

Hi <First Name>, (for Consumer communications)
Important information for <Business Name>, (for Business communications)

Important information about your Advantedge home loan

In 2009, National Australia Bank Limited (**NAB**) acquired Challenger's Mortgage Manager business and 'white label' multi-brand, known today as **Advantedge**.

Your **<Aggregator Brand>** loan contract shows AFSH Nominees Pty Ltd (**AFSH**) as your 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 is funded by NAB, with AFSH providing loans as an agent for NAB.

Following an extensive review, NAB has decided to close the Advantedge business.

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 will replace AFSH as your credit provider and AFSH will now perform functions in relation to your loan as an agent and credit representative of NAB.
- Any references to AFSH in your existing loan contract should be read as references to AFSH as agent for NAB. AFSH will still perform some functions in relation to your loan, such as collecting repayments. It will do this as an agent and credit representative of NAB.
- AFS will continue to manage your **<Aggregator Brand>** branded loan and you will continue to receive communications from AFS about your loan, up until the transition to a NAB branded product.
- Your BSB and account number, 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, 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,

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