

# NAB SMALL BUSINESS AT A GLANCE

We know you've worked hard to build relationships with your customers. As Australia's largest business lender<sup>1</sup>, we're here to support you with the right products and services to help you make the most of those relationships. This now includes ApplyOnline for small business lending and NAB QuickBiz unsecured business finance. All it takes is one question – how's business?

## Here's how we're supporting you with small business lending.


	<p><b>PRODUCT</b> <b>Combined residential and small business deals</b></p> <ul style="list-style-type: none"> <li>+ Access to a range of easy to understand products</li> <li>+ Equipment finance options</li> <li>+ ApplyOnline for both small business and residential lending</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Combined residential and business deals</b> to help you cover more of your customers' needs and help you diversify your business</li> <li>• <b>One simple business loan</b> – the NAB Business Options Loan is designed to help your customers' business over the medium-long term</li> <li>• <b>Equipment finance</b> – to suit your customers' industry or business needs – Finance Lease, hire purchase and equipment loans</li> <li>• <b>Access a range of business solutions</b> – including credit cards, transaction accounts and loyalty programs</li> <li>• <b>Unsecured business finance</b> – with NAB QuickBiz your customers can access up to \$250k of fast, easy, unsecured business lending (Loans between \$100k to \$250k for existing NAB business customers only)</li> </ul>
	<p><b>POLICY</b> <b>Business lending criteria – transparent and simple<sup>1</sup></b></p> <ul style="list-style-type: none"> <li>+ Clear lending criteria</li> </ul>	<ul style="list-style-type: none"> <li>• <b>LVR</b> – offering LVR of up to 100% (residential) or 80% (Owner Occupied Commercial). A term deposit may also be used to meet an LVR requirement</li> <li>• <b>Loan terms up to 30 years available</b> – where residential or owner-occupied commercial property security is provided</li> </ul>
	<p><b>PAYMENTS</b> <b>Competitive commission</b></p> <ul style="list-style-type: none"> <li>+ Boost earning potential</li> <li>+ Easy to understand reward structure</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Potential to earn two commissions</b> – one for small business lending and one for home lending<sup>1</sup></li> <li>• <b>Clear reward structure for small business</b> – upfront (0.55%) and trail (0.20%) commission on new, eligible business lending (excluding NAB QuickBiz)<sup>2</sup></li> <li>• <b>NAB QuickBiz Loan and NAB QuickBiz Overdraft:</b> These products attract an upfront commission of 2.2% (inclusive of GST)<sup>3</sup></li> <li>• <b>Earn upfront commissions on Equipment Finance</b> – payment may not exceed 3% (excluding GST) taken over the life of the contract<sup>3</sup></li> </ul>

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## Here's how we're supporting you with small business lending.



### PROCESS

#### A simpler approach to lending

- + One online application for residential and small business lending through ApplyOnline
- + Pre-qualify customers
- + Extra support for small business lending

- **Submit residential and business deals in one online application** – one set of documentation for your customers' business and home lending needs
- **Pre-qualifying Tool** – to help pre-qualify your customers on the spot. Log in to [nabbroker.com.au](http://nabbroker.com.au) to download this tool
- **Supporting your conversations** – use our Conversation Tool desk pad to help start conversations with your customers about their small business lending needs
- **NAB QuickBiz applications** can be made through a simple online application form available via [nabbroker.com.au/quickbiz](http://nabbroker.com.au/quickbiz)



### PARTNERSHIP

#### Support where it's needed

- + Workshop deals
- + Direct Small Business Banker access
- + Specialist Small Business BDM

- **Dedicated Small Business BDMs** – access face-to-face and phone support to workshop deals for your customers
- **Dedicated Small Business Bankers** – direct access to Small Business Bankers and support from the credit decisioning team throughout the lifecycle of the application process
- **Access to tools and insights** – through our Business Research and Insights hub, you can access the latest business insights and analyses on a range of industries – [business.nab.com.au](http://business.nab.com.au)

For more information visit [nabbroker.com.au/small-business-lending](http://nabbroker.com.au/small-business-lending) or talk to your NAB BDM.

<sup>^</sup>NAB is Australia's Biggest Business Lender according to Monthly Banking Statistics lending data (non-financial corporations) published by the Australian Prudential Regulation Authority as at January 2021.

<sup>1</sup> Not available for certain industries, loan purposes, transaction and security types including commercial property investment or development security (owner occupied allowed); Self-Managed Superannuation Fund and Land Banking; Rural property freehold; and Clearing ATO arrears. Certain restrictions apply to Home Lending as a joint application. Lending criteria, terms and conditions and fees and charges apply (available on application). Conditional approval within 2 business days from receipt of application, provided all criteria are met and documents supplied. Subject to standard lending and eligibility criteria.

<sup>2</sup> Includes GST. Subject to change. Please note commissions will be paid via your aggregator.

<sup>3</sup> No trail commission is payable on NAB QuickBiz products or the NAB Equipment Loan.

Terms, conditions, fees, charges, lending and eligibility criteria apply (available upon request or log in to [nabbroker.com.au](http://nabbroker.com.au)). For more information about small business commissions and eligibility, please refer to the *Business Lending* tab when you log in to [nabbroker.com.au](http://nabbroker.com.au) or speak to your Small Business BDM. Information current as at 21 June 2021, and subject to change.

We're here to help.



[nabbroker.com.au](http://nabbroker.com.au)



Talk to your NAB BDM