

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%
		Base Variable Rate for Home Loans	7.89%
	NAB Package - Fixed	1 year Package Fixed Rate for Home Loans	5.74%
		2 years Package Fixed Rate for Home Loans	5.79%
		3 years Package Fixed Rate for Home Loans	5.84%
		4 years Package Fixed Rate for Home Loans	5.99%
		5 years Package Fixed Rate for Home Loans	6.09%
	NAB Tailored - Fixed	1 year Fixed Rate for Home Loans	5.94%
		2 years Fixed Rate for Home Loans	5.99%
		3 years Fixed Rate for Home Loans	6.04%
		4 years Fixed Rate for Home Loans	6.19%
		5 years Fixed Rate for Home Loans	6.29%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only Home Loans	8.49%
		Base Variable Rate for Interest Only Home Loans	7.93%
	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Home Loans	5.99%
		2 years Package Fixed Rate for Interest Only Home Loans	5.99%
		3 years Package Fixed Rate for Interest Only Home Loans	6.09%
		4 years Package Fixed Rate for Interest Only Home Loans	6.29%
		5 years Package Fixed Rate for Interest Only Home Loans	6.39%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Home Loans	6.19%
		2 years Fixed Rate for Interest Only Home Loans	6.19%
		3 years Fixed Rate for Interest Only Home Loans	6.29%
		4 years Fixed Rate for Interest Only Home Loans	6.49%
		5 years Fixed Rate for Interest Only Home Loans	6.59%
	NAB Flexi Plus - Variable line of credit	FlexiPlus Mortgage Rate	9.36%
		NAB Portfolio Facility Variable Rate	9.21%
	NAB Portfolio Package - Variable	1 year NAB Portfolio Fixed Rate	6.09%
		2 years NAB Portfolio Fixed Rate	6.14%
		3 years NAB Portfolio Fixed Rate	6.24%
		4 years NAB Portfolio Fixed Rate	6.39%
		5 years NAB Portfolio Fixed Rate	6.49%
	NAB Portfolio Package - Fixed Payments in arrears	1 year NAB Portfolio Fixed Interest in Advance Rate	5.99%
		2 years NAB Portfolio Fixed Interest in Advance Rate	6.04%
		3 years NAB Portfolio Fixed Interest in Advance Rate	6.14%
		4 years NAB Portfolio Fixed Interest in Advance Rate	6.29%
		5 years NAB Portfolio Fixed Interest in Advance Rate	6.39%
	NAB Portfolio Package - Fixed Payments in advance	1 year NAB Portfolio Fixed Interest in Advance Rate	5.99%
		2 years NAB Portfolio Fixed Interest in Advance Rate	6.04%
		3 years NAB Portfolio Fixed Interest in Advance Rate	6.14%
		4 years NAB Portfolio Fixed Interest in Advance Rate	6.29%
		5 years NAB Portfolio Fixed Interest in Advance Rate	6.39%

Effective 9 February 2026.

These indicator rates are subject to change.

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%
		Base Variable Rate for Residential Investment Home loans	8.41%
	NAB Package - Fixed	1 year Package Fixed Rate for Residential Investment Home Loans	5.84%
		2 years Package Fixed Rate for Residential Investment Home Loans	5.89%
		3 years Package Fixed Rate for Residential Investment Home Loans	5.94%
		4 years Package Fixed Rate for Residential Investment Home Loans	6.14%
		5 years Package Fixed Rate for Residential Investment Home Loans	6.24%
	NAB Tailored - Fixed	1 year Fixed Rate for Residential Investment Home Loans	6.04%
		2 years Fixed Rate for Residential Investment Home Loans	6.09%
		3 years Fixed Rate for Residential Investment Home Loans	6.14%
		4 years Fixed Rate for Residential Investment Home Loans	6.34%
		5 years Fixed Rate for Residential Investment Home Loans	6.44%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only Residential Investment Home Loans	8.82%
		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	5.84%
		2 years Package Fixed Rate for Interest Only Residential Investment Home Loans	5.89%
		3 years Package Fixed Rate for Interest Only Residential Investment Home Loans	5.99%
		4 years Package Fixed Rate for Interest Only Residential Investment Home Loans	6.14%
		5 years Package Fixed Rate for Interest Only Residential Investment Home Loans	6.24%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Residential Investment Home Loans	6.04%
		2 years Fixed Rate for Interest Only Residential Investment Home Loans	6.09%
		3 years Fixed Rate for Interest Only Residential Investment Home Loans	6.19%
		4 years Fixed Rate for Interest Only Residential Investment Home Loans	6.34%
		5 years Fixed Rate for Interest Only Residential Investment Home Loans	6.44%

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%
		Overseas Borrower Base Variable Rate for Home Loans	8.77%
	NAB Package - Fixed	1 year Package Fixed Rate for Overseas Borrower Home Loans	7.84%
		2 year Package Fixed Rate for Overseas Borrower Home Loans	7.89%
		3 year Package Fixed Rate for Overseas Borrower Home Loans	7.94%
		4 year Package Fixed Rate for Overseas Borrower Home Loans	8.14%
		5 year Package Fixed Rate for Overseas Borrower Home Loans	8.24%
	NAB Tailored - Fixed	1 year Fixed Rate for Overseas Borrower Home Loans	8.04%
		2 year Fixed Rate for Overseas Borrower Home Loans	8.09%
		3 year Fixed Rate for Overseas Borrower Home Loans	8.14%
		4 year Fixed Rate for Overseas Borrower Home Loans	8.34%
		5 year Fixed Rate for Overseas Borrower Home Loans	8.44%
Interest Only	NAB Package - Fixed	1 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.84%
		2 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.89%
		3 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	7.99%
		4 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	8.14%
		5 year Package Fixed Rate for Interest Only Overseas Borrower Home Loans	8.24%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.04%
		2 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.09%
		3 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.19%
		4 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.34%
		5 year Fixed Rate for Interest Only Overseas Borrower Home Loans	8.44%

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%
		Base Variable Rate for SMSF Home Loans	9.26%
	NAB Package - Fixed	1 year Package Fixed Rate for SMSF Home Loans	7.84%
		2 year Package Fixed Rate for SMSF Home Loans	7.89%
		3 year Package Fixed Rate for SMSF Home Loans	7.94%
		4 year Package Fixed Rate for SMSF Home Loans	8.14%
		4 year Package Fixed Rate for SMSF Home Loans	8.24%
	NAB Tailored - Fixed	1 year Fixed Rate for SMSF Home Loans	8.04%
		2 year Fixed Rate for SMSF Home Loans	8.09%
		3 year Fixed Rate for SMSF Home Loans	8.14%
		4 year Fixed Rate for SMSF Home Loans	8.34%
		5 year Fixed Rate for SMSF Home Loans	8.44%
Interest Only	NAB Tailored - Variable	Variable Rate for Interest Only SMSF Home Loans	9.67%
		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	7.84%
		2 year Package Fixed Rate for Interest Only SMSF Home Loans	7.89%
		3 year Package Fixed Rate for Interest Only SMSF Home Loans	7.99%
		4 year Package Fixed Rate for Interest Only SMSF Home Loans	8.14%
		5 year Package Fixed Rate for Interest Only SMSF Home Loans	8.24%
	NAB Tailored - Fixed	1 year Fixed Rate for Interest Only SMSF Home Loans	8.04%
		2 year Fixed Rate for Interest Only SMSF Home Loans	8.09%
		3 year Fixed Rate for Interest Only SMSF Home Loans	8.19%
		4 year Fixed Rate for Interest Only SMSF Home Loans	8.34%
		5 year Fixed Rate for Interest Only SMSF Home Loans	8.44%

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