

## 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)   | 8.77%   |       |
|   | NAB Base - Variable                                  | Base Variable Rate for Home Loans                       | 8.64%   |       |
|   | NAB Package - Fixed                                  | 1 year Package Fixed Rate for Home Loans                | 6.69%   |       |
|   |  | 2 years Package Fixed Rate for Home Loans               | 6.59%   |       |
|   |  | 3 years Package Fixed Rate for Home Loans               | 6.59%   |       |
|   |  | 4 years Package Fixed Rate for Home Loans               | 6.74%   |       |
|   |  | 5 years Package Fixed Rate for Home Loans               | 6.79%   |       |
|   | NAB Tailored - Fixed                                 | 1 year Fixed Rate for Home Loans                        | 6.84%   |       |
|   |  | 2 years Fixed Rate for Home Loans                       | 6.74%   |       |
|   |  | 3 years Fixed Rate for Home Loans                       | 6.74%   |       |
|   |  | 4 years Fixed Rate for Home Loans                       | 6.89%   |       |
|   |  | 5 years Fixed Rate for Home Loans                       | 6.94%   |       |
|   | Interest Only  | NAB Tailored - Variable                                 | Variable Rate for Interest Only Home Loans      | 9.24% |
|   |  | NAB Base - Variable                                     | Base Variable Rate for Interest Only Home Loans | 8.68% |
| NAB Package - Fixed                               |  | 1 year Package Fixed Rate for Interest Only Home Loans  | 6.79%   |       |
|   |  | 2 years Package Fixed Rate for Interest Only Home Loans | 6.74%   |       |
|   |  | 3 years Package Fixed Rate for Interest Only Home Loans | 6.74%   |       |
|   |  | 4 years Package Fixed Rate for Interest Only Home Loans | 6.79%   |       |
|   |  | 5 years Package Fixed Rate for Interest Only Home Loans | 6.99%   |       |
| NAB Tailored - Fixed                              |  | 1 year Fixed Rate for Interest Only Home Loans          | 6.94%   |       |
|   |  | 2 years Fixed Rate for Interest Only Home Loans         | 6.89%   |       |
|   |  | 3 years Fixed Rate for Interest Only Home Loans         | 6.89%   |       |
|   |  | 4 years Fixed Rate for Interest Only Home Loans         | 6.94%   |       |
|   |  | 5 years Fixed Rate for Interest Only Home Loans         | 7.14%   |       |
| NAB Flexi Plus - Variable line of credit          |  | FlexiPlus Mortgage Rate                                 | 9.86%   |       |
| NAB Portfolio Package - Variable                  |  | NAB Portfolio Facility Variable Rate                    | 9.71%   |       |
| NAB Portfolio Package - Fixed Payments in arrears |  | 1 year NAB Portfolio Fixed Rate                         | 7.04%   |       |
|   |  | 2 years NAB Portfolio Fixed Rate                        | 6.94%   |       |
|   |  | 3 years NAB Portfolio Fixed Rate                        | 6.94%   |       |
|   |  | 4 years NAB Portfolio Fixed Rate                        | 7.14%   |       |
|   |  | 5 years NAB Portfolio Fixed Rate                        | 7.19%   |       |
| NAB Portfolio Package - Fixed Payments in advance | 1 year NAB Portfolio Fixed Interest in Advance Rate  | 6.94%   |   |       |
|   | 2 years NAB Portfolio Fixed Interest in Advance Rate | 6.84%   |   |       |
|   | 3 years NAB Portfolio Fixed Interest in Advance Rate | 6.84%   |   |       |
|   | 4 years NAB Portfolio Fixed Interest in Advance Rate | 7.04%   |   |       |
|   | 5 years NAB Portfolio Fixed Interest in Advance Rate | 7.09%   |   |       |

## 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                            | 9.37%  |       |
|                        | NAB Base - Variable     | Base Variable Rate for Residential Investment Home loans                       | 9.16%  |       |
|                        | NAB Package - Fixed     | 1 year Package Fixed Rate for Residential Investment Home Loans                | 6.84%  |       |
|                        |                         | 2 years Package Fixed Rate for Residential Investment Home Loans               | 6.74%  |       |
|                        |                         | 3 years Package Fixed Rate for Residential Investment Home Loans               | 6.74%  |       |
|                        |                         | 4 years Package Fixed Rate for Residential Investment Home Loans               | 6.84%  |       |
|                        |                         | 5 years Package Fixed Rate for Residential Investment Home Loans               | 6.89%  |       |
|                        | NAB Tailored - Fixed    | 1 year Fixed Rate for Residential Investment Home Loans                        | 6.99%  |       |
|                        |                         | 2 years Fixed Rate for Residential Investment Home Loans                       | 6.89%  |       |
|                        |                         | 3 years Fixed Rate for Residential Investment Home Loans                       | 6.89%  |       |
|                        |                         | 4 years Fixed Rate for Residential Investment Home Loans                       | 6.99%  |       |
|                        |                         | 5 years Fixed Rate for Residential Investment Home Loans                       | 7.04%  |       |
|                        | Interest Only           | NAB Tailored - Variable  | Variable Rate for Interest Only Residential Investment Home Loans      | 9.57% |
|                        |                         | NAB Base - Variable  | Base Variable Rate for Interest only Residential Investment Home loans | 9.01% |
| NAB Package - Fixed    |                         | 1 year Package Fixed Rate for Interest Only Residential Investment Home Loans  | 6.84%  |       |
|                        |                         | 2 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 6.74%  |       |
|                        |                         | 3 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 6.74%  |       |
|                        |                         | 4 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 6.94%  |       |
|                        |                         | 5 years Package Fixed Rate for Interest Only Residential Investment Home Loans | 6.99%  |       |
| NAB Tailored - Fixed   |                         | 1 year Fixed Rate for Interest Only Residential Investment Home Loans          | 6.99%  |       |
|                        |                         | 2 years Fixed Rate for Interest Only Residential Investment Home Loans         | 6.89%  |       |
|                        |                         | 3 years Fixed Rate for Interest Only Residential Investment Home Loans         | 6.89%  |       |
|                        |                         | 4 years Fixed Rate for Interest Only Residential Investment Home Loans         | 7.09%  |       |
|                        |                         | 5 years Fixed Rate for Interest Only Residential Investment Home Loans         | 7.14%  |       |

## 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                           | 9.72%              |
|   | NAB Base - Variable     | Overseas Borrower Base Variable Rate for Home Loans                      | 9.52%              |
| Principal and Interest                  | NAB Package - Fixed     | 1 year Package Fixed Rate for Overseas Borrower Home Loans               | 8.84%              |
|   |                         | 2 year Package Fixed Rate for Overseas Borrower Home Loans               | 8.74%              |
|   |                         | 3 year Package Fixed Rate for Overseas Borrower Home Loans               | 8.74%              |
|   |                         | 4 year Package Fixed Rate for Overseas Borrower Home Loans               | 8.84%              |
|   |                         | 5 year Package Fixed Rate for Overseas Borrower Home Loans               | 8.89%              |
|   | NAB Tailored - Fixed    | 1 year Fixed Rate for Overseas Borrower Home Loans                       | 8.99%              |
|   |                         | 2 year Fixed Rate for Overseas Borrower Home Loans                       | 8.89%              |
|   |                         | 3 year Fixed Rate for Overseas Borrower Home Loans                       | 8.89%              |
|   |                         | 4 year Fixed Rate for Overseas Borrower Home Loans                       | 8.99%              |
|   |                         | 5 year Fixed Rate for Overseas Borrower Home Loans                       | 9.04%              |
| Interest Only                           | NAB Package - Fixed     | 1 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 8.84%              |
|   |                         | 2 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 8.74%              |
|   |                         | 3 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 8.74%              |
|   |                         | 4 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 8.94%              |
|   |                         | 5 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans | 8.99%              |
|   | NAB Tailored - Fixed    | 1 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 8.99%              |
|   |                         | 2 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 8.89%              |
|   |                         | 3 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 8.89%              |
|   |                         | 4 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 9.09%              |
|   |                         | 5 year Fixed Rate for Interest Only Overseas Borrower Home Loans         | 9.14%              |

## 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                           | 10.22%             |
|   | NAB Base - Variable     | Base Variable Rate for SMSF Home Loans                      | 10.01%             |
|   | NAB Package - Fixed     | 1 year Package Fixed Rate for SMSF Home Loans               | 8.84%              |
|   |                         | 2 year Package Fixed Rate for SMSF Home Loans               | 8.74%              |
|   |                         | 3 year Package Fixed Rate for SMSF Home Loans               | 8.74%              |
|   |                         | 4 year Package Fixed Rate for SMSF Home Loans               | 8.84%              |
|   | NAB Tailored - Fixed    | 4 year Package Fixed Rate for SMSF Home Loans               | 8.89%              |
|   |                         | 1 year Fixed Rate for SMSF Home Loans                       | 8.99%              |
|   |                         | 2 year Fixed Rate for SMSF Home Loans                       | 8.89%              |
|   |                         | 3 year Fixed Rate for SMSF Home Loans                       | 8.89%              |
| 4 year Fixed Rate for SMSF Home Loans               |                         | 8.99%   |                    |
| Interest Only                                       | NAB Tailored - Variable | Variable Rate for Interest Only SMSF Home Loans             | 10.42%             |
|   | NAB Base - Variable     | Base Variable Rate for Interest Only SMSF Home Loans        | 9.86%              |
|   | NAB Package - Fixed     | 1 year Package Fixed Rate for Interest Only SMSF Home Loans | 8.84%              |
|   |                         | 2 year Package Fixed Rate for Interest Only SMSF Home Loans | 8.74%              |
|   |                         | 3 year Package Fixed Rate for Interest Only SMSF Home Loans | 8.74%              |
|   |                         | 4 year Package Fixed Rate for Interest Only SMSF Home Loans | 8.94%              |
|   |                         | 5 year Package Fixed Rate for Interest Only SMSF Home Loans | 8.99%              |
|   | NAB Tailored - Fixed    | 1 year Fixed Rate for Interest Only SMSF Home Loans         | 8.99%              |
|   |                         | 2 year Fixed Rate for Interest Only SMSF Home Loans         | 8.89%              |
|   |                         | 3 year Fixed Rate for Interest Only SMSF Home Loans         | 8.89%              |
| 4 year Fixed Rate for Interest Only SMSF Home Loans |                         | 9.09%   |                    |
| 5 year Fixed Rate for Interest Only SMSF Home Loans |                         | 9.14%   |                    |

### 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