



Terms and Conditions;

Total Mortgages Limited (TML) offers a guarantee to have an outcome on an application from at least one lender within ten working days from the applicant/s submitting all of their documentation to TML.

An outcome may include, but is not limited to:

- Pre-Approved - Subject to Conditions
- Deferred - Further Information Required
- Declined - Unable to Proceed

The ten-day guarantee is working days (public holidays, weekends and shutdown periods are excluded). The first working day is the day after the applicant/s has submitted all supporting documents to TML.

TML will always do their best to meet the ten-day guarantee. However, the guarantee does not apply under the following circumstances;

1. Where the applicant/s has less than 20% deposit.
2. Where the applicant/s has failed to disclose information in their application.
3. Where the applicant/s has a third-party guarantee.
4. Where the applicant/s are self-employed or have business income.
5. Where the applicant/s has a previous credit history issue.
6. Where the applicant/s are applying for construction funding.
7. Where the applicant/s has more than three properties.
8. Where the applicant/s has non-residential security.
9. Where the funding is being applied for at a non-bank lender.
10. Where three or more applicants are applying for funding.