

NAB Equity Builder



NAB Equity Builder is a new lending solution that allows an investor to tailor a principal and interest loan to acquire managed investments.

What are the key benefits?

Greater Control

NAB Equity Builder allows you to select:

- Underlying investments from a broad range of unlisted managed funds, exchange traded funds (ETFs) and approved investment platforms
- Style of principal repayment: straight line method (SLM) or home loan method (HLM)
- Preferred initial loan size, gearing level and time frame to repay the loan
- The ability to suspend principal repayments when the gearing level is less than 30%

Greater Stability

- As there are no margin calls, there's no need for additional cash reserves to manage unexpected events
- Your financial plan can operate uninterrupted for the selected term

Greater Planning Certainty

Combines a:

1. focus on diversified investments,
2. disciplined repayment of loan principal and
3. deliberate plan to consistently reduce gearing levels

Equity Builder is designed to deliver a more predictable financial outcome compared to those investment programs that have interest only repayment options.

Cost effective

1. Consistent repayment of loan principal
2. Option to reduce loan principal at a faster pace in the early years (SLM option)
3. Ability to repay the loan at any time without penalty

NAB Equity Builder at a glance

Feature	Description
Loan structure and type	Principal & Interest Loan, Full recourse
Approved investments	850+ managed funds (both direct and platform-held)
Minimum loan	\$10,000
Loan term	3 – 10 years, (11 – 15 years conditional on a max. initial gearing of 65%)
Ongoing fees	No ongoing or account fees
Transaction management	Performed by NMS Nominees P/L (NAB entity)
Interest rate type	Variable, monthly in arrears
Repayment frequency	Monthly for both principal repayments and loan interest
Repayment options	Straight line method (SLM), or home loan method (HLM)
Option to suspend payments	Yes – only principal repayments, and only when gearing is less than 30%
Online access 24/7	Easy access to all information – one username/password for all NEL facilities

Simple application and transaction process

The process of submitting an application for a NAB Equity Builder facility, through to making a request to use borrowed funds for a new investment, has been reduced to a few simple steps:

1. Complete and submit the application form. Your requested limit will be subject to a credit assessment
2. If approved, you will receive confirmation and a welcome letter
3. When you want to acquire a new investment, complete and submit the loan request form.

How to proceed

To obtain a copy of the NAB Equity Builder application kit call us on **1300 135 145**, or alternatively go to nab.com.au/equitylending and download a copy of the application kit.

To speak to your local Business Development Manager, contact:

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