

## 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)	8.02%
	NAB Base - Variable	Base Variable Rate for Home Loans	7.89%
	NAB Package - Fixed	1 year Package Fixed Rate for Home Loans	5.39%
		2 years Package Fixed Rate for Home Loans	5.39%
		3 years Package Fixed Rate for Home Loans	5.44%
		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	5.59%
		2 years Fixed Rate for Home Loans	5.59%
		3 years Fixed Rate for Home Loans	5.64%
		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	8.49%
	NAB Base - Variable	Base Variable Rate for Interest Only Home Loans	7.93%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Home Loans	5.89%
		2 years Package Fixed Rate for Interest Only Home Loans	5.79%
		3 years Package Fixed Rate for Interest Only Home Loans	5.79%
		4 years Package Fixed Rate for Interest Only Home Loans	6.09%
		5 years Package Fixed Rate for Interest Only Home Loans	6.09%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Home Loans	6.09%
		2 years Fixed Rate for Interest Only Home Loans	5.99%
		3 years Fixed Rate for Interest Only Home Loans	5.99%
		4 years Fixed Rate for Interest Only Home Loans	6.29%
		5 years Fixed Rate for Interest Only Home Loans	6.29%
	NAB Flexi Plus - Variable line of credit	FlexiPlus Mortgage Rate	9.36%
	NAB Portfolio Package - Variable	NAB Portfolio Facility Variable Rate	9.21%
	NAB Portfolio Package - Fixed Payments in arrears	1 year NAB Portfolio Fixed Rate	5.74%
		2 years NAB Portfolio Fixed Rate	5.79%
		3 years NAB Portfolio Fixed Rate	5.84%
		4 years NAB Portfolio Fixed Rate	6.14%
		5 years NAB Portfolio Fixed Rate	6.14%
	NAB Portfolio Package - Fixed Payments in advance	1 year NAB Portfolio Fixed Interest in Advance Rate	5.64%
		2 years NAB Portfolio Fixed Interest in Advance Rate	5.69%
		3 years NAB Portfolio Fixed Interest in Advance Rate	5.74%
		4 years NAB Portfolio Fixed Interest in Advance Rate	6.04%
		5 years NAB Portfolio Fixed Interest in Advance Rate	6.04%

## 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	8.62%
	NAB Base - Variable	Base Variable Rate for Residential Investment Home loans	8.41%
	NAB Package - Fixed	1 year Package Fixed Rate for Residential Investment Home Loans	5.49%
		2 years Package Fixed Rate for Residential Investment Home Loans	5.54%
		3 years Package Fixed Rate for Residential Investment Home Loans	5.59%
		4 years Package Fixed Rate for Residential Investment Home Loans	5.89%
		5 years Package Fixed Rate for Residential Investment Home Loans	5.89%
	NAB Tailored - Fixed	1 year Fixed Rate for Residential Investment Home Loans	5.69%
		2 years Fixed Rate for Residential Investment Home Loans	5.74%
		3 years Fixed Rate for Residential Investment Home Loans	5.79%
		4 years Fixed Rate for Residential Investment Home Loans	6.09%
		5 years Fixed Rate for Residential Investment Home Loans	6.09%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only Residential Investment Home Loans	8.82%
	NAB Base - Variable	Base Variable Rate for Interest only Residential Investment Home loans	8.26%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Residential Investment Home Loans	5.49%
		2 years Package Fixed Rate for Interest Only Residential Investment Home Loans	5.54%
		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	5.89%
		5 years Package Fixed Rate for Interest Only Residential Investment Home Loans	5.89%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Residential Investment Home Loans	5.69%
		2 years Fixed Rate for Interest Only Residential Investment Home Loans	5.74%
		3 years Fixed Rate for Interest Only Residential Investment Home Loans	5.79%
		4 years Fixed Rate for Interest Only Residential Investment Home Loans	6.09%
		5 years Fixed Rate for Interest Only Residential Investment Home Loans	6.09%

## 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	8.97%
	NAB Base - Variable	Overseas Borrower Base Variable Rate for Home Loans	8.77%
Principal and Interest	NAB Package - Fixed	1 year Package Fixed Rate for Overseas Borrower Home Loans	7.49%
		2 year Package Fixed Rate for Overseas Borrower Home Loans	7.54%
		3 year Package Fixed Rate for Overseas Borrower Home Loans	7.59%
		4 year Package Fixed Rate for Overseas Borrower Home Loans	7.89%
		5 year Package Fixed Rate for Overseas Borrower Home Loans	7.89%
	NAB Tailored - Fixed	1 year Fixed Rate for Overseas Borrower Home Loans	7.69%
		2 year Fixed Rate for Overseas Borrower Home Loans	7.74%
		3 year Fixed Rate for Overseas Borrower Home Loans	7.79%
		4 year Fixed Rate for Overseas Borrower Home Loans	8.09%
		5 year Fixed Rate for Overseas Borrower Home Loans	8.09%
Interest Only	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.49%
		2 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.54%
		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	7.89%
		5 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.89%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Overseas Borrower Home Loans	7.69%
		2 year Fixed Rate for Interest Only Overseas Borrower Home Loans	7.74%
		3 year Fixed Rate for Interest Only Overseas Borrower Home Loans	7.79%
		4 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.09%
		5 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.09%

## 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	9.47%
	NAB Base - Variable	Base Variable Rate for SMSF Home Loans	9.26%
	NAB Package - Fixed	1 year Package Fixed Rate for SMSF Home Loans	7.49%
		2 year Package Fixed Rate for SMSF Home Loans	7.54%
		3 year Package Fixed Rate for SMSF Home Loans	7.59%
		4 year Package Fixed Rate for SMSF Home Loans	7.89%
		4 year Package Fixed Rate for SMSF Home Loans	7.89%
	NAB Tailored - Fixed	1 year Fixed Rate for SMSF Home Loans	7.69%
		2 year Fixed Rate for SMSF Home Loans	7.74%
		3 year Fixed Rate for SMSF Home Loans	7.79%
		4 year Fixed Rate for SMSF Home Loans	8.09%
		5 year Fixed Rate for SMSF Home Loans	8.09%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only SMSF Home Loans	9.67%
	NAB Base - Variable	Base Variable Rate for Interest Only SMSF Home Loans	9.11%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only SMSF Home Loans	7.49%
		2 year Package Fixed Rate for Interest Only SMSF Home Loans	7.54%
		3 year Package Fixed Rate for Interest Only SMSF Home Loans	7.59%
		4 year Package Fixed Rate for Interest Only SMSF Home Loans	7.89%
		5 year Package Fixed Rate for Interest Only SMSF Home Loans	7.89%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only SMSF Home Loans	7.69%
		2 year Fixed Rate for Interest Only SMSF Home Loans	7.74%
		3 year Fixed Rate for Interest Only SMSF Home Loans	7.79%
		4 year Fixed Rate for Interest Only SMSF Home Loans	8.09%
		5 year Fixed Rate for Interest Only SMSF Home Loans	8.09%

### 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