bankwest

Loan Services
GPO Box E237
Perth WA 6841

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

23 July 2026

Reference: 14157052
Broker: Peter Dartnell

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

Hi Kristy and Brad,

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 you need to do** – Part two lists any remaining information we need from you, including any documentation that will need to be returned.
3. **What's next?** – In part three we have outlined the next steps we will be taking, and any further information you need to know.

Borrowers	Secured lending
Ms Kristy Lee BUGLER	Bankwest Simple Home Loan P&I
Mr Brad James LUDLOW	

Property to be used as security

Loan type

Product	Bankwest Simple Home Loan P&I

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Amount	$960,000.00
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 you need to do

To move forward with your application, we will need the below document(s) to be completed and sent back as soon as possible.

Contract of Sale (COS)

- Please provide us with a Contract of Sale or Offer and Acceptance.
- We will need a full copy, including all Annexures and/or Special Conditions.

3. 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).

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 Peter Dartnell.

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.