

## INDICATOR RATES FOR NAB HOME LENDING

| Repayment Type  | Loan Type  | Indicator Rate Name                                   | Indicator Rate %pa                                     |       |
|---|--|---|--|-------|
| Principal and Interest                                  | NAB Tailored - Variable                              | Variable Rate for Home Loans (Standard Variable Rate) | 8.52%  |       |
|   | NAB Base - Variable                                  | Base Variable Rate for Home Loans                     | 8.39%  |       |
|   | NAB Package - Fixed                                  | 1 year Package Fixed Rate for Home Loans              | 5.54%  |       |
|   |  | 2 years Package Fixed Rate for Home Loans             | 5.44%  |       |
|   |  | 3 years Package Fixed Rate for Home Loans             | 5.39%  |       |
|   |  | 4 years Package Fixed Rate for Home Loans             | 5.79%  |       |
|   |  | 5 years Package Fixed Rate for Home Loans             | 5.79%  |       |
|   | NAB Tailored - Fixed                                 | 1 year Fixed Rate for Home Loans                      | 5.74%  |       |
|   |  | 2 years Fixed Rate for Home Loans                     | 5.64%  |       |
|   |  | 3 years Fixed Rate for Home Loans                     | 5.59%  |       |
|   |  | 4 years Fixed Rate for Home Loans                     | 5.99%  |       |
|   |  | 5 years Fixed Rate for Home Loans                     | 5.99%  |       |
|   | Interest Only  | NAB Tailored - Variable                               | Variable Rate for Interest Only Home Loans             | 8.99% |
|   |  | NAB Base - Variable                                   | Base Variable Rate for Interest Only Home Loans        | 8.43% |
|   |  | NAB Package - Fixed                                   | 1 year Package Fixed Rate for Interest Only Home Loans | 5.99% |
| 2 years Package Fixed Rate for Interest Only Home Loans |  |   | 5.89%  |       |
| 3 years Package Fixed Rate for Interest Only Home Loans |  |   | 5.89%  |       |
| 4 years Package Fixed Rate for Interest Only Home Loans |  |   | 6.19%  |       |
| 5 years Package Fixed Rate for Interest Only Home Loans |  |   | 6.19%  |       |
| NAB Tailored - Fixed                                    |  | 1 year Fixed Rate for Interest Only Home Loans        | 6.19%  |       |
|   |  | 2 years Fixed Rate for Interest Only Home Loans       | 6.09%  |       |
|   |  | 3 years Fixed Rate for Interest Only Home Loans       | 6.09%  |       |
|   |  | 4 years Fixed Rate for Interest Only Home Loans       | 6.39%  |       |
|   |  | 5 years Fixed Rate for Interest Only Home Loans       | 6.39%  |       |
| NAB Flexi Plus - Variable line of credit                |  | FlexiPlus Mortgage Rate                               | 9.86%  |       |
| NAB Portfolio Package - Variable                        |  | NAB Portfolio Facility Variable Rate                  | 9.71%  |       |
| NAB Portfolio Package - Fixed<br>Payments in arrears    |  | 1 year NAB Portfolio Fixed Rate                       | 5.94%  |       |
|   |  | 2 years NAB Portfolio Fixed Rate                      | 5.84%  |       |
|   |  | 3 years NAB Portfolio Fixed Rate                      | 5.84%  |       |
|   |  | 4 years NAB Portfolio Fixed Rate                      | 6.24%  |       |
|   |  | 5 years NAB Portfolio Fixed Rate                      | 6.24%  |       |
| NAB Portfolio Package - Fixed<br>Payments in advance    |  | 1 year NAB Portfolio Fixed Interest in Advance Rate   | 5.84%  |       |
|   | 2 years NAB Portfolio Fixed Interest in Advance Rate | 5.74%   |  |       |
|   | 3 years NAB Portfolio Fixed Interest in Advance Rate | 5.74%   |  |       |
|   | 4 years NAB Portfolio Fixed Interest in Advance Rate | 6.14%   |  |       |
|   | 5 years NAB Portfolio Fixed Interest in Advance Rate | 6.14%   |  |       |

## RESIDENTIAL INVESTOR INDICATOR RATES

| Repayment Type   | Loan Type               | Indicator Rate Name  | Indicator Rate %pa |
|--|-------------------------|--|--------------------|
| Principal and Interest   | NAB Tailored - Variable | Variable Rate for Residential Investment Home Loans                            | 9.12%              |
|  | NAB Base - Variable     | Base Variable Rate for Residential Investment Home Loans                       | 8.91%              |
|  | NAB Package - Fixed     | 1 year Package Fixed Rate for Residential Investment Home Loans                | 5.69%              |
|  |                         | 2 years Package Fixed Rate for Residential Investment Home Loans               | 5.59%              |
|  |                         | 3 years Package Fixed Rate for Residential Investment Home Loans               | 5.59%              |
|  |                         | 4 years Package Fixed Rate for Residential Investment Home Loans               | 5.99%              |
|  |                         | 5 years Package Fixed Rate for Residential Investment Home Loans               | 5.99%              |
|  | NAB Tailored - Fixed    | 1 year Fixed Rate for Residential Investment Home Loans                        | 5.89%              |
|  |                         | 2 years Fixed Rate for Residential Investment Home Loans                       | 5.79%              |
|  |                         | 3 years Fixed Rate for Residential Investment Home Loans                       | 5.79%              |
| 4 years Fixed Rate for Residential Investment Home Loans               |                         | 6.19%  |                    |
| 5 years Fixed Rate for Residential Investment Home Loans               |                         | 6.19%  |                    |
| Interest Only  | NAB Tailored - Variable | Variable Rate for Interest Only Residential Investment Home Loans              | 9.32%              |
|  | NAB Base - Variable     | Base Variable Rate for Interest only Residential Investment Home Loans         | 8.76%              |
|  | NAB Package - Fixed     | 1 year Package Fixed Rate for Interest Only Residential Investment Home Loans  | 5.69%              |
|  |                         | 2 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 5.59%              |
|  |                         | 3 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 5.59%              |
|  |                         | 4 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 5.99%              |
|  |                         | 5 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 5.99%              |
|  | NAB Tailored - Fixed    | 1 year Fixed Rate for Interest Only Residential Investment Home Loans          | 5.89%              |
|  |                         | 2 years Fixed Rate for Interest Only Residential Investment Home Loans         | 5.79%              |
|  |                         | 3 years Fixed Rate for Interest Only Residential Investment Home Loans         | 5.79%              |
| 4 years Fixed Rate for Interest Only Residential Investment Home Loans |                         | 6.19%  |                    |
| 5 years Fixed Rate for Interest Only Residential Investment Home Loans |                         | 6.19%  |                    |

## INDICATOR RATES FOR OVERSEAS BORROWER NAB HOME LENDING

| Repayment Type                          | Loan Type               | Indicator Rate Name  | Indicator Rate %pa |
|---|-------------------------|--|--------------------|
| Principal and Interest or Interest Only | NAB Tailored - Variable | Overseas Borrower Variable Rate for Home Loans                           | 9.47%              |
|   | NAB Base - Variable     | Overseas Borrower Base Variable Rate for Home Loans                      | 9.27%              |
| Principal and Interest                  | NAB Package - Fixed     | 1 year Package Fixed Rate for Overseas Borrower Home Loans               | 7.69%              |
|   |                         | 2 year Package Fixed Rate for Overseas Borrower Home Loans               | 7.59%              |
|   |                         | 3 year Package Fixed Rate for Overseas Borrower Home Loans               | 7.59%              |
|   |                         | 4 year Package Fixed Rate for Overseas Borrower Home Loans               | 7.99%              |
|   |                         | 5 year Package Fixed Rate for Overseas Borrower Home Loans               | 7.99%              |
|   | NAB Tailored - Fixed    | 1 year Fixed Rate for Overseas Borrower Home Loans                       | 7.89%              |
|   |                         | 2 year Fixed Rate for Overseas Borrower Home Loans                       | 7.79%              |
|   |                         | 3 year Fixed Rate for Overseas Borrower Home Loans                       | 7.79%              |
|   |                         | 4 year Fixed Rate for Overseas Borrower Home Loans                       | 8.19%              |
|   |                         | 5 year Fixed Rate for Overseas Borrower Home Loans                       | 8.19%              |
| Interest Only                           | NAB Package - Fixed     | 1 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 7.69%              |
|   |                         | 2 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 7.59%              |
|   |                         | 3 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 7.59%              |
|   |                         | 4 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 7.99%              |
|   |                         | 5 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 7.99%              |
|   | NAB Tailored - Fixed    | 1 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 7.89%              |
|   |                         | 2 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 7.79%              |
|   |                         | 3 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 7.79%              |
|   |                         | 4 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 8.19%              |
|   |                         | 5 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 8.19%              |

## INDICATOR RATES FOR SMSF BORROWER NAB HOME LENDING

| Repayment Type         | Loan Type               | Indicator Rate Name   | Indicator Rate %pa |
|------------------------|-------------------------|---|--------------------|
| Principal and Interest | NAB Tailored - Variable | Variable Rate for SMSF Home Loans                           | 9.97%              |
|                        | NAB Base - Variable     | Base Variable Rate for SMSF Home Loans                      | 9.76%              |
|                        | NAB Package - Fixed     | 1 year Package Fixed Rate for SMSF Home Loans               | 7.69%              |
|                        |                         | 2 year Package Fixed Rate for SMSF Home Loans               | 7.59%              |
|                        |                         | 3 year Package Fixed Rate for SMSF Home Loans               | 7.59%              |
|                        |                         | 4 year Package Fixed Rate for SMSF Home Loans               | 7.99%              |
|                        |                         | 4 year Package Fixed Rate for SMSF Home Loans               | 7.99%              |
|                        | NAB Tailored - Fixed    | 1 year Fixed Rate for SMSF Home Loans                       | 7.89%              |
|                        |                         | 2 year Fixed Rate for SMSF Home Loans                       | 7.79%              |
|                        |                         | 3 year Fixed Rate for SMSF Home Loans                       | 7.79%              |
|                        |                         | 4 year Fixed Rate for SMSF Home Loans                       | 8.19%              |
|                        |                         | 5 year Fixed Rate for SMSF Home Loans                       | 8.19%              |
| Interest Only          | NAB Tailored - Variable | Variable Rate for Interest Only SMSF Home Loans             | 10.17%             |
|                        | NAB Base - Variable     | Base Variable Rate for Interest Only SMSF Home Loans        | 9.61%              |
|                        | NAB Package - Fixed     | 1 year Package Fixed Rate for Interest Only SMSF Home Loans | 7.69%              |
|                        |                         | 2 year Package Fixed Rate for Interest Only SMSF Home Loans | 7.59%              |
|                        |                         | 3 year Package Fixed Rate for Interest Only SMSF Home Loans | 7.59%              |
|                        |                         | 4 year Package Fixed Rate for Interest Only SMSF Home Loans | 7.99%              |
|                        |                         | 5 year Package Fixed Rate for Interest Only SMSF Home Loans | 7.99%              |
|                        | NAB Tailored - Fixed    | 1 year Fixed Rate for Interest Only SMSF Home Loans         | 7.89%              |
|                        |                         | 2 year Fixed Rate for Interest Only SMSF Home Loans         | 7.79%              |
|                        |                         | 3 year Fixed Rate for Interest Only SMSF Home Loans         | 7.79%              |
|                        |                         | 4 year Fixed Rate for Interest Only SMSF Home Loans         | 8.19%              |
|                        |                         | 5 year Fixed Rate for Interest Only SMSF Home Loans         | 8.19%              |

### Explanation of Indicator rates

**Indicator rates** are used as a base for calculating an interest rate

**Interest rates** are the rates charged on individual loan products.

**Interest rates** may be the same as the **Indicator rates** or the sum of the indicator rate plus/minus a margin as detailed in your letter of offer.

### Important information

Package eligibility criteria applies

Applications are subject to credit approval

Terms and conditions will be detailed in your letter of offer

Fees and charges are payable