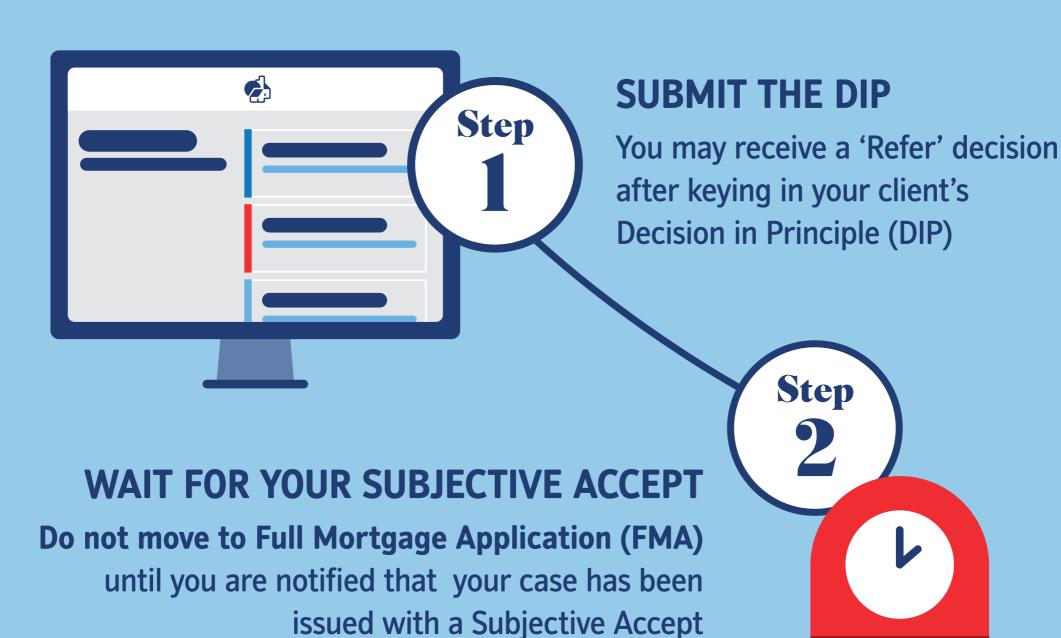


# Five simple steps to a speedier decision



### WARNING

A valuation **WILL NOT** be instructed if you submit a case to FMA whilst at Refer status, and you may delay your application. You can find our current service levels for Refer cases on our website.

### **IMPORTANT**

Once you've received a Subjective Accept, if you make changes to the initial DIP, this could change the application back to Refer. It's important you wait for the decision to be changed back to Subjective Accept before submitting your FMA.



# **SUBMIT THE FMA**

Now that you have a **Subjective Accept for** your case, submit your FMA and all required documents

Step

# WAIT FOR CONFIRMATION

Your case will move into a work queue to await review, and your valuation will be instructed separately (provided the Subjective Accept status remains)

## **RECEIVE STATUS UPDATE**



You will be notified by email with a decision regarding your application, in line with current SLAs

#### **TOP TIP: DON'T RUSH FOR RATES!**

In NFI Online, you can reserve a product for 90 days and, even if rates change in this time, we'll honour the rate that you reserved.

RESERVE RATE  $\rightarrow$ 

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