



## Equity Lending

### Interest rates effective from 14 October 2024

#### Variable Interest Rates (p.a.)

|                              |        |
|------------------------------|--------|
| Less than \$250,000          | 10.00% |
| \$250,000 – less than \$1.0m | 9.75%  |
| \$1.0m & above               | 9.50%  |

#### Products covered by these rates tables:

- NAB Margin Lending
- NAB Super Lever

#### NAB Equity Builder (variable rate only)

- All Loan Sizes: 10.00% p.a

#### Fixed Interest Rates – interest yearly in advance

|                                 | 1 year<br>(p.a.) | 2 years<br>(p.a.) | 3 years<br>(p.a.) | 4 years<br>(p.a.) | 5 years<br>(p.a.) |
|---------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| Less than \$250,000             | 9.50%            | 9.35%             | 9.40%             | 9.55%             | 9.70%             |
| \$250,000 – less than \$500,000 | 9.30%            | 9.15%             | 9.20%             | 9.35%             | 9.50%             |
| \$500,000 – less than \$1.0M    | 9.10%            | 8.95%             | 9.00%             | 9.15%             | 9.30%             |
| \$1.0m & above                  | 8.90%            | 8.75%             | 8.80%             | 8.95%             | 9.10%             |

#### Fixed Interest Rates – interest monthly in arrears

|                                 | 1 year<br>(p.a.) | 2 years<br>(p.a.) | 3 years<br>(p.a.) | 4 years<br>(p.a.) | 5 years<br>(p.a.) |
|---------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| Less than \$250,000             | 9.57%            | 9.42%             | 9.47%             | 9.62%             | 9.77%             |
| \$250,000 – less than \$500,000 | 9.37%            | 9.22%             | 9.27%             | 9.42%             | 9.57%             |
| \$500,000 – less than \$1.0M    | 9.17%            | 9.02%             | 9.07%             | 9.22%             | 9.37%             |
| \$1.0m & above                  | 8.97%            | 8.82%             | 8.87%             | 9.02%             | 9.17%             |

#### Cash Management Account – Effective from 1 December 2023

2.80 % p.a.

This rate also applies to credit balances in a NAB Equity Lending variable rate loan.

All variable debit interest rates are effective from 1 December 2023. All fixed interest rates are effective from 14 October 2024. All credit interest rates are effective from 1 December 2023. All rates are subject to change at any time. Fees and charges may apply. Full details of these and the relevant terms and conditions are available on application. For further information and current interest rates go to [nabmarginlending.com.au](http://nabmarginlending.com.au) or contact NAB Equity Lending on **1300 135 145**.