



MORE REASONS TO PARTNER

with us

NAB is dedicated to providing you with the tools and support you need.

Our comprehensive, integrated offering empowers you to build success on your terms.

What sets us apart from other lenders is our long-term commitment to brokers and the broker industry.

PRODUCT AND PRICE



- The flexible range of NAB products is designed exclusively to meet your clients' needs
- Our offering goes beyond residential, across small business and commercial too
- Our Instant Pricing Tool makes it easier for you to find a competitive home loan rate for your clients by offering an 'on-the-spot' price

PEOPLE AND PROCESS



- Your Business Development Managers and Relationship Associates are here to help you through every step of the loan process, to make it faster and simpler to do business
- Our processes have been redesigned for efficiency, including online upfront valuation and online submission of documentation
- Brokers have direct contact with credit assessors and decision makers including access to a state aligned team structure across all service teams

PARTNERSHIP



- We support you and your customer through the entire loan lifecycle, making every touchpoint simple and seamless

PAYMENTS



- We respect your relationship with the customer, so commission rates are based on customer life, not loan life
- Variations including increases, product swaps and other changes do not reset the customer trail date
- Ramp trail commission increases to 30bps in year 5

POLICY



- Our comprehensive policy allows various options to meet a wide range of client needs
- We have niche lending policies available
- We have an excellent construction lending policy

Home loans at a glance

	FEES & FEATURES	BASE VARIABLE RATE	TAILORED HOME LOAN	FLEXIPLUS
LOAN STRUCTURE	Loan Purpose	Owner Occupied & Investment	Owner Occupied & Investment	Owner Occupied & Investment
	Rate Options	Variable	Variable & Fixed (1-5 years)	Variable
	Repayment Type	IO (5 years only)	P & I IO options: Owner Occupied (1-5 yrs) Investor (1-10 years)	No scheduled repayments
	Maximum Loan to Value Ratio (with LMI)	80% Investment and Owner Occupied IO 90% Investment P & I 95% Owner Occupied P & I	80% Investment and Owner Occupied IO 90% Investment P & I 95% Owner Occupied P & I 90% Construction for both Investment & Owner Occupied (maximum 12 or 24 months IO)	80%
FEES	Application Fee	\$600	\$600	\$600
	Account Service Fee	\$0	\$8 per month	\$250 Facility Fee per year
	Minimum Loan Limit	\$20K	\$20K	\$20K
	Valuation Fee	\$0	\$0	\$0
	Legal Service Fee	\$0	\$0	\$0
	Discharge Fee	\$350	\$350	\$350
KEY FEATURES	Maximum Loan Term	30 years	30 years	Reviewed annually
	Offset Available	✗	✓ (Variable loans only)	✗
	Construction	✗	✓ (for Variable rate, maximum 12 to 24 months Interest Only available)	✗
	Additional Prepayments	Unlimited	Unlimited while Variable rate period. Up to \$20K (each Fixed rate period)	Unlimited
	Redraw	✓ (\$500 min)	✓ (\$500 min available for Variable rate loans)	N/A
	Rate Lock	N/A	✓	N/A
	Repayment Frequency	W, F, M	W, F, M	No scheduled repayments
	Available with NAB Choice Package	✗	✓	✓
CHOICE PACKAGE	Package Fee (p.a.)	\$0	\$395 (annual) – Unlimited accounts – no application fee – no account service fee	\$395 (annual) – Unlimited accounts – no application fee – no account service fee
	Variable Rate HL Discounts	✗	Tiered Discounts	-15bps
	Fixed Rate HL Discounts	✗	-10bps	N/A
	Credit card with annual fee waived	✗	✓	✓
	Discounted General Insurance	✗	✓	✓

We're here to help.



nabroker.com.au



Talk to your BDM



1300 622 276

*Total minimum borrowings/lending for NAB Choice package is \$150k. Important Information: Terms and conditions available on application. Except where stated, fees and charges apply. Subject to normal lending criteria. Information current at 17 November 2017, subject to change. Terms, conditions, fees, charges and eligibility criteria apply (available upon request).

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