



## NEL - nabtrade

### Interest rates available from 1 October 2018

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

Less than \$250,000	6.55%
\$250,000 - less than \$500,000	5.80%
\$500,000 – less than \$1.0m	5.55%
\$1.0m & above	5.30%

#### 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	6.15%	6.35%	6.50%	6.65%	6.80%
\$250,000 – less than \$500,000	5.40%	6.15%	6.30%	6.45%	6.60%
\$500,000 – less than \$1.0M	5.15%	5.95%	6.10%	6.25%	6.40%
\$1.0m & above	4.90%	5.75%	5.90%	6.05%	6.20%

#### 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	6.30%	6.45%	6.60%	7.75%	6.90%
\$250,000 – less than \$500,000	6.10%	6.25%	6.40%	6.55%	6.70%
\$500,000 – less than \$1.0M	5.90%	6.05%	6.20%	6.35%	6.50%
\$1.0m & above	5.70%	5.85%	6.00%	6.15%	6.30%

#### Cash Management Account – Effective from 01 October 2018

**0.90 % p.a.**

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