

more give, less take

nabroker

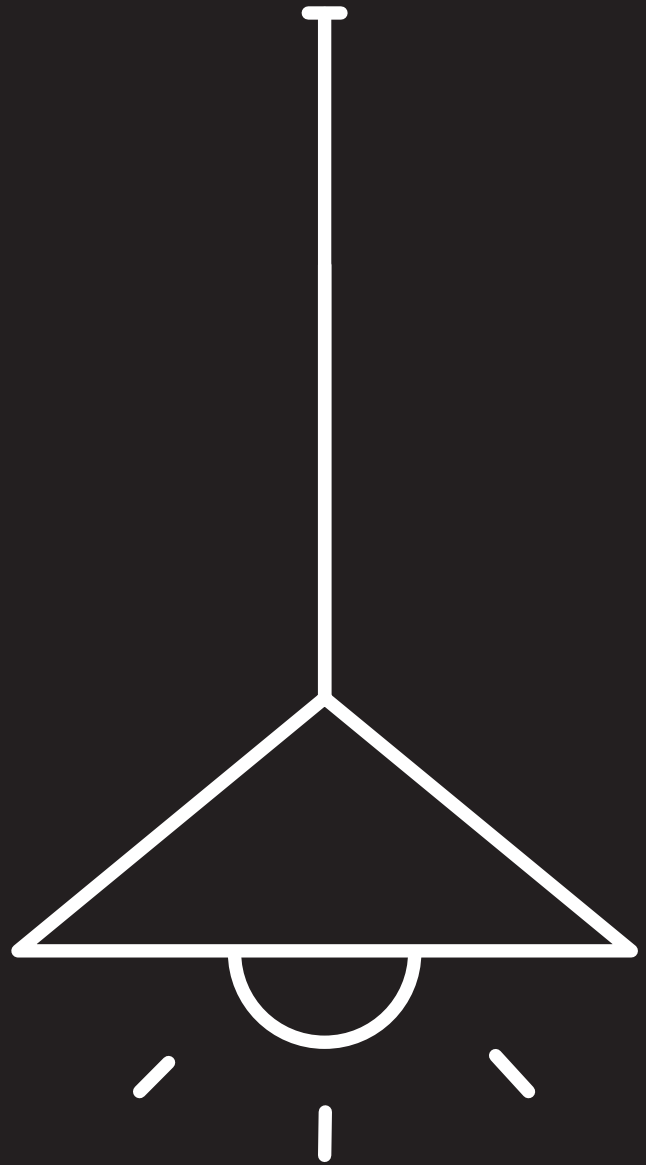


Welcome home

Step through the front door of your new home sooner, with NAB's range of smart and flexible home loans.



**Smart move –
With the right
advice from
your mortgage
broker – and a
smart, flexible
home loan, from
us – you’ll be
able to buy your
new home with
confidence. And
without a fuss.**



Whether you're buying your first home, upsizing to a bigger house, or buying an investment property, there's a NAB home loan to suit you. And together with your mortgage broker, we'll be with you every step of the way.

So if a flexible home loan that grows with your needs sounds good, turn over. You'll find more info about our products – plus some handy hints to make the most of them.

Where a great home loan meets great value.

NAB Homeplus Home Loan.

NAB Homeplus Home Loan with the option of a 100% offset arrangement linked to a NAB Classic Banking account – plus a NAB Credit Card with the annual card fee waived for the life of a Homeplus home loan. So whichever way you look at it, you're enjoying outstanding value.¹



+



+



Your NAB Homeplus Home Loan

NAB Classic Banking with 100% offset facility¹

An eligible NAB Credit Card with annual card fee waived for life of the loan²

In 2014 we won Canstar awards for outstanding value for these products:

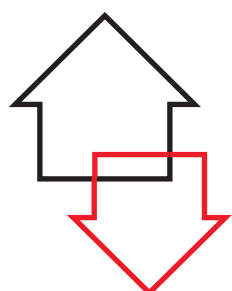
- NAB Homeplus Package Variable Rate
- NAB Homeplus Package Peak Performance Equity



Your NAB Homeplus Home Loan.

NAB Homeplus Home Loan gives you the freedom to manage your loan, your way. Here are some of the features and benefits on offer:

Description	NAB Homeplus Home Loan
Principal and interest	✓
Interest only option	✓ 1 to 5 years
Variable interest rate	✓
Offset facility	✓ During variable rate period only
Fixed rate options ³	✓ 1 to 5 years
Additional repayments ³	✓ Note: economic costs may be payable during the fixed rate term
Redraw (minimum \$500)	✓ During variable rate period only
Rate Lock option	✓ Available on fixed rate loans only
Minimum loan amount	✓ \$100,000
Maximum loan term	✓ 30 years
Maximum loan to value ratio (LVR) ⁴ (Inclusive of Lenders Mortgage Insurance Premium)	✓ Up to 95% Owner Occupied Loans Up to 90% Investment Loans
Family Guarantee option	✓
Building conditions	✓ Variable rate interest only
Direct debit repayments & frequency repayment options	✓ Interest only – monthly only Principal & interest – weekly, fortnightly & monthly
Repayment holiday	✓ Available only on loans with principal and interest repayments
Portability when you move house	✓
Cheque access, deposit book and ATM card access	✓ Available with NAB Classic Banking account, should you choose to take one
Telephone and internet banking access	✓



Interest rate discounts may be available on NAB Homeplus Home Loan variable rates – based on total NAB Homeplus & NAB Peak Performance lending and loan to valuation ratio (LVR for short) at the time of settlement.

Get in touch with your mortgage broker for more information.

100% convenience. 100% Offset facility. NAB Classic Banking.

If you sign up for a NAB Homeplus Home Loan, you'll also have the option of a NAB Classic Banking account – which you can link to your home loan in a 100% offset facility.¹

NAB Classic Banking is an everyday banking account with no monthly account service fees – and no minimum deposit requirements either.

It includes:

- 100% offset facility during the variable interest rate period¹
- No monthly account service fees
- Unlimited number of NAB and rediATM transactions
- A NAB Visa Debit card with Visa payWave functionality⁶
- Cheque access and deposit book available
- As a NAB customer, you can manage your money anytime with NAB Internet Banking, NAB Telephone Banking and NAB SMS Banking.⁶

Smart strategies to make the most of your mortgage.

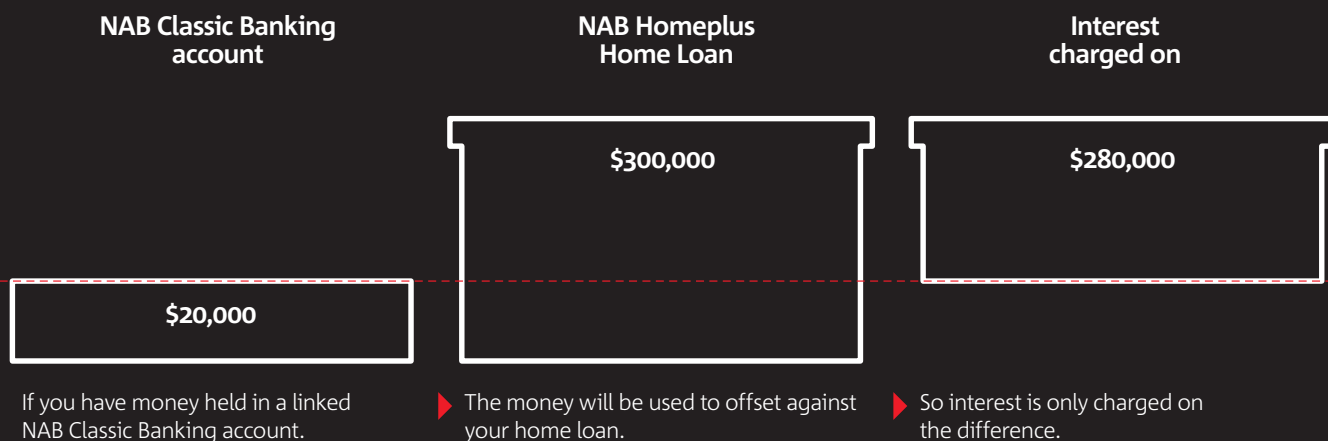
Save on interest using an offset arrangement.

A 100% offset facility lets the money you're holding in your NAB Classic Banking account offset the principal loan amount you pay interest on with your NAB Homeplus Home Loan (during the variable rate period).¹

That means the more money you have in your NAB Classic Banking account, the more interest you're saving on your home loan.

Start saving today.

To make the most of this feature, you can arrange to have your salary directly deposited into this account – and move any savings or extra money you have into your NAB Classic Banking account.



NAB Credit Card offer.

With a NAB Homeplus Home Loan customers may be eligible to get a NAB Credit Card with an annual card fee waiver.²

Customers can choose from the following cards:

NAB Qantas Rewards Premium Card and NAB Qantas Rewards Card

The NAB Qantas Cards allow you to **earn Qantas Points on your everyday purchases (up to \$50,000 a month).**⁷

Plus you get:

- The annual card fee waived for the life of the home loan (saving you up to \$250)²
- Qantas Frequent Flyer rewards program membership (saving you \$89.50)⁸
- Up to 44 days interest-free on purchases (when you repay the full closing balance by the due date each month)
- Additional cardholder at no extra cost.⁹

The NAB Qantas Rewards Premium Card also comes with Complimentary Overseas Travel Insurance, Extended Warranty Insurance, Purchase Protection Insurance and Interstate Flight Insurance.¹⁰



NAB Qantas Rewards Card
\$500 minimum credit limit applies



NAB Qantas Rewards Premium Card
\$6,000 minimum credit card limit applies

NAB Velocity Rewards Premium Card and NAB Velocity Rewards Card

The NAB Velocity Cards allow you to earn Velocity points on everyday purchases. Points are capped at \$20,000 spend per statement period.

Plus you get:

- The annual card fee waived for the life of the Homeplus home loan (saving up to \$150.00)²
- Up to 44 days interest-free on purchases (when you repay the full closing balance by the due date each month)
- Additional cardholder at no extra cost⁹
- Emergency travel assistance from Visa Global Customer Assistance Services, 24 hours, 7 days.¹⁴

The NAB Velocity Rewards Premium Cards also comes with 7 Complementary Insurances – Overseas Travel Insurance, Extended Warranty Insurance, Purchase Protection Insurance, Interstate Flight Inconvenience Insurance, Transport Accident Insurance, Domestic Hotel Burglary Insurance, Price Protection Insurance.¹⁰



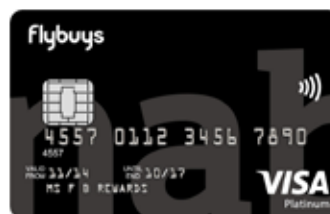
NAB Velocity Rewards Cards



NAB Velocity Rewards Premium Card

NAB flybuys Rewards Card

- Customers will earn 1 flybuys point for every \$1 spent on everyday purchases on the NAB flybuys Rewards card (up to \$20,000 per month)¹¹
- Complimentary insurances including Overseas Travel Insurance, Extended Warranty Insurance, Purchase Protection Insurance, and Interstate Flight Insurance¹⁰
- 24/7 NAB Platinum Concierge service¹²
- Up to 44 days interest-free days on purchases (when you pay the full closing balance by the due date each month)
- Additional cardholder at no extra cost.⁹



NAB flybuys Rewards Card
\$6,000 minimum credit limit applies

NAB Low Rate Card

- The annual card fee waived for the life of the home loan²
- The lowest interest rate on everyday purchases
- Up to 55 days interest free period on purchases (when you repay the full closing balance by the due date each month)
- Your choice of a Pink or Silver card
- Additional cardholder at no extra cost⁹
- Make contactless purchases with Visa payWave⁵



NAB Low Rate Card
\$500 minimum credit limit applies

Use your NAB Credit Card to save more interest

You can maximise the time your money stays in your offset account, by paying for the majority of your everyday purchases with a credit card. As long as you repay the card within the interest free period each month (therefore not accruing interest on the Card) you will help reduce your average daily loan balance as the money remains in your offset account longer. To do this you can set up a direct debit to clear the monthly credit card balance.

For your broker's eyes only. And yours too. Other loans.

NAB Peak Performance Loan – a flexible line of credit

NAB Peak Performance Loan is a great way to access the equity in your home – with a flexible line of credit that works like a transaction account with an approved credit limit.

You'll enjoy the convenience of having easy access to cash that you can put towards home renovations, investments or any other personal purchases. Generally, you can withdraw money whenever you like, up to the credit limit of your facility account – and there's no fixed repayment schedule either, as long as you at least cover the interest and fees charged on your facility account.

Description	NAB Peak Performance loan
Interest only	✓ Interest is charged monthly to your nominated account. Only pay interest on the debit balance on your account.
Minimum loan amount	✓ \$50,000
Loan term	✓ A flexible credit limit with no set term – it's an "at call" facility which means you can use it up to your credit limit at anytime.
Repayment frequency options	✓ Make repayments as and when you want. You just need to ensure you've covered any interest charges and fees each month, and ensure you don't exceed your credit limit.
Portability when you move house	✓
Combine with NAB Homeplus Home Loan	✓
Cheque access, deposit book and ATM card access	✓
Telephone and internet banking access	✓

You can apply for a NAB Classic Banking or a NAB Credit Card with any NAB home loan application.

Key contacts

For general enquiries

When you want to make changes to your home loan:

Contact your broker

- Change rate
- Change limit
- Extend term
- Request a partial or full discharge



Call NAB on 13 22 18 to enquire about your:

- NAB Classic Banking account (including deposit book, debit cards, etc)
- NAB Credit Card (including applications)
- NAB Telephone, Internet Banking and SMS alerts
- NAB Home Loan



Our NAB Customer Contact Centre is open:

Monday to Friday – 8am to 7pm (AEST/AEDT)
Saturday and Sunday – 9am to 6pm (AEST/AEDT)
You can also find more information at nab.com.au



NAB Internet Banking:

If you've already registered for NAB Internet Banking, just head to nab.com.au and log-in to your account.



Transactions:

You can withdraw funds from your account at any **NAB ATM** and **redi-ATMs** across the country. For any other transactions – or to deposit funds – just visit your nearest **NAB Branch**.



Lost and stolen credit cards:

For lost and stolen credit cards, please call **1800 033 103** 24 hours, 7 days or **+61 3 8641 9121** if you're overseas.



- [1] The offset arrangement does not apply during any period when a fixed interest rate applies to the linked home loan account. Credit interest is not paid on money in the offset account whilst it is in an offset arrangement.
- [2] This offer is not available to customers with a NAB Homeplus Home Loan or NAB Peak Performance Loan where:
- there are more than two borrowers,
 - the loan is in the name of a trust or a company, or
 - at least one of the borrowers is a non resident
- Current as at 25 May 2015 and subject to change. Credit card fee waiver is for the life of the loan for a Homeplus customer. Fee waiver applies only for the first year for Peak Performance and Fixed rate interest only customers.
- [3] Economic costs may be payable if, during the fixed rate period:
- additional partial repayments are greater than \$20,000;
 - the loan is repaid in full, or
 - the interest rate is changed
- [4] Loan to Value Ratio (LVR) is the total amount of the loan divided by the appraised value of the property. For example, if a property is valued at \$300,000 and the loan amount is \$240,000, the LVR is 80%.
- [5] NAB Visa payWave is a faster and more convenient way to make purchases. You can pay for purchases under \$100 wherever Visa payWave is accepted without entering a PIN. For more information visit nab.com.au/contactless
- [6] Terms and conditions apply and are available upon registration for the service. Fees and charges may apply.
- [7] Excludes transactions NAB decide are wholly or partly for gambling or gaming purposes. Qantas Points are offered in accordance with the NAB Qantas Credit Card Account Reward Terms and Conditions available at nab.com.au/qantas. Caps and tiers apply to the number of Qantas Points you can earn in each monthly statement cycle. To earn points using the NAB Qantas Card Accounts, you must be a member of the Qantas Frequent Flyer program. If they aren't already a member, NAB has arranged for the joining fee to be waived if they apply and receive a NAB Qantas Rewards Card or NAB Qantas Rewards Premium and join through qantas.com.au/joinffnab. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. For more information visit qantas.com/frequentflyer.
- [8] Current as at 24 June 2014 and subject to change. The Qantas Frequent Flyer membership joining fee can be waived for customers who are not already a Qantas Frequent Flyer member, when you join at qantas.com.au/joinffnab.
- [9] Additional cardholder must be 16 years of age or older. All transactions using the additional card will be the responsibility of the primary cardholder.
- [10] Conditions and exclusions apply. These complimentary insurances applying to NAB flybuys Rewards Card and NAB Qantas Rewards Premium Card are issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 to NAB. Access to the benefit of cover under the NAB card insurances is provided to eligible NAB cardholders by operation of s48 of the Insurance Contracts Act 1984 (Cth). The terms, conditions and exclusions of these insurances are specified in the NAB Card Insurance Policy Information Booklet (available from nab.com.au) and may be amended. A qualifying purchase is required to get the benefits of Overseas Travel Insurance.
- [11] To earn flybuys points you must be a member of the flybuys Rewards program. Everyday purchases exclude transactions NAB decides are wholly or partly for gambling or gaming purchases.
- [12] NAB Platinum Concierge is provided by Visa WorldWide Pty Ltd.
- [13] Excludes transactions NAB decide are wholly or partly for gambling or gaming purposes. Velocity Points are offered in accordance with the NAB Velocity Credit Card Account Reward.
- Terms and Conditions available at nab.com.au/velocity. Caps and tiers apply to the number of Velocity Points you can earn in each monthly statement cycle. To earn points using the NAB Velocity Card Accounts, you must be a member of the Velocity rewards program. If they aren't already a member, it's free to join Velocity Frequent Flyer on their website, and there are no membership fees. Membership and points are subject to the terms and conditions of the Velocity Frequent Flyer program. For more information visit velocityrewards.com.au.
- [14] Terms and Conditions available at <http://www.nab.com.au/personal/credit-cards/manage-your-credit-card/visa-global-service-centre-toll-free-telephone-numbers>

Important information

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