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Dear Partner,

We are excited to announce the development of new P&N home loan products to expand our *Basic* and *Offset* home loan offering to five LVR tiers.

Your feedback has helped us to shape these new products, which provide more competitive options for your clients.

The new *Basic Variable* and *Offset Variable Home Loan* products will be available from Monday 18 November.

Variable Home Loan products – effective Monday 18 November

Product Code	Product Name	Repayment Type	Rate
810	Basic Variable HL < 60%	P&I Only	6.13%
811	Basic Variable HL > 60% and = < 70%	P&I Only	6.17%
812	Basic Variable HL > 70% and = < 80%	P&I Only	6.19%
813	Basic Variable HL > 80% and = < 90%	P&I Only	6.89%
814	Basic Variable HL > 90% and = < 95%	P&I Only	6.89%
815	Offset Variable HL < 60%	P&I Only	6.34%
816	Offset Variable HL > 60% and = < 70%	P&I Only	6.44%
817	Offset Variable HL > 70% and = < 80%	P&I Only	6.49%
818	Offset Variable HL > 80% and = < 90%	P&I Only	7.74%
819	Offset Variable HL > 90% and = < 95%	P&I Only	7.74%

Removal of existing products

With the introduction of the new products, the following *& Basic Home Loans* and *Offset Home Loans* will no longer be available for sale from Monday 18 November.

- 414 - & Basic Home Loan LVR < 60%

- 404 - & Basic Home Loan LVR 60-80%
- 409 - & Basic Home Loan LVR >80%-95%
- 806 - Offset Home Loan < 60%
- 807 - Offset Home Loan 60% - <80%
- 808 - Offset Home Loan > 80%

Pipeline applications

All pipeline applications started before 18 November will remain on the old product and rate, regardless of stage.

New applications

Any new applications received from 18 November will receive the new rates outlined above. This includes new customers, and existing customers changing their loan (e.g. internal refinances, restructuring, and switches).

FAQs regarding system changes, switches, and eligibility can be found [here](#).

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

Sincerely,



Aaron D'Vaz
Business Development Manager

0401 719 960
aaron.dvaz@pnbank.com.au

MCAA 2022
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pnbank.com.au | [13 25 77](tel:132577)



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