



NEL - nabtrade

Interest rates effective from 1 December 2020

Variable Interest Rates (p.a.)

Less than \$250,000	4.75%
\$250,000 - less than \$500,000	4.50%
\$500,000 – less than \$1.0m	4.40%
\$1.0m & above	4.25%

Fixed Interest Rates – interest yearly in advance

	1 year (p.a.)	2 years (p.a.)	3 years (p.a.)	4 years (p.a.)	5 years (p.a.)
Less than \$250,000	4.55%	4.70%	4.85%	5.00%	5.15%
\$250,000 – less than \$500,000	4.35%	4.50%	4.65%	4.80%	4.95%
\$500,000 – less than \$1.0M	4.15%	4.30%	4.45%	4.60%	4.75%
\$1.0m & above	3.95%	4.10%	4.25%	4.40%	4.55%

Fixed Interest Rates – interest monthly in arrears

	1 year (p.a.)	2 years (p.a.)	3 years (p.a.)	4 years (p.a.)	5 years (p.a.)
Less than \$250,000	4.62%	4.77%	4.92%	5.07%	5.22%
\$250,000 – less than \$500,000	4.42%	4.57%	4.72%	4.87%	5.02%
\$500,000 – less than \$1.0M	4.22%	4.37%	4.52%	4.67%	4.82%
\$1.0m & above	4.02%	4.17%	4.32%	4.47%	4.62%

Cash Management Account – Effective from 1 May 2020

0.05 % 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 2020. All fixed interest rates are effective from 10 September 2020. All credit interest rates are effective from 1 May 2020. 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 nabtrade.com.au or contact NAB Equity Lending on **13 13 80**