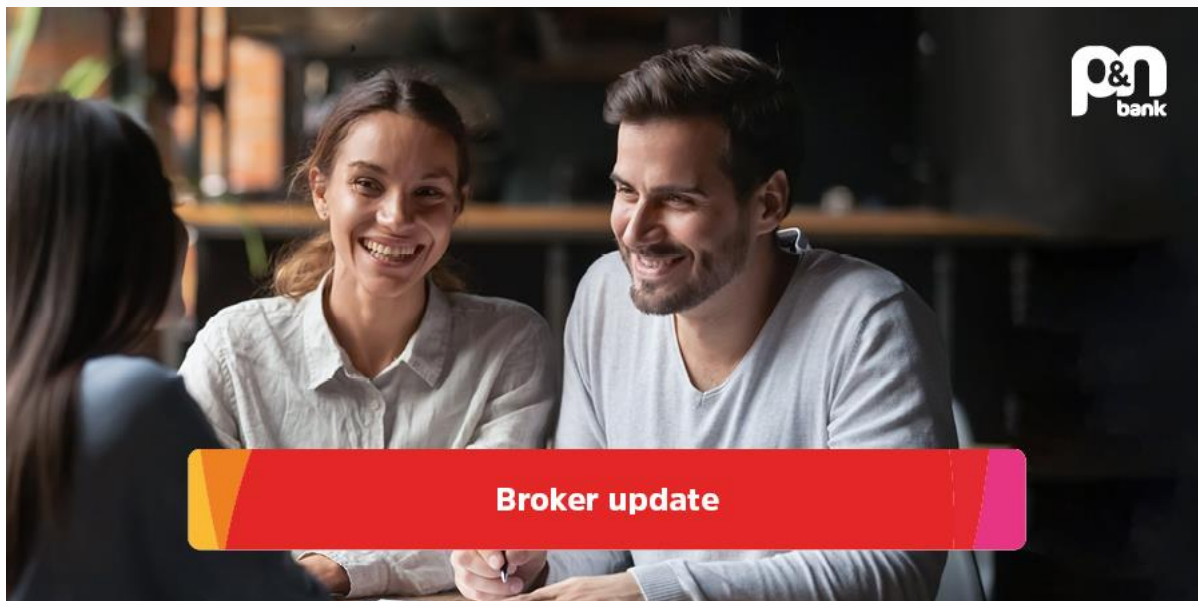


No images? [View in browser.](#)



Hi,

We would like to advise you of the latest policy updates and changes, effective as of Monday 13 November 2023. Details below.

The latest version of the P&N Bank supporting document checklist and updated policies are now available via the [Broker Hub](#).

1. Eligible and Ineligible Borrowers GP 1.02

Essential services/Bond members have been updated to include teachers and university lecturers, meaning that 100% of their overtime and allowances can now be used in servicing assessments.

2. Income Assessment and Verification RP 1.05

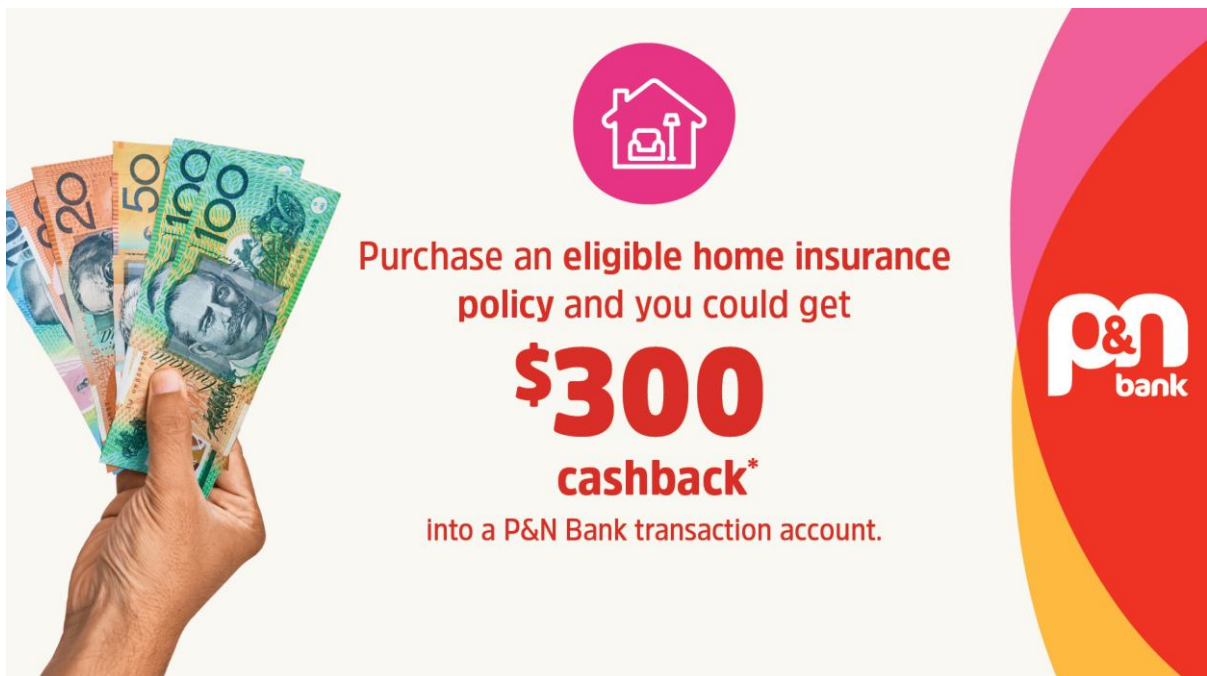
Essential services/Bond members have been updated to include teachers and university lecturers, meaning that 100% of their overtime and allowances can now be used in servicing assessments.

3. Construction Loans RP 1.12

Family Home Guarantee loans - the maximum LVR of 98% is to apply for initial drawdown against land value.

4. Home Guarantee Scheme Policy RP 1.25

Updated to reflect the change of name of the scheme administrator to Housing Australia (formerly National Housing Finance and Investment Corporation).



The graphic features a hand holding several Australian banknotes (20, 50, and 100) on the left. In the center, a pink circle contains a white icon of a house with a mortgage symbol. To the right, the P&N Bank logo is displayed on a red and yellow background. The text in the center reads: '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.

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

Aaron D'Vaz
Business Development Manager

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*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.

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