

more
than
money



NAB EQUITY BUILDER



NAB Equity Builder is an award winning lending solution that allows investors to tailor principal and interest loans to acquire managed investments.

KEY BENEFITS

Greater control and choice



NAB Equity Builder allows you to select:

- 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 with no margin calls



Enjoy greater stability with:

- No margin calls - there's no need for additional cash reserves to manage unexpected events
- A financial plan that can operate uninterrupted for the selected term

Greater planning certainty



Plan ahead with confidence by combining a:

- Focus on diversified investments
- Disciplined repayments of loan principal, and
- Deliberate plan to consistently reduce gearing levels

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

There are risks associated with borrowing to invest. Some of these include, but are not limited to, rising interest rates, changes in taxation law and movements in the prices of your investments which may have an effect on your financial position. NAB Equity Lending recommends you speak to your financial adviser before deciding to invest.

VARIABLE INTEREST RATES

Published rate	Discount rate*	Special rate
6.95%	2.00%	4.95%

*this special discount will apply for the life of the loan

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), ETFs and LICs
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 PROCESS

There are four steps to get a NAB Equity Builder facility up and running.

1. Application form	2. Credit assessment	3. Welcome letter	4. New facility set up
Complete and submit the form	The application will be subject to a credit assessment	If approved, you will receive confirmation and a welcome letter	You can then access your facility online

For more information visit:



nabmarginlending.com.au



1300 135 145

*The special rate for variable loans applies to new Equity Builder facilities drawn between 1 November 2016 and 31 March 2018. The discount will apply for the life of the loan, or until varied or withdrawn by NAB. For NAB Choice Package, NAB Private Package or Portfolio Package clients, this is the maximum discount available when applied in conjunction with any other offer.

NAB Equity Lending has been awarded 5-stars for Innovation Excellence from CANSTAR for Equity Builder.

The information provided in this brochure is intended to be of a general nature only. Any advice in this brochure has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this brochure, National Australia Bank Limited (ABN 12 004 044 937 AFSL 230686) (NAB) recommends you consider whether it is appropriate for your objectives, financial situation and needs. NAB recommends that you seek independent advice before acting on any information in this brochure. The taxation information contained in this document is of a general nature. The tax consequences of investing will depend on your particular circumstances. We recommend that you seek professional tax advice before applying for a NAB Equity Builder facility.

This document is not a substitute for reading the NAB Equity Builder Facility Terms and Product Brochure. NAB is the issuer of NAB Equity Builder and recommends you consider the Facility Terms before making any decisions. The NAB Equity Builder Facility Terms and Product Brochure are available via our website at nabmarginlending.com.au, or by calling NAB Equity Lending on 1300 135 145.

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