

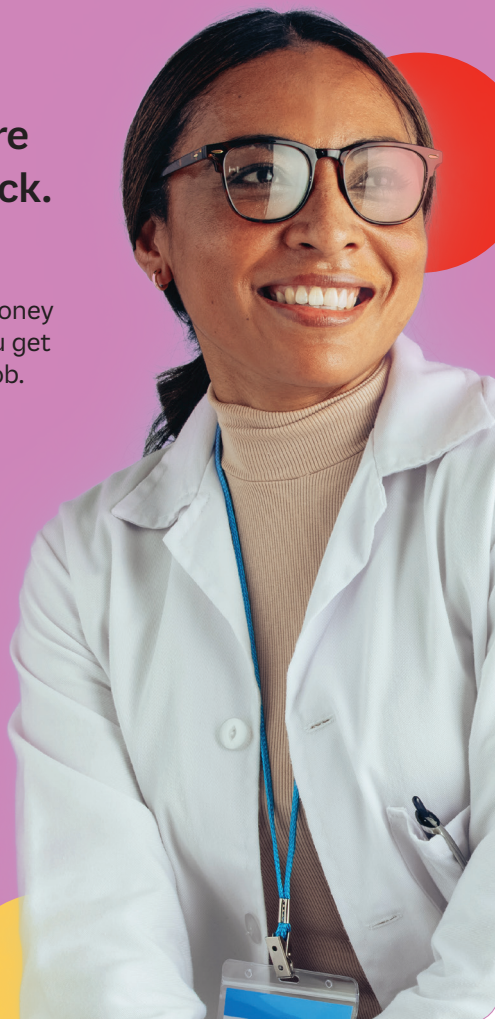
Exclusive banking benefits for WA's essential workers

Every day you keep WA running. At P&N Bank, we're here to give something back.

With tailored home loan benefits that recognise overtime income and flexible rosters, plus a cashback offer that puts money back in your pocket, we're here to help you get ahead financially while you focus on the job.

Your Essential Services Offers include:

- > **\$1,500 cashback** on eligible home loans*
- > **100% balance interest offset facility** on eligible home loans*
- > **Overtime income recognised** – 100% considered when applying for a loan
- > **Lenders Mortgage Insurance waived** – Save on upfront costs and interest when borrowing up to 90% LVR*



Why choose P&N Bank?

We've supported WA's essential service workers for nearly 60 years. As a WA-based customer-owned bank, we're committed to delivering practical benefits that work with the realities of frontline life.



Home loan solutions that recognise shift work, rosters and overtime income



Exclusive banking rewards created for essential workers



Local banking, with decisions made right here in WA



Customer-owned, so our focus is on members



Take advantage
of your Essential
Services Offer today.

@ partnerships@pnbank.com.au

📍 Or find your nearest branch online



*View P&N Bank Essential Services Offer terms and conditions at pnbank.com.au/essentialservices. Banking and Credit products issued by Police & Nurses Limited (**P&N Bank**) ABN 69 087 651876 AFSL/Australian Credit Licence 240701. Lending must be new to P&N Bank (refinances of existing P&N Bank loans are excluded from this offer). For cashback: loans \$250,000 or more with Loan to Value Ratio (LVR) of 80% or less. LMI offer ineligible for cashback. Lending criteria, T&Cs, fees and charges apply. Offer not available with any other offer. P&N Bank reserves the right to withdraw the offer at its discretion.

