



NEL - nabtrade

Interest rates available from 1 November 2019

Variable Interest Rates (p.a.)

Less than \$250,000	5.30%
\$250,000 - less than \$500,000	5.05%
\$500,000 – less than \$1.0m	4.95%
\$1.0m & above	4.80%

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	5.85%	6.00%	6.15%	6.30%	6.45%
\$250,000 – less than \$500,000	5.65%	5.80%	5.95%	6.10%	6.25%
\$500,000 – less than \$1.0M	5.45%	5.60%	5.75%	5.90%	6.05%
\$1.0m & above	5.25%	5.40%	5.55%	5.70%	5.85%

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	5.95%	6.10%	6.25%	6.40%	6.55%
\$250,000 – less than \$500,000	5.75%	5.90%	6.05%	6.20%	6.35%
\$500,000 – less than \$1.0M	5.55%	5.70%	5.85%	6.00%	6.15%
\$1.0m & above	5.35%	5.50%	5.65%	5.80%	5.95%

Cash Management Account – Effective from 1 November 2019

0.30 % p.a.

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