bankwest

Loan Services
GPO Box E237
Perth WA 6841

Customer Help Centre: 13 17 19
Facsimile: 1300 130 885
bankwest.com.au

19 August 2026

Reference: 14186877
Broker: Ellis Gradascevic

So close now. Let's get your home loan across the line.

Hi Ryan,

We've assessed your application and your loan has been conditionally approved. This approval is valid for 90 days from the date on this letter.

What does this mean?
Conditional approval is an indication of how much you can borrow. It's important to note this isn't an offer or agreement to provide credit. There are a few more things needed to progress to full approval.

To help you with the next stages of your loan application, we've put together all the information you need to know as well as outlining any actions required from you. The letter is split into the following sections:

1. **Your loan** – Part one contains the details of the proposed lending facility.
2. **What's next?** – In part two we have outlined the next steps we will be taking, and any further information you need to know.

Borrowers	Secured lending
Mr Ryan Dale KEMP	Bankwest Simple Home Loan P&I

Property to be used as security
200 Milne Road, BYNOE NT 0822

Loan type	
Product	Bankwest Simple Home Loan P&I
Amount	$422,400.00
Lender's mortgage insurance	TBD

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Total amount	$422,400.00
Term	360 months
Application fee	$0.00

An important note: This information is correct as of the date of this letter but could change should your circumstances change.

2. What's next?

We will be undertaking the following actions as part of our validations process. Following these actions, if we need anything else from you, we will let you know.

- Ordering a valuation on your chosen property, this will enable us to confirm the Loan to Value Ratio (LVR).
- Submitting the Lender's Mortgage Insurance (LMI) request to our mortgage insurers. This is subject to LMI approval.

We're here to help
We want to make this process as easy as possible. If you have any questions about this letter or the Application process, please contact Ellis Gradascevic.

Please note, as this conditional approval is only valid for 90 days, if you need a renewed conditional approval letter, your lender or broker will need to do another credit check and may ask you for up-to-date information.

Regards,
Bankwest

Originator use only - How to send your documents

You can securely submit documents and notes to us using DocBox:

1. Log in to the Bankwest Broker Portal
2. Find the relevant application from the Active Applications list
3. Choose '**Submit documents**'

Uploading all requested documents and notes in a single submission will help us process your application sooner.