






WE'RE HELPING YOU MAKE A DIFFERENCE

Broking for life

Every loan matters because it has the potential to create a home, build a business or meet a goal. Whether it's buying a home, opening a business or encouraging growth with commercial finance, we're here to help you change the world for your customers. That means finding the right products, designing an easier process and the kind of thinking that changes everything.

Our value proposition




Supporting and empowering our brokers through:

	<p>Product & price We're in the game NAB Broker products + full NAB product suite + small business + commercial + attractive pricing</p>	<ul style="list-style-type: none"> • \$1500 cash back or Velocity 250,000 offer for owner occupiers (OO) and investors. Eligibility criteria applies* • Competitive variable rates + discretionary pricing • Very competitive investor P&I pricing • Credit card and transaction account as part of mortgage bundle – annual fee waived • Access to the NAB product suite • BDMs are clear on where we are pricing • Redraw available, minimum \$500 • Minimum \$20K loan split where aggregated lending is \$150K or more
	<p>Policy Flexible policy Driving commercial outcomes for you and your customers</p>	<ul style="list-style-type: none"> • No minimum employment length with industry experience, even on probation (must be full time or part time) • Will use bonus, commission and overtime income • Minimum security size is 50 sqm, which can be inclusive of carspace and/or verandah • Term deposits can be used as security • Max LVR 95% for OO, 90% for investor • Unlimited cash out with no verification required for loans ≤\$250K and ≤ 80% LVR • Approvals in principal are fully assessed • Family guarantees are accepted • Negative gearing taken into consideration • Bridging finance considered case-by-case for existing NAB customers
	<p>Payment Competitive commission Rewarding you for your hard work</p>	<ul style="list-style-type: none"> • 65bp upfront • Rewards you over time with trail commission increasing to 30bp in year five • Rewards you on customer life not loan term <p>On a \$500K loan @ year five trail commission: NAB – 0.30% • \$1,500</p>
	<p>Process Our big opportunity Service levels are on the up – and we have more improvements coming</p>	<ul style="list-style-type: none"> • Credit assessment teams that will work through applications directly with you (direct access for brokers to speak with decision maker) • DUA with Genworth for new loans under \$1m and aggregate under \$2.5m • Quality deals – upfront valuations + broker indexing and checklists followed = faster turnaround • Upfront valuations including AVMs + DESKTOP for faster turnaround times • End-to-end case management for construction loans
	<p>Partnership More support for your customers We work with you and your client every step of the way</p>	<ul style="list-style-type: none"> • Knowledgeable, reliable and responsive BDMs • Dedicated Small Business and Commercial Broker BDMs • Dedicated RAs will help you through settlement, including client questions/issues • BRC – pre-submission up to post-settlement queries

NAB is giving you **more reasons** to talk to your customers by delivering on:


Simplification of the submission process

Simplifying the process to help you improve input quality and helps get deals around faster and easier.

	<p>Submission application Checklist to make sure all information is provided upfront</p>	<p>The following forms are mandatory and need to be submitted with every application:</p> <ul style="list-style-type: none"> • Privacy notification – this form needs to be printed and handed to the client at application stage • NAB Broker Personal Consent form – this form needs to be completed, signed and dated and submitted to us by email, fax or attached online • Customer identity check – this form needs to be completed, signed and dated and submitted to us by email, fax or attached online • Broker declaration form is always required • Valuations
	<p>Valuation Know what values you are working with online and upfront</p>	<ul style="list-style-type: none"> • Online upfront valuation – helps get you quicker turnarounds for your customer • You can track the valuation status online and receive automatic updates to your inbox • Once available, you can view the online valuation summary
	<p>Indexing Logical order for retrieval and perusal</p>	<ul style="list-style-type: none"> • Identifies supporting document requirements for each loan application • Quicker turnaround time • Better customer experience • Clarity of policy requirements • Efficient admin and record keeping

Enhancement of the customer experience

We've made the post-settlement process with NAB easier and implemented some exciting new initiatives that will enhance your customer's experience.

	<p>Onboarding calls Great customer experience</p>	<ul style="list-style-type: none"> • Dedicated call centre bankers to welcome broker introduced customers to NAB • Assisting customers in understanding all features and benefits associated with banking at NAB • Ensure accounts are correctly established, banking needs are met and customer queries are answered
	<p>Broker customer servicing onboarding Retail branches assisting and supporting brokers and their customers</p> <p><small>*Currently in 4 branches and looking to expand more broadly</small></p>	<ul style="list-style-type: none"> • Dedicated trained broker specialists aligned to selected branches to deliver pre and post settlement support • Help, guidance and advice for general banking needs and products • Deepening the broker and customer experience • Assisting customers in understanding all features and benefits associated with banking at NAB • Ensuring accounts are correctly established, banking needs are met and customer queries are answered
	<p>Proactive retention program Retain and increase lending so you can continue to earn trail and secure longevity</p>	<ul style="list-style-type: none"> • Proactive retention program designed to support brokers and customers • Dedicated trained broker bankers to support retention and create value • Deepening the broker and customer experience • Recognising the broker relationship by directly emailing expiry and milestone events prior to contacting the customer • Recognising the importance of protecting trail

We're here to help.



nabbroker.com.au



Talk to your BDM



1300 622 276