

## OVERSEAS BORROWER - FIXED INTEREST RATES

| Repayment Type         | Loan Type                                | Indicator Rate Name  | Interest Rate %pa | Comparison rate %pa |
|------------------------|--|--|-------------------|---------------------|
| Principal and Interest | NAB Choice Package                       | 1 year Package Fixed Rate for Home Loans                           | 4.59%             | 5.67%               |
|                        |  | 2 years Package Fixed Rate for Home Loans                          | 4.49%             | 5.58%               |
|                        |  | 3 years Package Fixed Rate for Home Loans                          | 4.59%             | 5.54%               |
|                        |  | 4 years Package Fixed Rate for Home Loans                          | 5.09%             | 5.65%               |
|                        |  | 5 years Package Fixed Rate for Home Loans                          | 5.09%             | 5.63%               |
|                        | NAB Tailored                             | 1 year Fixed Rate for Home Loans                                   | 4.69%             | 5.97%               |
|                        |  | 2 years Fixed Rate for Home Loans                                  | 4.59%             | 5.83%               |
|                        |  | 3 years Fixed Rate for Home Loans                                  | 4.69%             | 5.74%               |
|                        |  | 4 years Fixed Rate for Home Loans                                  | 5.19%             | 5.82%               |
|                        |  | 5 years Fixed Rate for Home Loans                                  | 5.19%             | 5.76%               |
| Interest Only          | NAB Choice Package - Interest in Arrears | 1 year Package Fixed Rate for Interest Only in Arrears Home Loans  | 4.79%             | 5.69%               |
|                        |  | 2 years Package Fixed Rate for Interest Only in Arrears Home Loans | 4.69%             | 5.62%               |
|                        |  | 3 years Package Fixed Rate for Interest Only in Arrears Home Loans | 4.69%             | 5.55%               |
|                        |  | 4 years Package Fixed Rate for Interest Only in Arrears Home Loans | 5.19%             | 5.66%               |
|                        |  | 5 years Package Fixed Rate for Interest Only in Arrears Home Loans | 5.19%             | 5.64%               |
|                        | NAB Tailored - Interest in Arrears       | 1 year Fixed Rate for Interest Only in Arrears Home Loans          | 4.89%             | 6.02%               |
|                        |  | 2 years Fixed Rate for Interest Only in Arrears Home Loans         | 4.79%             | 5.90%               |
|                        |  | 3 years Fixed Rate for Interest Only in Arrears Home Loans         | 4.79%             | 5.79%               |
|                        |  | 4 years Fixed Rate for Interest Only in Arrears Home Loans         | 5.29%             | 5.86%               |
|                        |  | 5 years Fixed Rate for Interest Only in Arrears Home Loans         | 5.29%             | 5.81%               |
|                        | NAB Choice Package - Interest in Advance | 1 year Package Fixed Rate for Interest Only in Advance Home Loans  | 4.69%             | 5.70%               |
|                        |  | 2 years Package Fixed Rate for Interest Only in Advance Home Loans | 4.59%             | 5.63%               |
|                        |  | 3 years Package Fixed Rate for Interest Only in Advance Home Loans | 4.59%             | 5.56%               |
|                        |  | 4 years Package Fixed Rate for Interest Only in Advance Home Loans | 5.09%             | 5.68%               |
|                        |  | 5 years Package Fixed Rate for Interest Only in Advance Home Loans | 5.09%             | 5.67%               |
|                        | NAB Tailored - Interest in Advance       | 1 year Fixed Rate for Interest Only in Advance Home Loans          | 4.79%             | 6.03%               |
|                        |  | 2 years Fixed Rate for Interest Only in Advance Home Loans         | 4.69%             | 5.91%               |
|                        |  | 3 years Fixed Rate for Interest Only in Advance Home Loans         | 4.69%             | 5.81%               |
|                        |  | 4 years Fixed Rate for Interest Only in Advance Home Loans         | 5.19%             | 5.89%               |
|                        |  | 5 years Fixed Rate for Interest Only in Advance Home Loans         | 5.19%             | 5.83%               |

## SMSF - FIXED INTEREST RATES

| Repayment Type         | Loan Type                                | Indicator Rate Name   | Interest Rate %pa | Comparison Rate %pa |
|------------------------|--|---|-------------------|---------------------|
| Principal and Interest | NAB Choice Package                       | 1 year Package Fixed Rate for Home Loans - SMSF                           | 4.59%             | 5.67%               |
|                        |  | 2 years Package Fixed Rate for Home Loans - SMSF                          | 4.49%             | 5.58%               |
|                        |  | 3 years Package Fixed Rate for Home Loans - SMSF                          | 4.59%             | 5.54%               |
|                        |  | 4 years Package Fixed Rate for Home Loans - SMSF                          | 5.09%             | 5.65%               |
|                        |  | 5 years Package Fixed Rate for Home Loans - SMSF                          | 5.09%             | 5.63%               |
|                        | NAB Tailored                             | 1 year Fixed Rate for Home Loans - SMSF                                   | 4.69%             | 5.97%               |
|                        |  | 2 years Fixed Rate for Home Loans - SMSF                                  | 4.59%             | 5.83%               |
|                        |  | 3 years Fixed Rate for Home Loans - SMSF                                  | 4.69%             | 5.74%               |
|                        |  | 4 years Fixed Rate for Home Loans - SMSF                                  | 5.19%             | 5.82%               |
|                        |  | 5 years Fixed Rate for Home Loans - SMSF                                  | 5.19%             | 5.76%               |
| Interest Only          | NAB Choice Package - Interest in Arrears | 1 year Package Fixed Rate for Interest Only in Arrears Home Loans - SMSF  | 4.79%             | 5.76%               |
|                        |  | 2 years Package Fixed Rate for Interest Only in Arrears Home Loans - SMSF | 4.69%             | 5.66%               |
|                        |  | 3 years Package Fixed Rate for Interest Only in Arrears Home Loans - SMSF | 4.69%             | 5.58%               |
|                        |  | 4 years Package Fixed Rate for Interest Only in Arrears Home Loans - SMSF | 5.19%             | 5.68%               |
|                        |  | 5 years Package Fixed Rate for Interest Only in Arrears Home Loans - SMSF | 5.19%             | 5.64%               |
|                        | NAB Tailored - Interest in Arrears       | 1 year Fixed Rate for Interest Only in Arrears Home Loans - SMSF          | 4.89%             | 6.09%               |
|                        |  | 2 years Fixed Rate for Interest Only in Arrears Home Loans - SMSF         | 4.79%             | 5.95%               |
|                        |  | 3 years Fixed Rate for Interest Only in Arrears Home Loans - SMSF         | 4.79%             | 5.82%               |
|                        |  | 4 years Fixed Rate for Interest Only in Arrears Home Loans - SMSF         | 5.29%             | 5.88%               |
|                        |  | 5 years Fixed Rate for Interest Only in Arrears Home Loans - SMSF         | 5.29%             | 5.81%               |
|                        | NAB Choice Package - Interest in Advance | 1 year Package Fixed Rate for Interest Only in Advance Home Loans - SMSF  | 4.69%             | 5.76%               |
|                        |  | 2 years Package Fixed Rate for Interest Only in Advance Home Loans - SMSF | 4.59%             | 5.67%               |
|                        |  | 3 years Package Fixed Rate for Interest Only in Advance Home Loans - SMSF | 4.59%             | 5.60%               |
|                        |  | 4 years Package Fixed Rate for Interest Only in Advance Home Loans - SMSF | 5.09%             | 5.70%               |
|                        |  | 5 years Package Fixed Rate for Interest Only in Advance Home Loans - SMSF | 5.09%             | 5.67%               |
|                        | NAB Tailored - Interest in Advance       | 1 year Fixed Rate for Interest Only in Advance Home Loans - SMSF          | 4.79%             | 6.09%               |
|                        |  | 2 years Fixed Rate for Interest Only in Advance Home Loans - SMSF         | 4.69%             | 5.95%               |
|                        |  | 3 years Fixed Rate for Interest Only in Advance Home Loans - SMSF         | 4.69%             | 5.84%               |
|                        |  | 4 years Fixed Rate for Interest Only in Advance Home Loans - SMSF         | 5.19%             | 5.90%               |
|                        |  | 5 years Fixed Rate for Interest Only in Advance Home Loans - SMSF         | 5.19%             | 5.83%               |

### Explanation of interest rates

Having trouble understanding the difference between interest rate, comparison rate and advertised (indicator) rate? Here's an explanation:

**Advertised (indicator) rate:** This is a rate used as a base for calculating an interest rate being described in our loan contracts as our "advertised" rate

**Interest rate:** This is used to determine the interest rate charged on individual loan products. The interest rates shown here are our current standard rates. The interest rate is the advertised indicator rate for the home loan plus/les any margins.

**Comparison rate:** This is a rate which shows as a single figure our current standard interest rate for the loan plus certain standard fees and charges (not all fees and charges are included. This is to help you compare the cost of loans between different lenders.