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Hi,

We'd like to announce that we're reducing our 2-year owner occupied fixed rates, effective **Friday 1 September 2023**.

Please refer to the below table for updated rates.

Owner occupied	Old rate	Change	Interest rate
2 Year Fixed Rate <80% LVR	6.24%p.a.	-0.25%p.a.	5.99%p.a.
2 Year Fixed Rate >80% LVR	6.39%p.a.	-0.25%p.a.	6.14%p.a.

The home loan rate sheet will be updated on the [Broker Hub](#) on 1 September 2023.




**Purchase an eligible home insurance policy and you could get**

**\$300**

**cashback\***

into a P&N Bank transaction account.



Should you require any further information please contact me on [aaron.dvaz@pnbank.com.au](mailto:aaron.dvaz@pnbank.com.au).

Together, we are changing the way Brokers empower Australian borrowers.

**Aaron D'Vaz**  
Business Development Manager

0401 719 960  
[aaron.dvaz@pnbank.com.au](mailto:aaron.dvaz@pnbank.com.au)



\*This offer is strictly limited to a maximum of \$300 cashback per customer for any new Eligible Insurance Policy purchased, including joint policies and is only available for P&N Bank customers who meet the following conditions. Offer applies to new Combined Home and Contents ('Eligible Policy') purchased through P&N Bank online, over the phone or in branch, between 4 June - 30 November 2023, and starting in the same period. To be eligible for the offer the policy must be paid either in full, or at least one instalment for an Eligible Policy. Open to WA Residents 18+ and over. The primary

policy holder must have an active P&N Bank transaction account at the time of cashback payment. The \$300 cashback will be deposited into the customer's P&N Bank transaction account within 6 weeks of the policy commencement date.

Police & Nurses Limited (P&N Bank) ABN 69 087 651 876 AFSL 240701 of Level 6, 556 Wellington St, Perth WA 6000 acts under its own AFSL and under an agreement with the issuer Insurance Australia Limited trading as CGU Insurance ABN 11000 016 722, AFSL 227681. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement and Target Market Determinations from [pnbank.com.au/insurance](http://pnbank.com.au/insurance).

