NEL - nabtrade
Interest rates effective from 2 November 2026

Variable Interest Rates (p.a.)

Less than $250,000	9.25%
$250,000 - less than $500,000	9.00%
$500,000 – less than $1.0m	8.90%
$1.0m & above	8.75%

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	9.40%	9.55%	9.70%	9.85%	9.95%
$250,000 – less than $500,000	9.20%	9.35%	9.50%	9.65%	9.75%
$500,000 – less than $1.0M	9.00%	9.15%	9.30%	9.45%	9.55%
$1.0m & above	8.80%	8.95%	9.10%	9.25%	9.35%

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	9.47%	9.62%	9.77%	9.92%	10.02%
$250,000 – less than $500,000	9.27%	9.42%	9.57%	9.72%	9.82%
$500,000 – less than $1.0M	9.07%	9.22%	9.37%	9.52%	9.62%
$1.0m & above	8.87%	9.02%	9.17%	9.32%	9.42%

Cash Management Account – Effective from 2 November 2026

3.05 % 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 2 November 2026. All fixed interest rates are effective from 2 November 2026. All credit interest rates are effective from 2 November 2026. 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 **nabmarginlending.com.au** or contact NAB Equity Lending on **1300 135 145**.

National Australia Bank Limited ABN 12 004 044 937