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Hi Partner

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*
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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 9 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)	1

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
- 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



Ineligible for faster processing

- First home buyers
- Investment loans
- Self-employed borrowers
- Guarantors
- Third party guarantees
- Construction or bridging loans
- Pre-approvals



A huge thank you to our Connective Brokers!

Your collaboration with our Broker Assessment team and the quality of your submissions are making all the difference. Together, we're creating a smoother, faster experience for you and your clients. We couldn't do it without you.

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



Aaron D'Vaz
Business Development Manager



pnbank.com.au | [13 25 77](tel:132577)



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