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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 30 December 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	1
Credit review/LMI	2
Post assessment (conditions returned)	1

# 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.



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