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Current turnaround times

Hi Partner,

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

Our turnaround times as of 10 February 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

Rates that flex.

Basic Variable Home Loan from

6.13%*
p.a.

Variable rate

6.16%
p.a.

Comparison rate**



[Learn more](#)

*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.

Yours sincerely,

Broker Support team

Please note, we are currently recruiting for Aaron D'Vaz's replacement. In the meantime, Aaron's phone number is being redirected to our Broker Support team.

For all enquiries, including updates on existing applications, please contact our Broker Support team on (08) 9219 7411, or alternatively email brokersupport@pnbank.com.au.



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



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