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Hi,

Please see the below information on P&N Bank's current turnaround times.

**An award-winning,  
no-frills home loan.**

& Basic Home Loan from

**6.13%** p.a.  
Variable rate

**6.16%** p.a.  
Comparison rate\*

Rate advertised is for P&I loans >\$20k. LVR <60%. Other loan to value ratio tiers and rate options are available on our website. \*Click to see comparison rate information.

Our turnaround times as of 2 September 2024 are:

Fast-Track turnaround time	Business days
Formal approval	Within 48 hours

Standard turnaround times	Business days
Pick up & pre-assessment (file review)	2
More information required	3
Credit review/LMI	2
Post assessment (conditions returned)	3

Here's how you can get your client's application through our Fast-Track process:



**Eligible for faster processing**

- <80% LVR
- Owner occupied loan type



**Ineligible for faster processing**

- First home buyers
- Investment loans

- Security zone is metro, 1x property as security
- Loan purpose is refinance or purchase
- Full time/part time PAYG income only
- Less than or equal to \$1.5 million estimated property value
- All relevant supporting documents to be provided
- Upfront credit check to be held. Please refer to your existing process
- Upfront valuation required

- Self-employed borrowers
- Guarantors
- Third party guarantees
- Construction or bridging loans
- Pre-approvals

If you have any questions or require further information, please don't hesitate to reach out.

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MFAA 2022  
MFAA 2023  
MFAA 2024

**p&n**  
bank

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