



more give, less take

[Personal Finance](#) > [Interest Rates, Fees & Charges](#) > Home lending

Interest Rates for Home Lending

Monday, 5 July 2010

	NAB Choice Package			
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
INTRODUCTORY RATE HOME LOANS¹				
12 months variable rate	6.15% pa	7.27% pa		
12 months fixed rate	6.54% pa	7.31% pa		
3 year variable rate	6.44% pa	7.15% pa		
3 year fixed rate	7.19% pa	7.37% pa		
VARIABLE RATE HOME LOANS				
NAB Tailored Home Loan	7.24% pa	7.37% pa	6.74% pa	7.10% pa
\$100,000 to \$249,999 ²			6.64% pa	7.00% pa
\$250,000 and above ²			6.54% pa	6.90% pa
'Low Doc' Home Loan	7.03% pa	7.16% pa		
Base Variable Rate Home Loan ³	6.74% pa	6.78% pa		
Indicator Rate	7.03% pa	7.07% pa		
Clear Banking Home Loan	7.24% pa	7.28% pa		
LINE OF CREDIT				
NAB Portfolio Facility				
\$250,000 to \$499,999	6.81% pa			
\$500,000 to \$999,999	6.71% pa			
\$1,000,000 and above	6.61% pa			
Home Equity Line of Credit	6.72% pa			
FlexiPlus Mortgage	7.39% pa		7.24% pa	
FIXED RATE HOME LOANS (NAB Tailored Home Loan)				
1 year	6.94% pa	7.34% pa	6.84% pa	7.02% pa
2 years	7.49% pa	7.42% pa	7.39% pa	7.15% pa
3 years	7.49% pa	7.44% pa	7.39% pa	7.22% pa
4 years	7.79% pa	7.58% pa	7.69% pa	7.40% pa
5 years	7.99% pa	7.71% pa	7.89% pa	7.57% pa
10 years	8.19% pa	8.08% pa	8.09% pa	8.07% pa
NAB Choice Package and NAB Portfolio Facility⁴				
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
Interest in Advance/ Interest Only in Advance				
1 year	6.74% pa	7.34% pa	6.64% pa	7.00% pa
2 years	7.29% pa	7.43% pa	7.19% pa	7.14% pa
3 years	7.29% pa	7.46% pa	7.19% pa	7.21% pa
4 years	7.59% pa	7.61% pa	7.49% pa	7.40% pa
5 years	7.79% pa	7.76% pa	7.69% pa	7.59% pa
Interest Only in Arrears				
1 year	7.04% pa	7.34% pa	6.94% pa	7.00% pa
2 years	7.59% pa	7.43% pa	7.49% pa	7.14% pa
3 years	7.59% pa	7.46% pa	7.49% pa	7.21% pa
4 years	7.89% pa	7.60% pa	7.79% pa	7.40% pa
5 years	8.09% pa	7.74% pa	7.99% pa	7.58% pa



Interest Rates for Home Lending

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RURAL LIFESTYLE HOME LOANS

	Interest Rate	Comparison Rate
Variable Rate	7.24% pa	7.37% pa
FlexiPlus Mortgage	7.39% pa	
Fixed Rate		
1 year	7.34% pa	7.38% pa
2 years	7.89% pa	7.50% pa
3 years	7.89% pa	7.56% pa
4 years	8.19% pa	7.73% pa
5 years	8.39% pa	7.90% pa
10 years	8.59% pa	8.38% pa

Products no longer for sale

NATIONAL TAILORED HOME LOAN PACKAGE

Variable Rate 7.24% pa

Withdrawn from sale 13 September 2004

NATIONAL HOMEOWNER'S PACKAGE

Variable Rate 6.78% pa

Withdrawn from sale 1 November 2003

- 1) At the end of the introductory period, the NAB Tailored Home Loan variable interest rate applies.
- 2) Rates apply to home loan contracts issued from 23 February 2009 onwards. Available for a limited time only.
- 3) Rate applies to home loan contracts issued from 19 January 2009 onwards.
- 4) Comparison rates shown are for NAB Tailored Home Loan. Comparison rates are not required for NAB Portfolio Facility.

Comparison rates are based on a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Please note that the 'advertised' rates referred to in our loan contracts are our indicator rates, which are advertised in national daily newspapers on Mondays. Indicator rates are used to calculate interest rates. All rates are effective **Monday, 5 July 2010** and are subject to change at any time. To find out more, visit nab.com.au, call into a NAB branch or call **13 13 12** for information on personal lending rates or **13 10 12** for information on business lending rates. Terms and conditions, fees and charges, and normal lending criteria apply. Full details of these and relevant terms and conditions are available on application. National Australia Bank Limited ABN 12 004 044 937.

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