

## 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)	4.52%
	NAB Base - Variable	Base Variable Rate for Home Loans	4.39%
	NAB Package - Fixed	1 year Package Fixed Rate for Home Loans	2.19%
		2 years Package Fixed Rate for Home Loans	2.09%
		3 years Package Fixed Rate for Home Loans	2.09%
		4 years Package Fixed Rate for Home Loans	1.98%
		5 years Package Fixed Rate for Home Loans	2.79%
	NAB Tailored - Fixed	1 year Fixed Rate for Home Loans	2.29%
		2 years Fixed Rate for Home Loans	2.19%
		3 years Fixed Rate for Home Loans	2.19%
4 years Fixed Rate for Home Loans		2.08%	
5 years Fixed Rate for Home Loans		2.89%	
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only Home Loans	4.99%
	NAB Base - Variable	Base Variable Rate for Interest Only Home Loans	4.43%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Home Loans	3.79%
		2 years Package Fixed Rate for Interest Only Home Loans	3.58%
		3 years Package Fixed Rate for Interest Only Home Loans	3.58%
		4 years Package Fixed Rate for Interest Only Home Loans	3.79%
		5 years Package Fixed Rate for Interest Only Home Loans	3.79%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Home Loans	3.89%
		2 years Fixed Rate for Interest Only Home Loans	3.68%
		3 years Fixed Rate for Interest Only Home Loans	3.68%
		4 years Fixed Rate for Interest Only Home Loans	3.89%
		5 years Fixed Rate for Interest Only Home Loans	3.89%
	NAB Flexi Plus - Variable line of credit	FlexiPlus Mortgage Rate	5.61%
	NAB Portfolio Package - Variable	NAB Portfolio Facility Variable Rate	5.46%
	NAB Portfolio Package - Fixed Payments in arrears	1 year NAB Portfolio Fixed Rate	2.84%
		2 years NAB Portfolio Fixed Rate	2.74%
		3 years NAB Portfolio Fixed Rate	2.74%
		4 years NAB Portfolio Fixed Rate	3.24%
		5 years NAB Portfolio Fixed Rate	3.24%
NAB Portfolio Package - Fixed Payments in advance	1 year NAB Portfolio Fixed Interest in Advance Rate	2.74%	
	2 years NAB Portfolio Fixed Interest in Advance Rate	2.64%	
	3 years NAB Portfolio Fixed Interest in Advance Rate	2.64%	
	4 years NAB Portfolio Fixed Interest in Advance Rate	3.14%	
	5 years NAB Portfolio Fixed Interest in Advance Rate	3.14%	

## 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	5.12%
	NAB Base - Variable	Base Variable Rate for Residential Investment Home loans	4.91%
	NAB Package - Fixed	1 year Package Fixed Rate for Residential Investment Home Loans	2.59%
		2 years Package Fixed Rate for Residential Investment Home Loans	2.49%
		3 years Package Fixed Rate for Residential Investment Home Loans	2.59%
		4 years Package Fixed Rate for Residential Investment Home Loans	3.09%
		5 years Package Fixed Rate for Residential Investment Home Loans	3.09%
	NAB Tailored - Fixed	1 year Fixed Rate for Residential Investment Home Loans	2.69%
		2 years Fixed Rate for Residential Investment Home Loans	2.59%
		3 years Fixed Rate for Residential Investment Home Loans	2.69%
4 years Fixed Rate for Residential Investment Home Loans		3.19%	
5 years Fixed Rate for Residential Investment Home Loans		3.19%	
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only Residential Investment Home Loans	5.32%
	NAB Base - Variable	Base Variable Rate for Interest only Residential Investment Home loans	4.76%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Residential Investment Home Loans	2.69%
		2 years Package Fixed Rate for Interest Only Residential Investment Home Loans	2.59%
		3 years Package Fixed Rate for Interest Only Residential Investment Home Loans	2.59%
		4 years Package Fixed Rate for Interest Only Residential Investment Home Loans	3.09%
		5 years Package Fixed Rate for Interest Only Residential Investment Home Loans	3.09%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Residential Investment Home Loans	2.79%
		2 years Fixed Rate for Interest Only Residential Investment Home Loans	2.69%
		3 years Fixed Rate for Interest Only Residential Investment Home Loans	2.69%
4 years Fixed Rate for Interest Only Residential Investment Home Loans		3.19%	
5 years Fixed Rate for Interest Only Residential Investment Home Loans		3.19%	

## INDICATOR RATES FOR OVERSEAS BORROWER NAB HOME LENDING

Principal and Interest or Interest Only	NAB Tailored - Variable	Overseas Borrower Variable Rate	5.47%
	NAB Base - Variable	Overseas Borrower Base Variable Rate	5.27%

## INDICATOR RATES FOR SMSF BORROWER NAB HOME LENDING

Principal and Interest	NAB Tailored - Variable	Variable Rate for SMSF Home Loans	5.97%
	NAB Base - Variable	Base Variable Rate for SMSF Home Loans	5.76%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only SMSF Home Loans	6.17%
	NAB Base - Variable	Base Variable Rate for Interest Only SMSF Home Loans	5.61%

### 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