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Current turnaround times

Hi,

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

Our turnaround times as of 20 January 2025 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) | 2 |

The no-frills, flexible home loan.

Basic Variable 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.

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



Ineligible for faster processing

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

- Upfront valuation required

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



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



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