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Hi,

We've made some changes to our owner-occupier and investment home loans. These changes will come into effect **Friday 19 April 2024**.

Please refer to the below for details of these changes.

Product changes

The minimum home loan top-up on all eligible home loans will be reduced to \$10,000 (previously \$20,000).

Fee changes

Effective **19 April 2024** we will be introducing a new Document Preparation Fee of \$300 for all home loan products.

We are committed to offering competitively priced products for your clients, and maintain our position of not charging any monthly, or annual fees on our home loan products.

Please note that this fee will only apply to applications submitted from the effective date. Inflight applications will not be affected.

Exceptions to new Document Preparation Fee:

- Home loan split & combine applications
- Home loan switch applications

The updated Lending Products & Rates Sheet and Submission Sheet (servicing calculator) reflecting product changes will be available on the [P&N Bank Broker Hub](#) on Friday 19 April 2024.

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.

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