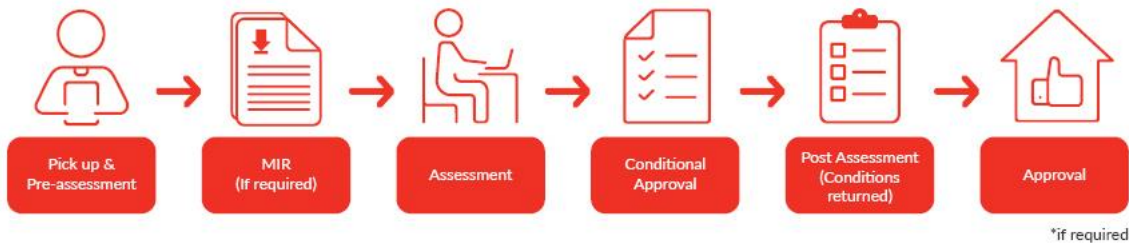


No images? [View in browser.](#)



### Our turnaround times as of Monday 11 September 2023\* are:

- Pick up & pre-assessment (file review) – **5 business days**
- More information required - **6 business days**
- Credit review/LMI - **2 business days**
- Post assessment (conditions returned) - **6 business days**

\*Please note turnaround times change daily.

### Now accepting pre-approvals

We are now accepting pre-approval applications for **all** customers.

For more information and a copy of our broker checklist, visit our Broker Hub.

## >95% LVR commission clarification

We recently communicated positive changes to the way we calculate commission payments. Effective since 1 September 2023.



We would like to clarify that we do not ordinarily offer lending products above >95% LVR; the exception being when the loan falls into Home Guarantee Scheme.

Therefore previously communicated commission rates of 0.715% for >95% LVR (as per the below) is for scheme loans only.

Previous communications also stated that upfront commissions would be calculated from settlement date. This should have been “contract date” as per previous commission scheme and as documented in the aggregator contracts.

LVR	From	To
≤80% LVR	0.715%	0.715%
>80% to 95% LVR	0.55%	0.715%
>95% LVR	Nil	0.715%

## Rates and offers



**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 – 31 August 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.

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