Advantedge Migration to NAB

Customer FAQs

General information about the move to NAB	
What is my home loan known as at NAB?	Each Advantedge home loan moved to a **NAB Tailored Home Loan** on 17 October 2026. A Notice of Changes and a copy of the NAB Home Loan General Terms were sent to you in August outlining the changes that apply when your loan(s) moved to NAB.
When did the move happen?	Advantedge home loans moved to NAB on **Saturday 17 October 2026**. You can view and manage your home loan in NAB Internet Banking and the NAB app from Monday 19 October 2026 (provided you register to use these services).
Where do I find my NAB details?	In October, we sent a welcome letter to you with information about your NAB Tailored Home Loan; including the BSB, account number and new NAB ID (if you didn't already have one). This letter also contained information on the interest rate, registering for online banking, opening a transaction account and other home loan features such as offset and redraw.
I haven't received, or have misplaced, my welcome letter from NAB. What should I do?	Please contact NAB on 13 22 65 or visit a NAB branch to request a replacement.
I can't see my home loan in my online banking, what do I do?	Please double check you've registered for NAB Internet Banking and/or the NAB app using the NAB ID number provided in your welcome letter from NAB. If you have and you still can't see your home loan, please contact NAB as soon as possible on 13 22 65 or visit a NAB branch.
What should I do if I check my accounts in online banking and something doesn't look right?	If you believe your personal or account details are incorrect or missing, please contact NAB as soon as possible on 13 22 65 or visit a NAB branch.
Will I receive a final home loan statement from Advantedge?	Yes. Your final statement from Advantedge will be sent to you from Monday 19 October and you should receive it within 1-3 weeks. You'll also be able to access your final statement via NAB Internet Banking and the NAB app from Friday 23 October.
Where can I find my previous home loan statements from when my loan was with Advantedge?	Up to two years of historical statements will be available in your NAB Internet Banking and the NAB app from Monday 19 October. If you need statements older than two years, please contact NAB on 13 22 65 or visit a NAB branch to request these statements. We retain home loan statements for up to 10 years.
I closed / discharged my home loan from Advantedge before the move to NAB. How do I get historical statements?	Please contact NAB on 13 22 65 to request statements or any other information about your previous home loan.

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What should I do now that my home loan has moved to NAB?	If you haven't already, you can: • Provide your new NAB BSB and account number to any provider making payments into your home loan (e.g. salary credits or direct credits) – any payments to your Advantedge BSB and account number after 18 October 2026 will be returned. • Register for NAB Internet Banking and/or the NAB app – information on how to do this is in the *Register for NAB Internet Banking and the NAB app* section below. • Login to your online banking and check your personal and account details. • Consider if you wish to open a NAB transaction account - more information on how to do this is in the *NAB Features* section below. • Link your offset account if you wish to have one - more information on how to do this is in the *NAB Features* section below.
I have a $0 balance loan with redraw available; has it moved to NAB?	Loans with a $0 balance and redraw available have been moved to NAB. The new NAB loan account will remain open, and you will continue to have access to redraw (where available) until the loan reaches maturity, unless NAB closes the account in accordance with the home loan terms and conditions (as varied).
Managing your home loan and applying for new lending	
Will the monthly loan service fee be charged on my home loan that's moved from Advantedge to NAB?	No. The monthly loan service fee will be waived on home loans that have moved from Advantedge to NAB, even if you have more than one home loan that moved. NAB will notify you if the fee becomes payable in the future.
If I create a new split on my home loan, or apply for a new NAB home loan, will that be exempt from the fee too?	No. The fee is only waived for Advantedge home loans that have moved to NAB. If you create a new split on your existing home loan or apply for a new home loan in the future, NAB's standard monthly home loan service fee may be payable.
How do I make changes to my loan or personal details?	You can view and manage your home loan in NAB Internet Banking and the NAB app from Monday 19 October. Alternatively, contact us on 13 22 65 or visit a NAB branch.
How do I apply for a variation to my home loan (for example a limit increase) or apply for a new home loan?	You can continue to contact your mortgage broker for support with your future home lending needs. If you do not have a mortgage broker, you can contact a NAB home loan expert on 13 39 16 or visit a NAB branch.
Will my existing Powers of Attorney or Third-Party Authorities continue at NAB?	If you have granted a Power of Attorney, the relevant documents have been transferred to NAB. Before your attorney can act on your behalf, they will need to complete NAB's identification requirements. NAB will contact them to complete this process. Existing Advantedge Third-Party Authorities have not transferred to NAB. If you would like to continue giving someone access to your home loan, you'll need to set up a new Account Authority with NAB. You can do this by visiting a NAB branch. We recommend you book an appointment.
How do I arrange a mortgage discharge?	You can contact your Mortgage Broker for support with mortgage discharge requests. You can also find information on the Mortgage Discharge Process, and the NAB Mortgage Discharge Authority form, on the NAB website here - How to discharge your mortgage -

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	NAB. To discuss a discharge requests you can contact a NAB home loan expert on 13 39 16 or visit a NAB branch.
What happens to any discharges that were started with Advantedge but not completed?	Please continue to contact your mortgage broker for support. These requests are now being managed by NAB and a case manager will contact your mortgage broker with more information.
Was there any change to my Lenders Mortgage Insurance?	If your Lenders Mortgager Insurance is through QBE, you'll receive a new policy number. If your Lenders Mortgage Insurance is through Helia, you've kept their existing policy number. There are no other changes to your Lenders Mortgage Insurance.
Do I need to update my building insurance because my loan is moving to NAB?	No. You do not need to update your building insurance because your loan is moving to NAB. The mortgagee is not changing; it will stay the same. Even if you take out new insurance, unless requested by NAB, the mortgagee on the policy should remain as either AFSH Nominees (if your loan settled before 11 June 2025) or NAB (if your loan settled after 11 June 2025 on NAB loan documents). You can tell if NAB is the registered mortgagee for your home loan as you would have been issued with a NAB branded Mortgage of Common Provisions document. Most home loans that settled after NAB made the announcement on 11 June will be written with NAB as the mortgagee.
Registering for NAB Internet Banking and the NAB app	
How do I set up NAB Internet Banking and the NAB app	You can set up NAB Internet Banking and the NAB app using the NAB ID provided on your welcome letter from NAB. • For information on setting up NAB Internet Banking, visit Online banking setup | How to guide - NAB • For information on getting the NAB app, visit nab.com.au/nabapp
I was already a NAB customer before my Advantedge home loan moved. Do I need to set up online banking services?	This depends. If you: • Have already registered for NAB online banking, your new Tailored Home Loan(s) should have been added to your existing profile and available to view and manage from Monday 19 October. • Have not registered for online banking, you can register using the instructions provided in the links above. • Have an existing NAB account but received a new NAB ID in your welcome letter, it means we couldn't match your existing NAB ID with your Advantedge home loan. In this instance, you can register for NAB Internet Banking and/or the NAB app using the NAB ID provided in the letter. Please also contact a NAB home loan expert on 13 39 16 or visit a NAB branch to let us know and (where possible) we will consolidate your NAB IDs.
I'm a new NAB customer, where do I find my NAB ID number?	Your NAB ID was included in the welcome letter we sent you in October. If you haven't received it (or have misplaced it) please contact NAB on 13 22 65 or visit a NAB branch to request a replacement.

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	If your NAB ID was not included in the letter, this is because we identified you are a NAB customer and have a NAB ID already. If you do not know your NAB ID, contact NAB on 13 22 65 or visit a NAB branch.
I already have a NAB account but can't find my NAB ID?	You may be able to find your NAB ID on the back of your NAB debit or credit card if you have one. Alternatively, you can contact NAB on 13 22 65 or visit a NAB branch.
Interest rates	
Does the Reserve Bank of Australia (RBA) official cash rate decision in September 2026 impact variable rate home loans that have moved from Advantedge to NAB?	Yes. Following the RBA's decision on 29 September, variable rates for Advantedge home loans have increased by 0.25% p.a. from Saturday 17 October 2026, when these loans moved to NAB. You will be able to view your interest rate and repayments through NAB Internet Banking and the NAB app from 19 October 2026.
Why is the rate in my welcome letter different to my rate now?	The welcome letter shows your home loan interest rate/s on the date it was prepared. Interest rates on variable rate home loans have increased by 0.25% from 17 October 2026 as mentioned above. If there have been any other changes to your home loan interest rate since your welcome letter, Advantedge or NAB will have sent you a separate letter explaining the change. If you've checked this and are still concerned that your interest rate (or any other details) is incorrect, please contact us on 13 22 65 or visit a NAB branch.
My fixed rate or interest only period is ending soon, what happens?	If your home loan's fixed rate or Interest Only period expires within 45 days from **Saturday 17 October 2026**, you should have already received a Fixed Rate Expiry letter or Interest Only Expiry letter. If you haven't received this, please contact us on 13 22 65 or visit a NAB branch.
What happened to my interest rate when my home loan moved to NAB?	Please refer to the welcome letter you received from NAB in October. This letter includes information about the interest rate applicable to your home loan(s) when they moved to NAB. Following the RBA's decision on 29 September, variable rates for Advantedge home loans have increased by 0.25% p.a. from Saturday 17 October 2026, when these loans moved to NAB. Interest rates, indicator rates, and customer margins may change, including if you make changes to your home loan.
NAB features (incl. transaction accounts and offset account)	
Has a NAB transaction account been opened for me?	No. If you wish to open a NAB transaction account, there are several ways to apply: • NAB Internet Banking or the NAB app - Opening a bank account online | Compare accounts and apply - NAB • NAB website - Classic Banking account - NAB. • Contact a NAB banking expert on **13 22 65** or by booking an appointment using NAB's booking tool and selecting **'Transaction Account'** as the appointment type.

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Will my NAB transaction account be automatically linked as an offset facility?	No, you can either: • Link it yourself in the NAB app - Add, change or remove an offset account | How to guide - NAB; or • Contact a NAB home loan expert on **13 78 79** or book an appointment with a NAB banker. For more information on NAB offset accounts, visit What is an offset account? - NAB.
What if I have a fixed rate loan and want an offset account?	During a fixed rate period on a home loan, the linked transaction account will not offset the home loan interest.

Repayments, direct debits and direct credits

Will my direct debit arrangement continue now that my home loan has moved to NAB?	In most cases, direct debit repayments will continue as normal when your home loan moves to NAB. Direct debits between Advantedge home loans have not transferred to NAB. If you previously used one Advantedge home loan to make repayments to another, you'll need to setup a new direct debit. If you haven't already done this, you can find information on how to set up or change direct debits here - Set up or change home loan repayments | How to guide - NAB.
I had a repayment due on my home loan between 14-18 October. What happened to it?	If your repayments was due between 14 and 18 October, it was processed on Monday 19 October. If you made a payment into your home loan account (using your Advantedge BSB and account number) during this period, we held it during the transition and applied it to your NAB Tailored Home Loan on Monday 19 October.
I had multiple payments into my home loan, does that arrangement continue at NAB?	If you use more than one direct debit to make your home loan repayments, they have transferred to NAB. However, the direct debit amounts won't automatically change if your required repayment amount increases. If your repayment amount increases, you'll need to tell NAB which direct debit to increase by: • Using the chat feature in NAB Internet Banking or the NAB app (simply tap on the message icon), or • Contact a NAB home loan expert on **13 78 79** or book an appointment with a NAB banker.
Will the name change for direct debit payments?	Yes. For home loan repayments made by direct debit, the name shown on the payer's transaction account statement will change from **Advantedge Financial Services** to **National Australia Bank Limited.**
What happens if I receive salary credits or other deposits into my home loan?	If you receive salary payments or other deposits into your home loan, please ensure the payer uses your **NAB Tailored Home Loan BSB** and **account number** from Monday 19 October 2026. These details were provided in the welcome letter sent to you in October. Payments sent to your previous Advantedge BSB and account number after **Sunday 18 October 2026** will

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	not be processed, so we recommend you update any remaining payment arrangements as soon as possible.
What will happen if someone tries to make a payment into my Advantedge home loan account now that it's moved to NAB?	Any payments sent to your old Advantedge BSB and account number after **Sunday 18 October 2026** will be returned. If this happens, the payment will need to be made again using your NAB Tailored Home Loan BSB and account number.
If I make additional payments into my NAB home loan, will that replace or reduce my next scheduled repayment?	No. Making an extra payment won't change your scheduled direct debit. It will still be taken on the usual date. Information about how to manage your home loan repayments at NAB is available here - https://www.nab.com.au/help-support/personal-banking/manage-home-loan/repayments.
I used to make repayments twice a month, but this arrangement changed to fortnightly since moving to NAB?	At NAB, your repayments are now fortnightly rather than twice a month, as NAB doesn't offer a twice-monthly repayment option. Your first repayment date after **Saturday 17 October 2026** stays the same, and the next is two weeks later. The amount won't change.
My nominated direct debit amount was higher than the minimum required repayment at Advantedge. Was this arrangement carried over to my NAB home loan?	Yes. NAB transferred your existing direct debit to your NAB Tailored Home Loan using the same repayment amount. **Please note:** If you previously made repayments by direct debit from one Advantedge home loan to another Advantedge home loan, you'll need to set up a new direct debit at NAB. Please see the FAQ above for information on how to do this
How do I set up or change a direct debit for my home loan?	You can find information on how to set up or change direct debits here - Set up or change home loan repayments | How to guide - NAB. Alternatively, you can contact a NAB home loan expert on **13 78 79** or book an appointment with a NAB banker.
Can I make home loan repayments from an account with another bank?	Yes. You can continue to make repayments from an eligible account with another bank.
Can my scheduled home loan repayments be reviewed now that my home loan is at NAB?	If you have a variable rate home loan, NAB will regularly review your repayment amounts to help ensure your loan is on track to be paid off within the agreed term. If your current repayment is insufficient, NAB may increase the minimum repayment and will write to you before the change takes effect. NAB does not currently automatically reduce minimum repayments. You can also request a repayment review in the NAB app or by contacting NAB. More information on managing repayments and interest rate changes (including how to request a rate review in the NAB app) is available here - Managing the impact of interest rate changes - NAB
Redraw	
What do I need to know about accessing redraw from a NAB Tailored Home Loan?	You can access redraw from eligible NAB variable rate home loans, however there are some differences to how redraw works at NAB, including:

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	• To protect customers from potential fraud and scams, redraw funds can only be disbursed into an eligible NAB transaction account (e.g. NAB Classic Banking) in your name. • The amount available to redraw may be less because NAB calculates available redraw differently. The amount won't include your next scheduled repayment. This helps reduce the risk of your account falling into arrears after a redraw. It only affects the amount available to access and does not change your loan balance. • The minimum redraw amount is $500. • Scheduled redraws, fast redraws or redraw by cheque are not available. • NAB may cancel or suspend redraw in circumstances described in section 2 of your home loan terms and conditions (as varied).
My available redraw amount on my NAB home loan is less than I expected?	The amount available to redraw may be less because **NAB calculates available redraw differently**. The available redraw amount doesn't include your next scheduled repayment. This helps reduce the risk of your account falling into arrears after a redraw. It only affects the amount available to access and does not change your loan balance. For example, if you had **$2,500** available to redraw before your loan moved to NAB and your next repayment is **$1,500**, you'll have **$1,000** available to redraw on your NAB Tailored Home Loan.
Do I need a NAB transaction account to access redraw funds?	Yes. To protect customers from potential fraud and scams, NAB requires redraw funds to be paid into an eligible NAB transaction account in your name. If you don't have an eligible NAB transaction account (e.g. a NAB Classic Banking account), you can apply for one if you wish to do so. Here's how to apply for a NAB Classic Banking account: • Apply through NAB Internet Banking or the NAB app - Opening a bank account online | Compare accounts and apply - NAB • Apply online through the NAB website - Classic Banking account. Alternatively, for personalised support you can speak with a NAB banking expert on **13 22 65** or by booking an appointment using NAB's booking tool and selecting **'Transaction Account'** as the appointment type.
I have a transaction account at another bank, can I use that for redraw?	No. To protect customers from potential fraud and scams, NAB required redraw funds to be paid into an eligible NAB transaction account, in your name.
How does a company, trust or other non-individual customer access redraw?	Non-individual customers aren't able to access redraw through the NAB app or Internet Banking. If your home loan is in the name of a company, trust or other non-individual please contact us on 13 22 65 or visit a NAB branch for support with accessing redraw.
What happened to my scheduled recurring redraw I had at Advantedge?	Scheduled redraws, fast redraw and redraw by cheques are not available at NAB. As a result, any scheduled redraws were cancelled from Wednesday 14 October.
Arrears	

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What is 'arrears'?	Arrears is when your home loan has fallen behind because the total repayments you have made are less than the repayments required at that time. If your loan is in arrears, the overdue amount will need to be paid or otherwise managed with NAB. If you are concerned about making repayments, or believe your arrears position is incorrect, please contact NAB on 13 22 65 as soon as possible so NAB can review your account and discuss available support.
Why was my home loan previously in arrears with Advantedge but is no longer in arrears at NAB?	Advantedge and NAB calculate arrears differently, so the arrears position shown after your home loan moved to NAB may differ from what was previously shown by Advantedge. NAB considers the total repayments required to date against the total payments received, including regular repayments, additional repayments and lump-sum payments.
For loans where the lender is Perpetual Trustee Victoria Limited	
If Perpetual Trustees Victoria Limited (PTVL) was my lender before moving to NAB, has that changed now that my loan moved to NAB's systems on 17 October 2026?	No. Until your home loan is formally transferred to NAB, Perpetual Trustees Victoria Limited (PTVL) will remain your lender of record. **What does this mean from 17 October 2026?** • PTVL has assigned its rights under your home loan to NAB. • You will make your loan repayments to NAB and deal directly with NAB in connection with your loan and mortgage. • NAB will act on PTVL's behalf in relation to your loan and mortgage. **Could my loan be transferred to NAB in the future?** Yes. After 17 October 2026, NAB may contact you to complete a formal legal transfer of your loan and mortgage to NAB. To do this, you may need to: • provide identification information; and • confirm that you agree to the transfer of your loan and mortgage. If you request a credit-critical variation (for example a limit increase) on your migrated home loan, this will require a new NAB mortgage and NAB will become the lender of record on completion of the variation.
My lender is Perpetual Trustees Victoria Limited (PTVL) – can I access redraw?	You can request redraw on variable rate loans from NAB. NAB will act as agent for PTVL in connection with any redraw requests.
Why do redraw forms and communications for Perpetual Trustees Victoria Limited (PTVL) customers refer to NAB?	NAB will act as agent for PTVL in connection with any redraw requests.
Does NAB acting as an agent for Perpetual Trustee Company Limited (PTVL) change my loan terms or redraw eligibility?	No. NAB acting as agent for PTVL does not change you loan terms or redraw eligibility.

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Interest Only Home Loans	
What's happened to my Interest Only home loan repayments?	You must nominate a transaction account for your Interest Only repayments at NAB if you haven't already. If you had a direct debit set up before moving to NAB, repayments will continue to be made from that account. If you didn't have a direct debit set up before moving to NAB, you'll need to nominate a transaction account as soon as possible. You can find information on how to set up or change direct debits here - Set up or change home loan repayments | How to guide - NAB. Alternatively, you can contact a NAB home loan expert on **13 78 79** or book an appointment with a NAB banker.
I was charged two separate Interest Only repayments in October, why?	As a one-off change when home loans moved to NAB, if you had an Interest Only loan and the scheduled repayment fell on or before **Tuesday 13 October 2026**, there will be (or were) two Interest Only repayments in October 2026. As a result: 1. Your usual Advantedge interest only repayment was collected **for the September interest**. 2. A further repayment will be (or was) collected on Friday 30 October 2026 **for the October interest**. While this means two repayments are collected in October 2026, each payment relates to a different interest period, and no additional interest has been charged. After October 2026, Interest Only repayments will continue to be collected on the **last business day of each month**.
Why hasn't my September Interest Only repayment been collected?	As part of the move to NAB, we were unable to collect the September Interest Only repayment if your repayment was scheduled **on or after Wednesday 14 October 2026**. To support you, we extended the time for you to make the September Interest Only repayment. **You can make this payment at any time on or after Monday 19 October 2026.** Where you have not made your September Interest Only repayment by the due date: • the amount will be part of your loan balance; • it will accrue interest at the rate applicable to your loan balance; • this September interest payment will not be treated as a missed payment for arrears purposes; and • once the loan's interest only period ends, if you have not made the repayment, the amount will be repaid with principal and interest repayments. Your October Interest Ony repayment will be (or was) collected on **Friday 30 October 2026**. Please ensure you have sufficient funds available in nominated account by this date. After that, Interest Only repayments will be due **on the last business day of each month.**
What happens if I don't have enough funds in my account for this repayment?	If there are not enough funds available to make an Interest Only repayments, the loan may go into arrears.

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	To help avoid this, please ensure you have sufficient funds available in your nominated account. **Help is available to customers who are unable to make the repayments.** Ask them to contact NAB on **13 22 65** as soon as possible.
What is the standard repayment date for Interest Only Home Loans at NAB?	The repayment date for Interest Only home loans is on the last business day of each month. A 'business day' means a day other than a Saturday, Sunday or an Australian national public holiday. The October interest payment will be collected on **Friday 30 October 2026.**
Construction loans	
How do I make construction progress payments?	Please continue to contact your mortgage broker for support with construction progress payments. You can continue to submit construction progress payment requests and documents to Advantedge until further notice. To do this, simply: 1. Sign the builder's invoice. 2. Email it to advantedge.construction@advantedge.com.au Your new NAB Construction Case Manager will be in touch with your brokers to let them know when this process changes.
Estate Representatives	
I'm an Estate Representative, what do I need to do?	The home loan has moved to NAB. If you are acting for an estate and need help with the loan, call NAB on **13 78 79**. If you are overseas, call **+61 3 8641 9083**. NAB will let you know what information is needed before account details can be shared.
Guarantors	
What happens if I am a guarantor?	The guarantee will stay in place. The loan terms will change as set out in the letter Advantedge sent in August 2026. If you have questions about the move or their guarantee arrangement after the move to NAB, they can contact NAB on **13 78 79**.
Hardship	
I'm in financial hardship. Will this move to NAB affect my current arrangement?	If you already have a financial hardship arrangement in place, it will continue as agreed. If you're worried about making repayments, or need extra support, please contact us as early as possible to talk through your options. More information about hardship support at NAB, including who to contact based on your situation, can be found here.
Ongoing support from NAB	
I'd like to lodge a complaint about the move. How do they do this?	Information on NAB's complaints process can be found on the NAB website, via this link: Complaints Guide | Improve your banking experience - NAB.

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I'd like to lodge a complaint about my home loan for something that happened before the move. How do I do this?	If the complaint relates to something that occurred when your home loan was serviced by Advantedge (or by Ubank if you had a UHomeLoan), you still need to lodge the complaint to NAB. You can do this via this link: Complaints Compliments and Feedback - NAB
Where can I get support at NAB?	We're here to support you as a NAB customer. If you have questions about the move to NAB or your NAB Tailored Home Loan, please: • Visit the NAB Migration website or the Advantedge close and transition page. • Speak to a NAB Home Loan Expert on **13 78 79** Monday to Friday, 8:00am to 7:00pm (AEST/AEDT), or Saturday to Sunday, 9:00am to 6:00pm (AEST/AEDT). For help with everyday banking needs (such as transaction accounts or internet banking setup), you can: • Message NAB through the NAB app or NAB Internet Banking. • Call NAB directly from the NAB app to skip the identification process and connect with a banker more quickly. • Call **13 22 65.** If you're overseas, you can call **+61 3 8641 9083**. Monday to Friday, 8:00am to 7:00pm (AEST/AEDT), or Saturday to Sunday, 9:00am to 6:00pm (AEST/AEDT).

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