

APPLICATION PIPELINE TREATMENT – ADVANTEDGE

Effective 23 February 2024

Scenario	Application Submission Date	Policy ⁴	Approach	Calculator ² (if required)	
Work in Progress & Conditional Approvals					
1	Application with conditional approval, referral or decline (manual or via system decision) and application has been re-assessed with no change in credit critical ¹ attributes.	Submission Date on or prior to 11:59pm Thursday 22 February 2024	Existing	Where the customer(s) meet all conditions of their approval, the decision can continue to be upheld ³ for a period of up to 90 days. On or prior to 11:59pm Tuesday 21 May 2024	Please use Advantagedge serviceability calculator v49
2	Application with conditional approval, referral or decline (manual or via system decision) and application has been re-assessed with changes in credit critical ¹ attributes.	Submission Date on or prior to 11:59pm Thursday 22 February 2024	New	As the customer(s) position has changed, process as if a new lending request.	Please use Advantagedge serviceability calculator v49b
3	Application with conditional approval, referral or decline (manual or via system decision) and application has been re-assessed outside the 90 day pipeline period.	Submission Date on or prior to 11:59pm Thursday 22 February 2024	New	As the 90 day conditional approval period has expired, process as if a new lending request. On or post 12:00am Wednesday 22 May 2024	
4	New lending request (credit decision to be made)	Submission Date on or after 12:00am Friday 23 February 2024	New	Process as a new lending request.	

¹Credit critical: Increase in loan amount, declared expenses, liabilities or LVR. Decrease in income. Change in employment, bureau report or existing NAB / Advantagedge account conduct.

²Continue to refer to the automated decision system for guidance on when General Living and Entertainment Expenses (GLEE) commentary is required. Where pipeline treatment applies (scenario 1) and we are approving based on an existing calculator, the calculator can be used to determine whether GLEE commentary is required.

³Applications with a change to a negative servicing position due to a serviceability calculation change (e.g. HEM change, interest rate change) can be approved without a serviceability waiver being recorded, provided there is no change in credit critical attributes.

⁴'Existing' refers to policy applicable before the effective date of this pipeline treatment document. 'New' refers to policy applicable on or after the effective date of this pipeline treatment document.