

Comparison Rate Schedule Variable and Introductory Rate Home Loans

Date of Issue: Monday 7 September 2009

		NAB Base Variable Rate Home Loan	NAB Base Variable Rate Home Loan Interest Only Option	NAB Tailored Home Loan Variable Rate	NAB Tailored Home Loan Variable Rate Interest Only In Arrears	NAB Tailored Home Loan Variable Rate with 100% Offset	NAB Tailored Home Loan Variable Rate with 100% Offset Interest Only In Arrears	NAB Clear Banking Home Loan	NAB Introductory Rate Home Loan 12 months Variable Rate	NAB Introductory Rate Home Loan 12 months Fixed Rate	NAB Introductory Rate Home Loan 3 Year Variable Rate	NAB Introductory Rate Home Loan 3 Year Fixed Rate
Annual Percentage Rate, then									4.65%	5.39%	4.94%	6.69%
Annual Percentage Rate - Loans under \$250,000		5.24%	5.24%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%
Annual Percentage Rate - Loans from \$250,000		5.24%	5.24%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%
Loan Amount	Term	Comparison Rate										
\$20,000	4 years	6.80%		8.19%	7.08%	8.41%	7.21%		7.91%	8.25%	7.66%	9.30%
\$25,000	5 years	6.25%		7.45%	6.69%	7.62%	6.79%		7.21%	7.49%	6.94%	8.43%
\$30,000	5 years	6.08%		7.16%	6.53%	7.30%	6.61%		6.90%	7.17%	6.63%	8.11%
\$50,000	7 years	5.61%		6.44%	6.19%	6.53%	6.25%		6.22%	6.43%	5.98%	7.19%
\$70,000	25 years	5.33%	5.32%	6.02%	6.00%	6.07%	6.04%		5.96%	6.03%	5.84%	6.34%
\$100,000	25 years	5.30%	5.30%	5.94%	5.92%	5.97%	5.95%	5.80%	5.86%	5.93%	5.75%	6.24%
\$130,000	25 years	5.29%	5.28%	5.89%	5.88%	5.92%	5.90%	5.79%	5.81%	5.88%	5.69%	6.19%
\$150,000	25 years	5.28%	5.28%	5.87%	5.86%	5.89%	5.88%	5.78%	5.78%	5.86%	5.67%	6.16%
\$200,000	25 years	5.27%	5.27%	5.84%	5.83%	5.85%	5.84%	5.77%	5.75%	5.82%	5.63%	6.12%
\$225,000	25 years	5.27%	5.26%	5.83%	5.82%	5.84%	5.83%	5.77%	5.73%	5.81%	5.62%	6.11%
\$250,000	25 years	5.26%	5.26%	5.82%	5.81%	5.83%	5.82%	5.77%	5.72%	5.80%	5.61%	6.10%
\$275,000	30 years	5.26%	5.26%	5.81%	5.80%	5.82%	5.81%	5.76%	5.72%	5.79%	5.62%	6.06%
\$300,000	30 years	5.26%	5.26%	5.80%	5.80%	5.81%	5.81%	5.76%	5.71%	5.78%	5.61%	6.05%

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.

All comparison rates are for secured loans.

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