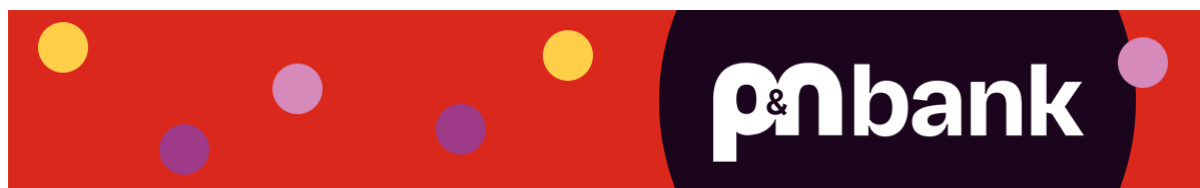


No images? [View in browser.](#)



### Current turnaround times

Hi Partner,

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

Our turnaround times as of 13 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)	1
More information required	2
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



## Ineligible for faster processing

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

- Upfront credit check to be held. Please refer to your existing process
- Upfront valuation required

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



Banking and credit products issued by Police & Nurses Limited (**P&N Bank**) ABN 69 087 651 876 AFSL/Australian Credit Licence 240701 of Level 6, 556 Wellington St, Perth WA 6000. Any advice does not take into account your objectives, financial situation or needs. Read the Product T&Cs before acquiring any product in considering and deciding if it is right for you. Target Market Determination (TMD) available on request.

This email and any attachments with it are confidential. If you are not the intended

recipient or person responsible for delivering the email to the intended recipient, you are prohibited from disclosing, copying or using the information contained in it. If you have received this email in error, please inform us by email reply and delete the message and attached documents.

This is a service message and you are unable to unsubscribe from this type of information. To contact us about this, please [call us on 13 25 77](#).

[Privacy Policy](#)

© Copyright Police & Nurses Limited (P&N Bank)