

For Broker, BDM and RM use only; information and offers correct as at 7 August 2023 and are subject to change. See nabbroker.com.au for more detail.

more
than
money



Helping Property Investors Grow



NAB is committed to Property Investors and we're making it even easier for your customers to grow their property portfolio.

Investor rates and incentives



Investor Base Variable Rate offer¹

Eligible investors can enjoy a discount off our advertised rates for the NAB Base Variable Rate Home Loan including an application fee waiver.

To see the current discounted rates, visit nabbroker.com.au/offers

\$0

Application fee[#]



Access our most competitive rates with the NAB Instant Pricing Tool

Use our Instant Pricing Tool for the most up to date Variable and Fixed Rates.

Plus, you can scan the QR code to find out about the latest enhancements to the tool.



Improved service for simpler customer scenarios

We're continually improving our service to provide an even faster experience for customers with simpler needs:

	Criteria to access our fastest experience	Criteria receiving our usual service levels*
Customer	<ul style="list-style-type: none"> New and existing NAB customers Single or joint applicants (married/de facto) Australian residents 	<ul style="list-style-type: none"> Guarantors, companies or trusts Non-Australian residents
Salary	<ul style="list-style-type: none"> Full-time or part-time PAYG 	<ul style="list-style-type: none"> Non-PAYG
Product	<ul style="list-style-type: none"> New purchases and refinances Maximum 2 loan splits 	<ul style="list-style-type: none"> Variations Construction loans 3+ loan splits
LVR	<ul style="list-style-type: none"> Up to 80% LVR 	<ul style="list-style-type: none"> Over 80% LVR

*This criteria is not exhaustive and there may be other scenarios that NAB determines as non-simple

Simplified policies and extended LMI waivers to meet even more customers' needs

<p>10% rental income shading Rental income shading at 10% (formerly 20%)</p>	<p>Up to 90% LVR on I/O LVR on interest-only lending at 90% (formerly 80%)</p>	<p>Expanded LMI waivers LMI waivers of up to 90% LVR for even more customers (see next page)</p>	<p>Cash out Customers without LMI no longer need to provide proof of their cash out purposes</p>	<p>More rental income options Income generated from holiday, short-term stay, shared space or room rentals now accepted</p>
---	---	---	---	--

LMI waiver eligibility for up to 90% LVR

Partners from the following professional services organisations can enjoy an LMI waiver:

- Allens
- Ashurst
- Clayton Utz
- Corrs Chambers Westgarth
- Deloitte
- Herbert Smith Freehills
- HWL Ebsworth
- King & Wood Mallesons
- KPMG
- Maddocks
- MinterEllison
- Norton Rose Fulbright
- PwC

We'll also waive LMI for these categories of Medical Practitioners and Specialists:

- Medical Practitioners
 - Dental Practitioners
 - Optometrists
 - Veterinary Practitioners
 - Pharmacists
 - Anaesthetists
 - Dermatologists
 - GPs
 - Paediatric Practitioners
 - Obstetricians
 - Gynaecologists
 - Physicians
 - Ophthalmologists
 - Pathologists
 - Psychiatrists
 - Radiation Oncologists
 - Radiologists
 - Surgeons
- Please note, eligibility and lending criteria apply

What you need to know

¹ Investor BVR Terms & Conditions

- Eligible residential investor customers may benefit from a discount under the Base Variable Rate Discount Offer ("Offer"). NAB may vary or end this offer at any time without notice.
- To be eligible for the Offer, an application must be submitted during the period that the offer is available and then approved, and drawn down within the time period set out in the applicant's loan offer.
- The Offer is available on a new Base Variable Rate Home Loan of \$20,000 or more.
- The Offer is available for new lending only including refinances. The Offer is not available for any variation or change of loan purpose of any existing NAB home loan where a new application is not required, except existing NAB borrowers who apply for an increase in their NAB Base Variable Home Loan of \$20,000 or more.
- The Offer will permanently cease to apply to any otherwise eligible NAB Base Variable Rate Home Loan on the earlier of:
 - any change to loan purpose or repayment type; or
 - loan ceases to be a NAB Base Variable Rate Home Loan
- The Offer is not available in conjunction with any other discount offer that may apply to NAB Home Loans from time to time. Not available to borrowers who reside outside Australia.
- Information correct as at 1 June 2023 and is subject to change.

Investor Base Variable Rate Application Fee

- The application fee is currently waived for new applications – saving eligible customers \$600.

We're here to help



nabbroker.com.au



Talk to your BDM or RM



1300 622 276