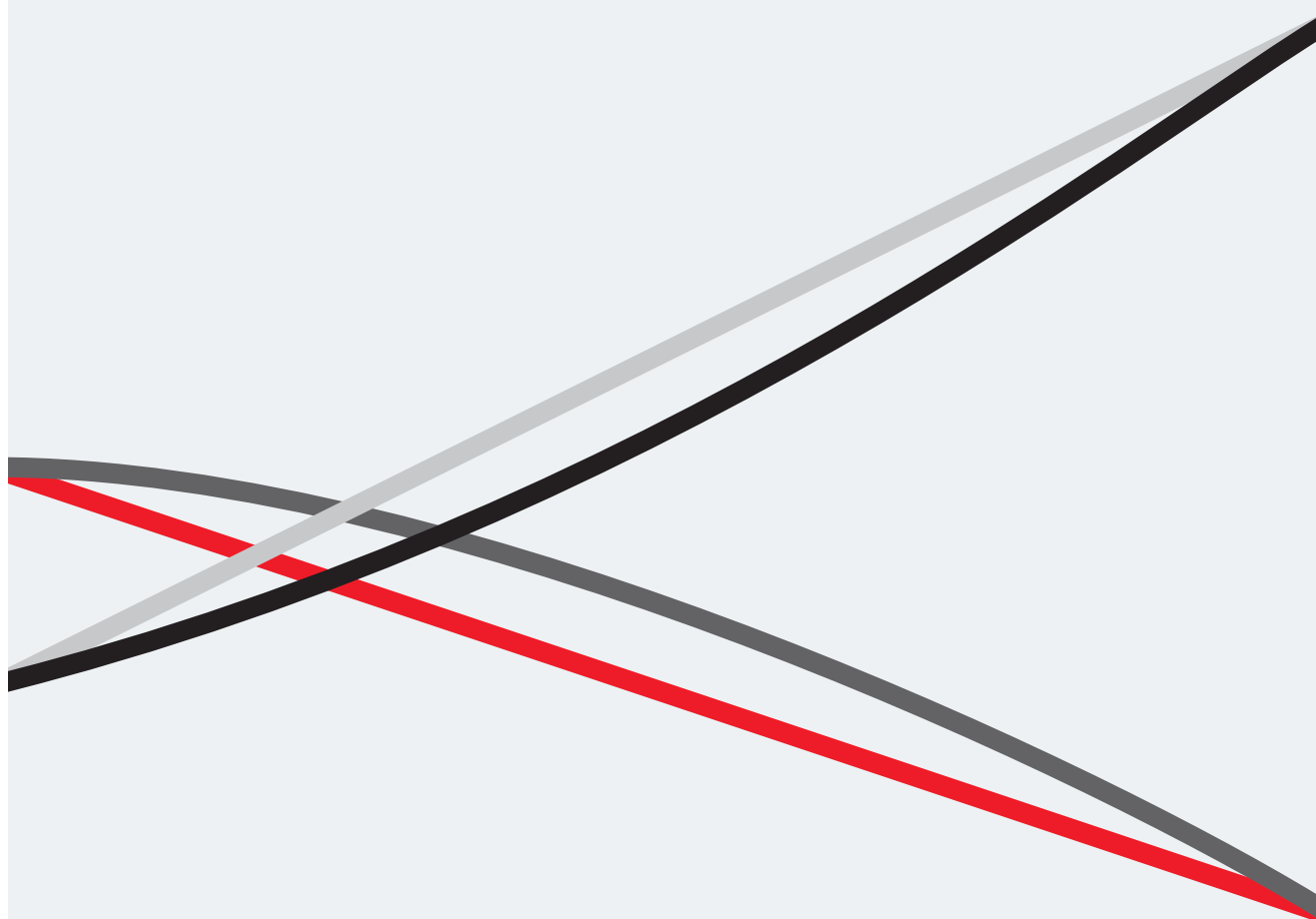




NAB Equity Builder

How to operate your Facility





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Welcome

Thank you for choosing to establish a NAB Equity Builder Facility.

The information in this brochure is designed to assist you with the ongoing management and operation of your Facility.

Enclosed is a range of forms to enable you to provide us with instructions. You may like to make copies of these forms, or you can download them from our website at **nab.com.au/equitylending**

Instructions you provide to us in relation to your NAB Equity Builder Facility will be executed in accordance with NAB Equity Builder Facility Terms. Consequently, this brochure should be read in conjunction with the Facility Terms.

2.0

A guide to operating your Facility

The following table provides a quick reference on how to provide us with instructions for your facility.

If you would like to:	Complete the following form	On page
Provide an instruction to create a new P&I loan facility	Loan Request (and Investment Instruction)	14
Request a switch transaction, where an existing investment is sold to buy an alternate one	Switch Request	16
Request a sale of investment(s) held as loan security	Sell / Close Request	18
Request a cash withdrawal (maximum allowable loan = the target loan balance)	Redraw Request (Cash withdrawal)	19
Increase your facility Limit	Request to Increase Facility Limit	21
	Request to Increase Facility Limit – Guarantor consent	23
Request to apply or remove 'Principal Suspension'	Principal Suspension Request	24
Add / Change an account used for the direct debit of monthly repayments	Request to Add / Change Account for Direct Debit	25
Link and financial adviser or services company to your Facility	Financial Adviser Authority	26
Authorise another person to operate your facility	Client Representative Authority	28
Notify us of a change of name or address	Change of Name / Address Advice	30
Request the transfer of surplus loan security	Transfer Investments to Client	31

For further information about operating your NAB Equity Builder Facility, please refer to page 4.

3.0

Monitoring your NAB Equity Builder Facility

NAB Equity Lending provides a number of options for you to access information about your NAB Equity Builder facility.

3.1 Online Access – 24 hours a day, 7 days a week

When you log into **nab.com.au/equitylending** you can view your NAB Equity Builder *facility* details. You can view a summary of your *facility*, as well as the detail associated with each P&I *loan*. This includes: the market value of *loan* security, the current *loan* balance, the *target loan balance*, the repayment style and the number of repayments paid/remaining.

Also available online is information about our current interest rates and the NAB Equity Builder *approved investments*.

3.2 How do I get online access to my NAB Equity Builder facility?

NAB Equity Lending will issue you with a Username and Password shortly after your application has been approved.

If you haven't received your Username or Password within 10 working days from the date you received written confirmation that your *facility* has been approved, please contact a NAB Equity Lending Client Service Representative on **1300 135 145** (Monday to Friday, 8.30am to 5.30pm EST).

3.3 Facility Statements

Statements for your NAB Equity Builder facility will be made available quarterly at **nab.com.au/equitylending**. You may elect to receive hard copy statements. Each statement will summarise and list the current *investments* and outstanding *loans* that exist within your NAB Equity Builder *facility*.

3.4 NAB Equity Lending Client Service Team

If you require information in addition to that available via our website, or contained in your NAB Equity Builder statement, please call our NAB Equity Lending Service Team on **1300 135 145** for assistance.

4.0

General Information about your Facility

4.1 Loan structure and repayment options

NAB Equity Builder is a full recourse, principal and interest (P&I) loan facility; where the loan security can be selected from a wide range of *managed fund investments*. The approved credit limit can be used progressively, and the minimum drawdown for each new P&I loan is \$10,000. Also, there is a choice two monthly repayment styles for each new P&I loan arrangement:

1. *Home loan method* (HLM)
2. *Straight line method* (SLM)

The *home loan method* (HLM) is characterised by a constant monthly payment, which is the sum of a monthly principal repayment and the monthly loan interest. The *straight line method* (SLM) is characterised by a constant monthly reduction in loan principal, plus a steadily reducing interest payment.

The term for each new loan can be 3 to 10 years. Terms of 11 to 15 years will be considered if the initial gearing level for a new arrangement is no greater than 65%.

4.2 Security Ratios

The *security ratio* assigned to each NAB Equity Builder *approved investment* represents the maximum initial gearing level permitted for that particular *investment*. When a new loan arrangement is used to acquire multiple *investments*, the maximum initial gearing level for the *facility* will be an average of the *security ratios* for the selected *investments*.

4.3 Using your approved credit limit

You have the flexibility to use your approved credit limit straight away, or progressively.

When you do choose to request a drawdown of funds, please complete the '**Loan Request**' form and carefully read the guidelines on the second page of the form.

4.4 Monthly repayments

When a new P&I *loan* has been established, you will receive a confirmation note (typically via email) that details your new *facility* number, BSB/Acct, initial *loan* drawdown, repayment style, and *monthly repayment* amount. The *monthly repayments* will comprise loan interest charges and principal repayments. For each individual loan, there will be a direct debit transaction for *loan* interest and a separate transaction for the principal repayment. This will apply for both repayment styles.

4.5 Target loan balance (reducing limit)

For each new P&I loan, there will be an agreed repayment schedule based on the initial loan principal (starting limit), the interest rate and the *loan term*. Each *monthly repayment* is designed to cover the monthly *loan* interest and to reduce the outstanding *loan* balance by a defined amount. The *target loan balance* (reducing limit) represents the expected value of the loan when *monthly repayments* have been made when they are due.

If additional repayments have been made, the actual *loan* balance will be lower than the *target loan balance*. If a repayment has been missed, and no additional repayments had been made, the actual *loan* balance may become higher than the *target loan balance*.

4.6 Default event

Failure to make a *monthly repayment* is a *default event*, and may require action within two business days. If a payment has been missed, and the actual *loan* balance becomes higher than the *target loan balance*, the *facility* position indicator will change from "In order" to "Limit breach". This status indicator is part of the online summary view for each *facility*.

4.7 Minimise the risk of failing to make a monthly payment

The *monthly repayments* are collected via *direct debit*, on the last business day of each month. To minimise the risk of your funds not being available for collection, you should ensure that the necessary funds are in place before the last business day of each month. A prudent practice might be to have several *monthly repayments* sitting in your nominated account(s) at any point in time.

If you have selected the '*home loan method*' of repayment, a future increase in interest *rates* will result in an increase in your monthly repayment obligation. The notice period for such an increase will typically be a fortnight, but the practice of keeping extra funds in your nominated account(s) will offset the need to quickly move in extra funds to handle such a change.

4.8 Deposits to your Facility to reduce individual loans

You can make additional deposits to your NAB Equity Builder *facility* at any time to reduce individual *loans*. There are no penalties or fees for repaying your *loan* faster than expected. In fact, you will *save* on *loan* interest by repaying your loan in fewer months than you originally scheduled.

Each new P&I *loan* created for you will have a unique BSB/Account No. This information will be provided to you in a confirmation email when each new *loan* is created, and it will also be visible online access when you login to view your NAB Equity Builder *facility* details.

4.9 Approved Investment List and current interest rates

You can access the NAB Equity Builder list of *approved investments* and current interest rates by going to nab.com.au/equitylending

Alternatively, contact a NAB Equity Lending Client Service Representative on **1300 135 145** (8.30am – 5.30pm EST, Monday to Friday).

5.0

Operating your NAB Equity Builder Facility

To transact on your Facility, or make changes to your Facility details, you will need to provide us with written *instructions*.

To assist you in providing us with *instructions* that we can action promptly on your behalf, please read the information below and simply complete the relevant form. Additional copies of the forms contained in this brochure can be obtained from nab.com.au/equitylending

5.1 Acquire investments with your NAB Equity Builder facility

Please complete the 'Loan Request' form found on page 14.

The Loan Request form will be used to:

- request a new *loan*
- nominate a *loan* term
- list the *investment(s)* to be purchased, and
- list the nature of the *client* equity contribution

If your 'Loan Request' is accepted, new financed *investments* will be purchased in the name of NMS Nominees Pty Ltd <Applicant>.

The total *loan* security for a new P&I *loan* will typically be one of the following:

1. an *investment* acquired with the combination of *loan* funds and *client* funds, or
2. an *investment* acquired with *loan* funds, and an existing *investment* contributed by the *client/guarantor*, or
3. an existing *investment* contributed by the *client/guarantor* (ie: re-finance of an existing *loan*)

Before a new purchase can proceed, any client cash contribution needs to be confirmed as cleared funds, and any existing *investment* needs to be under the control of NMS Nominees P/L. The maximum initial gearing level (*current LVR*) for a new P&I *loan* will be driven by the *security ratios* assigned to the prospective *secured property* (ie: *approved managed fund investments*).

5.2 Fund Manager and Share Registry Correspondence

The address that you provide in your NAB Equity Builder *application form* will be provided to the relevant fund manager for mailing purposes. Similarly, your address will be used as the CHESS registration address for any listed securities purchased on your behalf by NMS Nominees P/L.

This will ensure that all information distributed by the investment issuer will be sent to you.

5.3 Distributions

For new *managed fund investments*, you will nominate your *distribution* preference on the managed fund application form. This form should accompany the completed 'Loan Request' form.

For ASX securities purchased on your behalf, the default *distribution* choice will be cash. The first BSB/Acct number provided on the NAB Equity Builder application form will be assigned to your holdings via CHESS. Your TFN will be also lodged via CHESS.

5.4 Approved Facility Limit

The *facility limit* is the overall approved credit limit approved that you can spread across multiple NAB Equity Builder P&I *loans*. At any point in time, the unused portion of the *facility limit* available for use on a new P&I *loan*, will equal: "total *facility limit* minus the starting limits on any existing P&I *loans*" (regardless of the current drawn *loan* balance of an individual *loan*).

5.5 Facility number(s)

Your approved *facility limit* may be completely utilised for one new P&I *loan*, or it may be progressively used across multiple P&I *loans*. The minimum drawdown for each new *loan* is \$10,000. Each new *loan*, secured by one or more investments, will receive its own facility number.

The complete list of your current NAB Equity Builder *loans* will be summarised on a single quarterly statement, and

also within the NAB Equity Builder section of your internet view.

5.6 Nominated account(s) for monthly repayments

The NAB Equity Builder *application form* requires you to provide a BSB/Acct for an existing bank account, which will be used to fund the scheduled *monthly repayments*. The *monthly repayments* will comprise interest charges and principal repayments. If you want to separate the collection of *loan* interest and principal repayment across two accounts, you can nominate a second account to handle the monthly principal repayments. If you want to put this in place, or alter the accounts previously nominated, please use the 'Request to add/change account for direct debit' form – see page 23.

5.7 Suspension of Principal repayments

If the *current LVR* (gearing level) of a *loan* drops below 30%, you may request the suspension of principal repayments. If we agree to your request, *principal suspension* will apply from the start of the following calendar month. The suspension of principal repayments will remain in place until you advise us to restart them, or if the *current LVR* for the suspended *loan* reaches or exceeds 40%.

To request for *principal suspension* to start or stop, please use the 'Principal Suspension' form – see page 22.

5.0

Operating your NAB Equity Builder Facility

5.8 Review of monthly repayments when the *loan* interest rate varies

- *Home loan method* (HLM)

If you have selected the *home loan method* (HLM) of repayment, your total *monthly repayments* are constant in value for a given interest rate. Your *monthly repayments* will comprise a *loan* interest payment and a principal repayment. These individual components vary each month, but the combination will add to a constant value. If interest rates increase, your total monthly repayment needs to increase to ensure that your *loan* will still be repaid in the time frame you selected.

We will review your *monthly repayments* whenever your *loan* interest rate rises (otherwise, annually). These reviews take into account your current loan balance, your remaining *loan term* and the new interest rate. These factors determine whether we need to increase or decrease your *monthly repayments*. We aim to notify you in writing within a fortnight of implementing a change to your *monthly repayments*. All repayments are due on the last business day of each month, so it is important to ensure that there are sufficient funds in your nominated account prior to the end of each month.

- *Straight line method* (SLM)

If you have selected the *straight line method* (SLM) of repayment, your total *monthly repayments* are not constant in value; they steadily decrease. Your *monthly repayments* will comprise a constant monthly reduction in the *loan* principal, and a loan interest charge. When interest rates vary, the loan interest component will be impacted, but the *loan* principal will continue to be repaid at a constant pace. There is no need to review of the monthly repayments for SLM programs.

5.9 Request to sell *investments* held as loan security

At any time, you may request us to sell part or all of the *secured property* supporting a loan. Please use the **Sell/Close Request** form to provide this instruction – see page 17. The first priority for any sale proceeds will be to repay, or reduce any outstanding *loan* balance.

5.10 Request to switch *investments*

If your intention is to switch one *investment* for another, please use the switch request form to make this request; nominating the *investment* to be sold at the same time as nominating the new *investment* to be acquired with the sale proceeds. Please use the **Switch Request Form** – see page 15.

5.11 Request to transfer surplus secured property to a new facility

If the *security value* (*investment value* multiplied by *security ratio*) in respect of a *loan* exceeds the *target loan balance* for that loan, you may request that we treat the surplus *secured property* as security for a new *loan*. This instruction can be captured on the **Loan Request** form for a new *facility*. The transfer of *secured property* from one *facility* to another will increase the gearing level within the original *facility*. This may have consequences for whether we permit, or terminate, *principal suspension* to that original *loan*.

5.12 Request to transfer an asset once the loan has been repaid

Once a loan has been completely repaid, the freshly unencumbered asset(s) can be transferred to the beneficial owner (applicant or guarantor) from NMS Nominees Pty Ltd. Please use the **'Transfer Investments to Client'** form to provide this instruction – see page 29.

5.13 Request to redraw funds

You may request to redraw funds if the following conditions are met:

1. the *target loan balance* is less than the *loan security value*, and
2. your current loan balance is less than the *target loan balance*,

The maximum redraw amount will be the difference between the *target loan balance* and the current *loan* balance. The redraw of funds will increase the gearing level within your *facility*. This may have consequences for whether we permit, or terminate, *principal suspension* on your *facility*.

5.0

Operating your NAB Equity Builder Facility

5.14 Increase your *facility limit*

To request an increase to your *facility* limit, please complete the form '**Request to increase Facility limit**' found on page 19.

If there are any *guarantors* to your *facility*, you will need to obtain consent for any increase from all *guarantors* before NAB Equity Lending will consider your request for an increase.

You should provide any *guarantors* with the form '**Request to increase Facility Limit – guarantor consent**' found on page 21, and ask that they complete this and return it directly to NAB Equity Lending.

5.15 Authorise another person to operate your Facility on your behalf

If you are going away or may not be contactable for some time, we recommend you consider appointing an *authorised representative* to operate your *facility* on your behalf. Your *authorised representative* is able to make decisions and give *instructions* on your behalf.

If you want to appoint an *authorised representative*, please complete the form '**Client representative(s) authority**' on page 26.

5.16 Nominate a financial adviser of financial services company

If you wish to change:

- The financial adviser connected to your NAB Equity Builder Facility, or
- The financial services company authorised to access information about your account

Please complete the '**Financial Adviser Authority**' form found on page 24.

5.17 Advise us of a change of name/address

To notify us of a change of name and/or address please complete the '**Change of name/address advice**' form found on page 28.

If you change your name due to marriage, a certified copy of the marriage certificate must also be provided. If you change your name for any other reason, please include any relevant supporting legal documentation. marriage certificate must also be provided. If you change your name for any other reason, please include any relevant supporting legal documentation.

6.0

How to contact NAB Equity Lending

If at any time you need assistance or have any queries regarding your Facility, please:

- Visit our website at **nab.com.au/equitybuilder**
- Call us on **1300 135 145** (8.30am – 5.30pm EST, Monday to Friday) and speak to one of our Client Service Representatives
- Email us at **equity.lending@nab.com.au**
- Fax any correspondence to us on **1300 739 923**
- Write to us at **NAB Equity Lending,
GPO Box 5350,
Melbourne VIC 3001**

7.0

Your personal information and privacy

The privacy of your personal information has always been important to us at National Australian Bank Group ('Group'). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Limited. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

The statement is for you, if you are:

- a customer of the Group ('Customer'); or
- a representative of a Customer (for example, a signatory), a beneficiary (which includes a potential beneficiary) or some other kind of third party relevant to a Customer (for example, a guarantor).

A further explanation of our privacy practices is set out in our Privacy Policy.

Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- **banking and finance products or services** such as personal accounts, loans, credit cards, term deposits, internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- **financial planning or broking services or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services

- **trustee or custodial services** such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- **life insurance products or general insurance products** which includes those offered in conjunction with other Group products or services.

If you are, or may be acquiring, or have acquired a product or service from a Group organisation it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you);
- managing and administering the product or service;
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you are a representative of a Customer then your personal information will be collected for the purpose of identifying you.

If you are a beneficiary your personal information will be collected for the purpose of determining whether you will be paid a benefit that has become payable upon another person's death.

If you are any other type of Third Party your personal information will be collected for the purpose of providing the Customer with the relevant product or service or protecting against fraud where it is a banking and finance or insurance product or service.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs,
- if you are a representative, to verify your authority to act on behalf of a Customer,
- if you are a beneficiary, to consider the information you have not provided in determining whether you will be paid a benefit,
- if you are another type of Third Party, to provide a Customer with the relevant product or service (including assessing their application and identifying them), manage and administer their product or service or protect against fraud.

Using and disclosing your personal information

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with NAB Privacy Principles in the Privacy Act 1988 (Commonwealth), any relevant Health Privacy Principles under state legislation (for example, those contained in the Health Records Act 2001 (Vic) or the privacy provisions contained in part 2 of the Health Records (Privacy and Access Act 1997 (ACT)) and other applicable privacy laws and codes.

7.0

Your personal information and privacy

The relevant organisations are those:

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders, mortgage insurers and our advisers
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

In addition, for Group organisations offering:

- banking and finance products or services – other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, reinsurers and other organisations involved in our normal business practices (such as securitisation).
- financial planning or broking services or investment products – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation).
- trustee or custodial services – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices.
- life insurance products or general insurance products – other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, reinsurers, fraud detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes.

Because we operate throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory.

Consent

It is our practice to seek your consent to use or disclose your personal information to tell you about and develop other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see 'Contacting us' below).

Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. Contact us to get a form requesting access (see 'Contacting us'). In some cases, we may be able to deal with your request over the telephone or over a counter.

Contacting us

For more information about our Privacy Policy, please call **13 22 65** and select the option to speak to a Customer Service Representative between 8am – 8pm EST Monday to Friday.

Or visit **nab.com.au/equitylending**

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website at **privacy.gov.au**

Please use blue or black pen and write in BLOCK letters

Send to: email Equity.Lending@nab.com.au
Fax 1300 739 923

Attention
NAB Equity Lending Account Manager

Client Details

Client name

Loan Request and Investment Instruction (please read form guidelines on the next page)

I/we request National Australia Bank Limited to purchase the *approved investments* listed in this loan request. I/we acknowledge that any *investments* acquired will become *secured property* under my/our NAB Equity Builder Facility.

Item	Description	Value	Notes
A	Value of new <i>investments</i> to be purchased ¹	\$	See Table 1
B	<i>Loan</i> amount ²	\$	
C	Cash contribution ³ (deposit)	\$	Via Direct Debit
D	Existing <i>investments</i> to be held as loan security ⁴	\$	See Table 2
E	Expected value of Total Loan Security	\$	= A + D
F	Estimate of initial gearing	%	= B ÷ E
G	Loan Term (3-10 years) ^{5,6}	years	
H	Loan repayment style ⁷		SLM or HLM ⁷

Table 1: *Approved investments* to be purchased^{8, 9, 10}

Code	Investment Name	Platform (if applicable) ¹¹	Value
			\$
			\$
			\$
			\$
			\$
		Total Value	\$

Table 2: Existing *investments* to be provided (non-cash)

Code	Investment Name	Facility ID (if applicable) ¹²	Current Value
			\$
			\$
		Total Value	\$

Table 3: Reset and combine these existing NAB Equity Builder loans with the above loan request

Facility ID	Investment Value	Loan Value
	\$	\$
	\$	\$
Total	\$	\$

Applicant Signatures

This form must be signed by the Applicant or their *authorised representative*.

Individual/Joint Applicants

Signature – first applicant

X

Signature – second applicant

X

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Date

/ /

Date

/ /

Contact Number

Contact Number

Company Applicant

Executed by

*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

X

Signature of authorised person

X

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Office held

(Director, Secretary or Sole Director and Sole Company Secretary)

Office held

(Director or Secretary)

Date

/ /

Date

/ /

Contact Number

Contact Number

* If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the Application should be signed by two directors or a director and company secretary.

Loan Request Form Guidelines

1. NMS Nominees Pty Ltd is responsible for the execution of all transactions.
 2. The total of any new loan drawdown, plus the total of the initial drawdowns of any current loans, must not exceed your approved *facility limit*. The minimum initial drawdown per loan is \$10,000.
 3. Unless agreed otherwise, any cash contribution will be collected from your nominated account for *direct debit*.
 4. All *secured property* will be registered in the name of NMS Nominees P/L <applicant>.
 5. *Loan term* should be the same or longer than the term estimate provided in your *facility application form*.
 6. Loan terms of 11 to 15 years may be accepted subject to a transaction gearing level maximum of 65%.
 7. Repayment style: SLM: *straight line method*, HLM: *home loan method*. Refer to Facility Terms for definitions.
 8. If you wish to purchase a *managed fund investment*, please complete the fund manager's application form and provide any extra requested paperwork, and include it with this application form.
 9. All purchases of ASX securities will be transacted at the prevailing market price and will include brokerage.
 10. Price movements of an ASX security may result in a different transacted value to that nominated in this *form*.
 11. Please contact NAB Equity Lending to confirm the current list of approved investment platforms.
 12. The transfer of existing *investments* for inclusion as *secured property* may come from an existing NAB Equity Builder or NAB Equity Lending *facility*. Please contact NAB Equity Lending to confirm the value of *secured property* available for transfer from an existing *facility*.
- Words written in *italics* have the same meaning as those in clause 47 of the NAB Equity Builder Facility Terms.

Please use blue or black pen and write in BLOCK letters

Send to: email Equity.Lending@nab.com.au
Fax 1300 739 923

Attention
NAB Equity Lending Account Manager

Client Details

Client name

Facility ID

Switch transaction request

The net proceeds from selling nominated *investments* will be applied to purchase other *approved investments*.

I/we request National Australia Bank Limited to sell the *investments* listed below in Table 1, and to apply the net sale proceeds to purchase the *investments* listed in Table 2.

Table 1: First part of switch – *Investments* to be sold

Code	Investment Name	Security Ratio	All (Yes/No)	Current Value

Table 2: Second part of switch – *Investments* to be purchased

Code	Investment Name	Security Ratio	Platform (if applicable)	Expected Value

1. Unless agreed otherwise, a switch transaction should always be into an *investment* with the same or higher *security ratio*.
2. If a switch transaction is required because an *investment* forming part of the *secured property* ceases to be an *approved investment*, the total holding needs to be switched to a different *investment* currently on the Approved Investment List.
3. If you wish to purchase a *managed fund investment*, please complete the fund manager's application form and provide any extra requested paperwork, and include it with this form.
4. All purchases of ASX securities will be transacted at the prevailing market price and will include brokerage.
5. Price movements of an ASX security may result in a different transacted value to that nominated in this form.

Applicant Signatures

This form must be signed by the Applicant or their *authorised representative*.

Individual/Joint Applicants

Signature – first applicant

Signature – second applicant

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Date

Date

Contact Number

Contact Number

Company Applicant

Executed by

*Name of Company

in accordance with subsection 127(1) of the Corporations Act by authority of its director(s).

Signature of authorised person

Signature of authorised person

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Office held

Office held

Date

Date

Contact Number

Contact Number

* If the applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, the *application* should be signed by two directors or a director and company secretary.

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention
NAB Equity Lending contact name

Client Details

Client Name

Sell/Close Instruction(s)

All listed security sell orders will be transacted at the prevailing market price.

All loans

- 1 ☐ I/we request National Australia Bank Limited to sell all *investments* purchased under my/our NAB Equity Builder Facility. The sale proceeds will be used to repay the associated outstanding *loans*. Please direct any residual credit balance to the cash account nominated in my/our original *application*.
- 2 ☐ I/we request National Australia Bank Limited to sell sufficient *investments* purchased under my/our NAB Equity Builder Facility to repay the associated outstanding *loans* only. [Note: Complete the "Transfer Investments to Applicant" form to request the transfer of any residual *investments*.]

Selected loans

- 3 ☐ I/we request National Australia Bank Limited to sell the *investments* in the loan facilities listed below. The sale proceeds will be used to repay the associated outstanding *loans*. Please direct any residual credit balance to the cash account nominated in my/our original *application*.
- 4 ☐ I/we request National Australia Bank Limited to sell a sufficient quantity of the *investments* in the loan facilities listed below to repay the associated outstanding *loans* only. [Note: Complete the "Transfer Investments to Applicant" form to request the transfer of any residual *investments*.]
- 5 ☐ I/we request National Australia Bank Limited to sell the quantity marked of *investments* in the *loan* facilities listed below to reduce the associated outstanding *loan*.

Facility ID	Investment Code (ASX / APIR Code)	Number of shares or units to be sold (Option 5 only)

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

This form must be signed by the Applicant or their Authorised Representative.

Applicant 1/ Director 1/ Sole Director / Trustee 1

Signature

Full name

Date

Contact number

Applicant 2/ Director 2/ Trustee 2

Signature

Full name

Date

Contact number

Application/Investment Instruction(s)

Words written in *italics* have the same meaning as those in clause 47 of the NAB Equity Builder Facility Terms.

Send to: NAB Equity Lending,
PO Box 5350,
Melbourne Vic 3001

Or

Fax to: 1300 739 923

Email to:
equity.lending@nab.com.au

Attention
NAB Equity Lending contact name

Facility details

Redraw requests must be received before 12.00pm (Melbourne time) for same day processing.

Client name

Facility number

Redraw request details

I/we request National Australia Bank Limited to redraw funds from and pursuant to my/our NAB Equity Builder Facility in accordance with the *instructions* below. I/we intend to use the advance for the purchase of approved securities, managed funds or for other business and/or investment purposes.

I/we acknowledge that National Australia Bank Limited may refuse the redraw request if:

- The *target loan balance* is greater than the *security value* of the *secured property*; or
- The amount requested is less than \$2,000; or
- The redraw will cause me/us to exceed my/our *target loan balance*; or
- The client is an individual and National Australia Bank Limited is not satisfied that the proceeds of the advance will not be used for a Code Purpose (as that expression is defined in the Facility Terms).

Redraw amount

Details of account to be credited

Name of account

BSB number

Account number

Client confirmation

I/we confirm that the proceeds of the advance will not be used for a Code Purpose (as that expression is defined in the Facility Terms) Yes ☐ No ☐

Applicant signatures

I/we consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility (including a product if relevant) for you.

Individual/Joint

Signature – first applicant

Signature – second applicant

Full name

Full name

Contact number

Date

Contact number

Date

Company applicant*

Executed by
Name of company and ABN

--	--

in accordance with subsection 127 (1) of the Corporations Act by authority of its director(s).

Signature of authorised person



Full name

--

Office held (Director/Secretary)

--

Contact number

--

Date

/	/
---	---

Signature of authorised person



Full name

--

Office held (Director/Secretary)

--

Contact number

--

Date

/	/
---	---

*If the company applicant is a proprietary company with a sole director who is also the sole company secretary, that person states that they sign as both the sole director and the sole company secretary. In all other cases, this application should be signed by two directors or a director and company secretary.

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention
NAB Equity Lending contact name

Client Details

Client Name

Facility limit request

Current Facility Limit

Requested amount of increase

Requested new facility limit

Financial Information

- Company and Trust applicants please include a copy of your most recent financial statements.
- For verification purposes, please provide us with evidence of your annual income, rental income and any other income (e.g. copies of two payslips from the past three months, or a copy of your most recent tax return).

Part A – Income and Expenses

	First Applicant/First Director	Second Applicant/Second Director
Income (Monthly)		
Salary (net)	\$	\$
Rental income (net)	\$	\$
Investment income (including dividends and interest)	\$	\$
Other income (detail below)	\$	\$
	\$	\$
	\$	\$
TOTAL INCOME (Columns must be totalled)	\$	\$

Expenses (Monthly)		
Mortgage payments (residential)	\$	\$
Mortgage payments (investment property)	\$	\$
Rental payments	\$	\$
Loan/other payments	\$	\$
Credit or store card payments	\$	\$
Existing margin loan payments	\$	\$
Other living expenses	\$	\$
	\$	\$
TOTAL EXPENSES (Columns must be totalled)	\$	\$

Part B – Assest and Liabilities

Joint applications – apportion joint assets and liabilities evenly; e.g for a \$200,000 joint asset or liability, enter \$100,000 for First Applicant/First Director and \$100,000 for Second Applicant/Second Director.

	First Applicant/First Director	Second Applicant/Second Director
Assets		
Property – Residential	\$	\$
Property – Investment	\$	\$
Cash	\$	\$
Investment (e.g. shares, funds)	\$	\$
Other assets (excluding superannuation)	\$	\$
	\$	\$
TOTAL ASSETS (Columns must be totalled)	\$	\$

Liabilities		
Residential property mortgage	\$	\$
Investment property mortgage	\$	\$
Other loan/s	\$	\$
Credit or store card limit	\$	\$
Existing margin loan limit	\$	\$
Other liabilities	\$	\$
	\$	\$
TOTAL LIABILITIES (Columns must be totalled)	\$	\$

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Lending and/or NAB Equity Builder Facility Terms.

I/we acknowledge that I/we have not been given or relied upon any financial advice or recommendation about the Facility/s (including any specific stock or managed fund investment) from NAB Equity Lending, a division of National Australia Bank Limited.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility/s (including a product if relevant) for you.

This form must be signed by the Applicant.

Director 1/ Sole Director / Trustee 1

Signature

X

Full name

Date

/ /

Contact number

Director 2/ Trustee 2

Signature

X

Full name

Date

/ /

Contact number



NAB Equity Builder

Request to increase facility limit – Guarantor consent

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Facility details

Guarantor name

Facility name

Facility limit request

Current facility limit

Requested amount of increase

Requested new facility limit

\$

\$

\$

Facility limit request

Guarantor consent

Please tick the appropriate box

- ☐ As *guarantor* for the above mentioned NAB Equity Builder Facility, I/we consent to the facility limit increase set out above. I understand that if the increase is approved, my liability as *guarantor* to guarantee the client's obligations under the Facility will increase to the amount of the requested facility limit.
- ☐ As *guarantor* for the above mentioned NAB Equity Builder Facility, I/we do not consent to the increase to the facility limit.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Guarantee Terms.

I/we acknowledge that National Margin Services Pty Ltd ('NMS') and NMS Nominees Pty Ltd ('Nominees') are wholly owned subsidiaries of National Australia Bank Limited (NAB). NMS and Nominees are not Authorised Deposit Taking Institutions and their obligations do not represent deposits or other liabilities of NAB. NAB does not guarantee the obligations or performance of NMS or Nominees or the products or services these subsidiaries offer.

Signature – first guarantor

Signature – second guarantor

✗

✗

Full name

Full name

Date

Contact number

Date

Contact number

/ /

/ /

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Client Details

Client Name

Apply Principal Suspension

I/we request to suspend the repayment of loan principal on the following facilities:

Facility ID

Current LVR (must be less than 30%)

Any request to suspend the *monthly* repayment of loan principal will only be considered when the *current LVR* for the relevant *loan* is less than 30%.

Note: If *principal suspension* applies, it will terminate if the *current LVR* rises to 40% or higher.

Remove Principal Suspension

I/we request to lift the suspension on principal repayments for the following facilities:

Facility ID

Note: Please ensure that sufficient funds are in place to cover the re-instated principal repayments.

A missed repayment is an event of default.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

This form must be signed by the Applicant or their Authorised Representative.

Applicant 1 / Director 1 / Sole Director / Trustee 1

Signature

X

Full name

--

Date

/	/
---	---

Contact number

--

Applicant 2 / Director 2 / Trustee 2

Signature

X

Full name

--

Date

/	/
---	---

Contact number

--

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention
NAB Equity Lending contact name

Client Details

Client Name

Please read the Direct Debit Request Service Agreement contained in the NAB Equity Builder Facility Terms before completing this request.

Direct debit authorisation

I/We request and authorise National Australia Bank Limited (the User) (User ID number 153106) to arrange for any amount National Australia Bank Limited may debit or charge me/us under NAB Equity Builder Facility Terms in respect of interest charges and other fees and charges or for *monthly repayments* to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and condition of the Direct Debit Service Agreement and the instructions provided by me/us below.

Facility number	Payment type: P&I, P or I	Financial Institution	BSB number	Account number

Acknowledgment

Before signing this Authorisation you should read and understand the terms and conditions governing the direct debit arrangement between you and National Australia Bank Limited as set out in the Direct Debit Request Service Agreement in the NAB Equity Builder Facility Terms.

Declaration

By signing this Direct Debit Request I/we declare that:

- this Direct Debit Request authorises National Australia Bank Limited to instruct the financial institution to debit the account (as described above) on my/our behalf;
- all information given to National Australia Bank Limited is accurate and not misleading and that I/we are aware that National Australia Bank Limited is relying on it; and
- I/we will not alter the direct debit arrangements (including closing or changing the account described above) set out in this Direct Debit Request without notifying National Australia Bank Limited at least 14 days prior to the next debit day due date.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

NAB recommends that you seek independent legal, tax and financial advice on the suitability of the Facility/s (including a product if relevant) for you.

This form must be signed by the Applicant or their *authorised representative*.

Director 1 / Sole Director / Trustee 1 / authorised representative

Director 2 / Trustee 2 / authorised representative

Full name

Full name

Date

Contact number

Date

Contact number

Words written in italics have the same meaning as those in clause 47 of the NAB Equity Builder Facility Terms.

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention
NAB Equity Lending contact name

Client details

Client Name

New Details

Please tick the appropriate box:

☐ **Financial adviser:** I/We authorise the National Australia Bank Limited to take instructions from the financial adviser whose name appears below on my/our behalf.

Please remove my previous nominated financial adviser ☐ Yes ☐ No

Contact details

Adviser name

Licensed dealer group (if applicable)

Company name

Address

State

Postcode

Telephone number

Facsimile number

Mobile number

Email address

Trading account number (if applicable)

I/We permit our nominated adviser/broker to access our Facility details via the internet.

☐ Yes

☐ No

I/We permit our nominated adviser/broker to receive notification of a margin call on my/our behalf.

☐ Yes*

☐ No

*If you permit your nominated adviser/broker to receive a notification of a margin call on your behalf, you are required to complete further documentation before this can occur. We will forward this documentation to you and your nominated adviser/broker.

Financial Services Company details

You authorise this company and their service providers; (eg: an administrator, accounting firm, financial advisory firm, or stockbroking firm) to have access to your account, or to receive information about your account.

You do not authorise this company to make any changes to your account, or to provide any instructions on your behalf.

Company name

Address

State

Postcode

Email address

Telephone number

Please use blue or black pen and write in BLOCK LETTERS

Section A **Applicant signatures**

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

This form must be signed by the Applicant or their *authorised representative*.

Applicant 1 / Sole Director / Trustee 1 / *authorised representative*

Applicant 2 / Trustee 2 / *authorised representative*



Full name

Full name

Date

Contact number

Date

Contact number

Words written in italics have the same meaning as those in clause 47 of the NAB Equity Builder Facility Terms.

Please complete form in full in black or blue pen using CAPITAL LETTERS and ☒ where appropriate.

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention
NAB Equity Lending contact name

Client Details

Client Name

Client representative authority

I/We authorise National Australia Bank Limited, National Margin Services Pty Ltd and NMS Nominees Pty Ltd and their related entities to act on the instructions of the person(s) whose details appear below as my/our *authorised representative(s)*.

I/We acknowledge that *authorised representatives* are able to do anything I/we can do under our NAB Equity Builder Facility including provide buy and/or sell investment instructions.

This authority is to remain in place until I/we provide National Australia Bank Limited with a written request to terminate the appointment of the *authorised representative(s)*. If more than one person is nominated as my/our representative, National Australia Bank Limited may act on the instructions of any of them unless otherwise advised.

Authorised representative details

First authorised representative

Title	Surname
<input type="text"/>	<input type="text"/>

First given name	Second given name
<input type="text"/>	<input type="text"/>

Residential address

State	Postcode
<input type="text"/>	<input type="text"/>

Postal address (if different to residential)

State	Postcode
<input type="text"/>	<input type="text"/>

Relationship to applicant

Home telephone number

Work telephone number

Mobile number

Fascimile number

Email address

Second authorised representative

Title	Surname
<input type="text"/>	<input type="text"/>

First given name	Second given name
<input type="text"/>	<input type="text"/>

Residential address

State	Postcode
<input type="text"/>	<input type="text"/>

Postal address (if different to residential)

State	Postcode
<input type="text"/>	<input type="text"/>

Relationship to applicant

Home telephone number

Work telephone number

Mobile number

Fascimile number

Email address

First authorised representative signature†

Signature



Date

/ /

Second authorised representative signature†

Signature



Date

/ /

† By signing this form, the authorised representative agrees to be the authorised representative of the applicant(s) for the purpose contemplated by this form and acknowledges receiving NAB's Privacy Notification.

The *authorised representative(s)* confirms that they have read the relevant Product Disclosure Statement(s) and Facility Terms for NAB Equity Builder.

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

This form must be signed by the Applicant.

Applicant 1 / Director 1 / Sole Director / Trustee 1

Signature



Full name

Date

/ /

Contact number

Applicant 2 / Director 2 / Trustee 2

Signature



Full name

Date

/ /

Contact number

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending
PO Box 5350
Melbourne Vic 3001

or

Fax to: Attention
NAB Equity Lending contact name

1300 739 923

Client Details

Client Name

New Details

Please provide an original certified copy of a marriage certificate, legal name change document, or any other relevant documentation.

I/We request National Australia Bank Limited:

- change my/our record of name/address with respect to my/our NAB Equity Builder Facility; and
- pass this information on to persons or bodies where this is necessary to administer my/our NAB Equity Builder Facility.

New client name

New Address

Applicant signatures

I/We consent to companies of the National Australia Bank Group using and disclosing my/our personal information as contemplated in the section titled 'Your personal information and privacy' in the NAB Equity Builder Facility Terms.

This form must be signed by the Applicant or their *authorised representative*.

Applicant 1 / Director 1 / Sole Director / Trustee 1

Signature

X

Full name

Date

/ /

Contact number

Applicant 2 / Director 2 / Trustee 2

Signature

X

Full name

Date

/ /

Contact number

Please use blue or black pen and write in BLOCK LETTERS

Send to: NAB Equity Lending,
PO Box 5350,
Melbourne Vic 3001

or

Fax to: 1300 739 923

Attention

NAB Equity Lending contact name

Client details

Client/Guarantor name

Facility number

Transfer share/s

☐ Transfer securities listed below from NMS Nominees Pty Ltd to my/our HIN with Sponsoring Broker listed below.

Name of broker

Participant Identifier (PID)

Holder Identification Number (HIN)

ASX code

Security name

Quantity

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Transfer managed funds

☐ Transfer *managed fund* investments listed below from NMS Nominees Pty Ltd to my/our account with the relevant fund manager

APIR code

Name of managed fund

Number of units

<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant signatures

This form must be signed by the Applicant or their *authorised representative*.

Applicant 1/Director 1/Sole Director/Trustee 1/*authorised representative*

Applicant 2/Director 2/Trustee 2/*authorised representative*

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Full name

Full name

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Contact number

Date

Contact number

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Want more information?

Just call

1300 135 145

8.30am – 5.30pm EST, Monday to Friday

Email equity.lending@nab.com.au

or visit us at nab.com.au/equitylending