

## Important information about your Advantedge home loan

On 11 June 2025, National Australia Bank Limited (**NAB**) announced that all Advantedge home loans will be transitioned from Advantedge to NAB. This announcement was made just after you applied for your home loan.

Loan documents issued prior to 11 June 2025 show AFSH Nominees Pty Ltd (**AFSH**) as the credit provider and Advantedge Financial Services Pty Ltd (**AFS**) as loan servicer. AFSH and AFS are both owned by NAB, and together they operate the Advantedge business. Your loan will be funded by NAB, with AFSH providing loans as an agent for NAB.

Your loan documents are being reissued to reflect NAB as your credit provider and mortgagee, and AFSH as a credit representative of NAB.

There will be no immediate change to the features of your home loan or the way you use and manage your loan. In 2026, your loan will be transitioned off the Advantedge system and onto a NAB Group platform.

We'll update you with more information about the transition to NAB closer to that date.

### What this means for you

From the date of this letter:

- NAB is your credit provider and mortgagee and AFSH will perform some functions in relation to your loan as an agent and credit representative of NAB.
- AFS will manage your loan and you will receive communications from AFS about your loan, up until the transition to a NAB branded product.
- Your loan balance, interest rate, repayments, fees and charges will remain the same and you'll still be able to access and manage your loan via Starnet. Any future changes as part of the transition to NAB will be communicated closer to the time.

### Your privacy is important to us

Maintaining your trust and confidence when handling your personal information is of utmost importance to us.

In addition to the Advantedge Privacy Policy, you'll also have the protection of NAB's Privacy Policy found at [nab.com.au/privacy](http://nab.com.au/privacy), ensuring that your information (including your personal, sensitive, and credit-related information) is handled safely.

### Banking Code of Practice

The Banking Code of Practice will apply to your loan. This is a voluntary code that provides safeguards and protections for customers, and in some areas set higher standards than the law. You can access a copy from the Australian Banking Association's website, directly from the NAB website by searching the NAB website for 'Banking Code of Practice' or by asking us for a copy at any of our branches.

### We're here to help

Enclosed with this letter is a copy of NAB's Credit Guide which sets out NAB's key obligations, as well as an updated version of the Advantedge Credit Guide.

If you have any questions, please feel free to give us a call on **1300 300 989** Monday to Friday 8am – 7pm (AEST) or 8am – 8pm (AEDT), alternatively, you can also speak with your broker as they have been advised of this change.

Thanks,

A handwritten signature in black ink, appearing to read 'Lucia La Bella', with a stylized flourish at the end.

Lucia La Bella  
Executive Specialised Distribution  
Advantagedge & National Australia Bank Limited