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## Hi Partner

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

**Our turnaround times as of 25 November 2024 are:**

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

Standard turnaround times	Business days
Pick up & pre-assessment (file review)	4
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

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



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