

more  
than  
money



# An expert with you every step of the way home

Why choose NAB for your home loan



# Helping more Australians achieve their home ownership dreams

First home buyers, upgraders, refinancers, renovators, investors and downsizers — whatever your property goals, we've got the right loan for you.

With a range of split-loan, fixed rate, variable and interest-only options, we'll help you find the home loan that best matches your needs. And our home loan experts will be there every step of the way.



## Home Guarantee Scheme

NAB is a proud supporter of the Home Guarantee Scheme, a government initiative to support eligible home buyers buy a home sooner. With low-deposit, family, and regional schemes we are here to support you, whether you're buying or building your first home, or getting back into the market after 10 years of not owning a property.



## Investor loan options to build your wealth

Access resources to unlock your equity, and build, manage and grow your investment portfolio, with interest-only lending, tailored loan to value (LVR) ratio pricing that fits your specific borrowing needs, and an expert team at hand.



## Tailored variable with offset account

Get a rate that works for you with a tailored home loan, including an offset account that could save you thousands of dollars in interest — plus potentially cut years off your loan. It's about finding solutions that flex along with you.



## Simple basic variable rate

The no-fuss, low-rate home loan with no monthly or annual servicing fees. Save on interest, access your money easily, and take control of it all on the NAB app. And if you decide to pay off your loan faster, we won't charge you fees.

**Ready to take the next step on your home journey?  
Book an appointment with a home loan expert to discuss your options**

[nab.com.au/book](https://nab.com.au/book)

Credit applications are subject to credit assessment criteria. Terms and conditions and fees and charges apply (available at [nab.com.au](https://nab.com.au)). Consider the NAB Internet Banking terms and conditions which apply when using NAB Internet Banking and the NAB app, before making any decisions regarding these services. Services issued by NAB. The NAB Mobile Banking app is compatible with Android and iOS, minimum platform requirements apply. Australian Government's Home Guarantee Scheme (HGS) is subject to eligibility criteria (see <https://www.housingaustralia.gov.au/support-buy-home>).