

# Home Loan Journey



## 1. Conditional approval

1-2 WORKING DAYS AFTER APPLICATION

To kick-off your home loan journey all you need to do is complete our online home loan application available at: [movebank.com.au](https://movebank.com.au)

Once your application is lodged, our Lending Specialists will assist you with getting conditional approval. Generally, you can expect this within 1-2 working days after applying.



## 3. Valuation

UNDERTAKEN WITHIN 2 DAYS OF VALUATION REQUEST

The next step in your home loan journey is completing a valuation of the property!

Your Lending Specialist will arrange for a qualified valuer to complete an assessment to determine the property's value. We'll pass this cost onto the applicant at cost-price once complete.

Once this is complete and supporting documents are received, your Lending Specialist can issue an unconditional approval.



## 2. Supporting documents

AS SOON AS YOU'RE ABLE TO PROVIDE THEM

To proceed to an unconditional approval our Lending Specialists will let you know what documents you'll need to supply.

What you'll need to provide will depend on your personal situation, however this generally includes:

### DOCUMENTS

- Copies of your ID documents
- Your two most recent payslips (for each applicant)

Upon conditional approval our Lending Specialists will advise of any further documentation required.



## 4. Loan contract

2-3 DAYS AFTER UNCONDITIONAL APPROVAL

Now you're on the home stretch!

Your Lending Specialist will send out your loan contract for your review and signature. Simply sign the documents, which need to be witnessed by a Justice of the Peace, and send them back to us.



## 5. Settlement

30 DAYS AFTER CONTRACTS ARE RETURNED\*

Congratulations, you're about to be a home owner!

Your settlement date will be listed in the purchase contract. This generally takes place 30 days from the date that your signed contracts are returned. This is when we'll release the funds and you're officially a home owner!

\* CAN BE AS SOON AS 21 DAYS FOR REFINANCES

## Get started today!

Are you ready to start your home loan journey? Access our lowest rates, 100% offset, and extra benefits with our Complete Package Home Loan.

Speak to our Lending Specialists today on [1300 362 216](tel:1300362216) or visit [movebank.com.au](https://movebank.com.au)