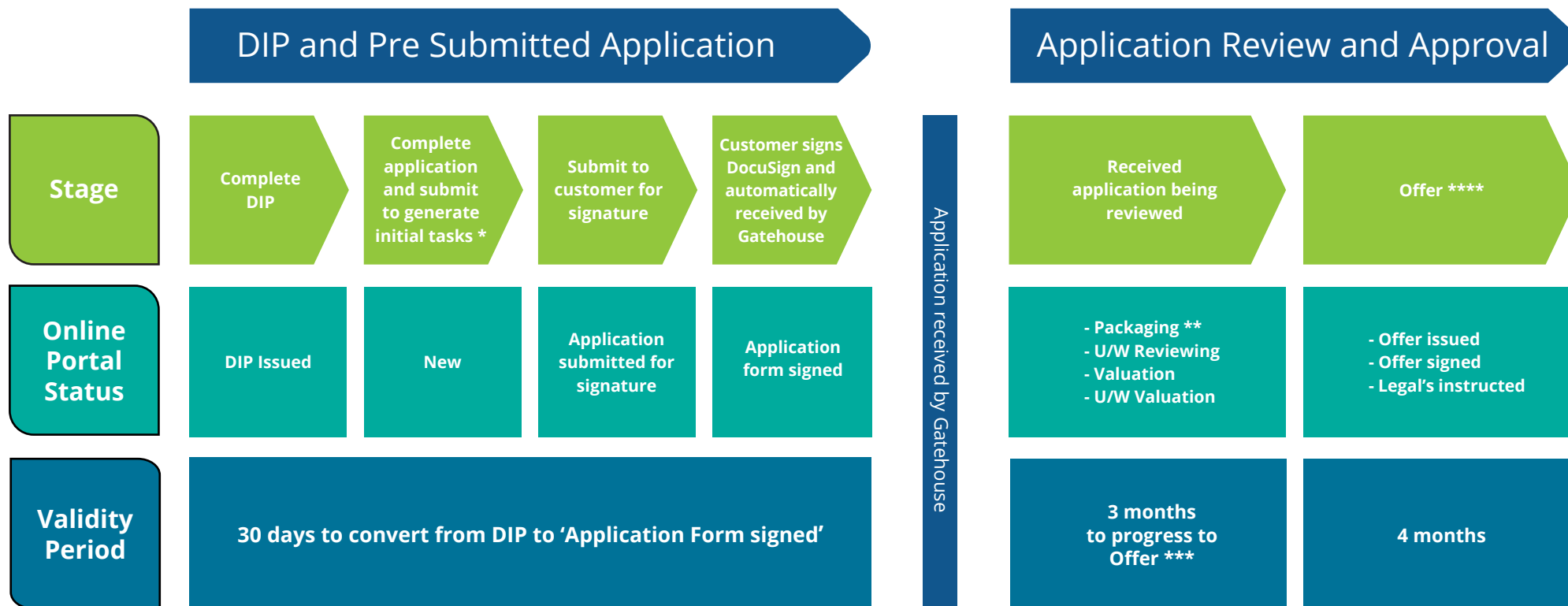


Home Finance Application Process



Note - where expiry occurs at any part during the application process the application will be withdrawn and a new application will need to be submitted with T&C's, fees & products available at the current time.

* 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, the application will be held in packaging for 14 days of receipt of signed application, after which notification of withdrawal will be issued and the application will need to be resubmitted.

*** If the application has not progressed within 3 months, notification of withdrawal will be issued and the application will need to be resubmitted.

**** Upon expiry of original offer, a new application will need to be submitted with T&C's, fees and products available at the current time.