Advantedge Migration
Broker FAQs

General information about moving to NAB	
What will my customer's home loan be known as at NAB?	Each Advantedge home loan will move to a **NAB Tailored Home Loan**. The **monthly loan service fee will not be charged** after your customer's home loan moves to NAB, regardless of how many loans a customer has. NAB will notify customers if the fee becomes payable in the future. A Notice of Changes and a copy of the NAB Home Loan General Terms were sent to customers in August outlining the changes that apply when their loan moves to NAB.
When will the move happen and when will my customer be able to see their NAB Tailored Home Loan?	Advantedge home loans will move to NAB on **17 October 2026**. Customers will be able to view their NAB home loan through NAB Internet Banking, the NAB App and phone banking from **Monday 19 October 2026** (provided they register to use these services).
What is the welcome letter NAB is sending to customers in September?	This letter from NAB provides customers information about their home loan moving to NAB which is scheduled to happen on 17 October 2026. This welcome letter includes: • The customer's NAB ID (unless they already have one). • The NAB Tailored Home Loan account details. • Information about their interest rate following the move to NAB. • Instructions on how to register for NAB Internet Banking and the NAB app. • Information on home loan features such as offset arrangements and redraw. • A reminder about the limited servicing period.
What can my customer do now to prepare for the move to NAB on 17 October?	There are a few things customers can do to prepare for the move to NAB on 17 October 2026, including: • Register for NAB Internet Banking and/or the NAB app. • Consider if they wish to open a NAB transaction account –they'll need an eligible NAB transaction account to access redraw or have offset features on their NAB Tailored Home Loan after 17 October 2026. • Check their direct debit arrangement in StarNet and confirm their personal details are correct. • Make any changes to their home loan if required before the cut-off dates outlined on the limited servicing period guide. • If they have any third-party making payments into their home loan (e.g. salary credits or direct credits), update the provider of those payments with their new NAB BSB and account number and ensure they're used for payments from Monday

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	19 October.
Registering for NAB Internet Banking and the NAB App	
When can customers register for NAB Internet Banking and the NAB app?	Customers can register as soon as they receive their welcome letter from NAB. The welcome letter contains their unique NAB ID (unless they already have one) which they need to set up their online banking. **Important:** While customers can register for these online banking services now, they won't be able to view or manage their NAB home loan/s until Monday 19 October 2026.
How do customers set up NAB Internet Banking and the NAB app	Customers can set up NAB Internet Banking and the NAB app using the NAB ID provided on their welcome letter from NAB. • For information on setting up NAB Internet Banking, visit Online banking setup | How to guide - NAB • For information on getting the NAB app, visit nab.com.au/nabapp
What if my customer already banks with NAB?	If your customer already has a NAB account and is registered for NAB Internet Banking and/or the NAB app, they don't need to register for these again. Their Tailored Home Loan/s will be added to their existing profile and be available to view and manage from **Monday 19 October 2026**. If your customer has a NAB account but is not registered for online banking, they can register using the instructions provided in the links above. If your customer already banks with NAB but received a new NAB ID in their welcome letter, it means we couldn't match their existing NAB ID. To access their home loan when it moves to NAB, they should register for NAB Internet Banking and/or the NAB app using the NAB ID provided in the letter. Their home loan will be available to view and manage from Monday 19 October 2026. After the move, they can contact NAB to have their NAB IDs consolidated.
My customer is new to NAB, where do they find their NAB ID number?	Their NAB ID is included in their welcome letter NAB sends in September 2026. Once they receive it, they can use their NAB ID to register for NAB Internet Banking and the NAB app. Registering before **Monday 19 October 2026** will help ensure they can access and manage their home loan online as soon as the move to NAB is complete.
My customer has misplaced their letter or did not receive one. Where can they get another copy	Your customer can contact Advantedge Customer Care on **1300 300 989** or email us at **customercare@advantedge.com.au**.
My customer already has a NAB account but can't find their NAB ID?	If they're already a NAB customer, they may be able to find their NAB ID on the back of their NAB debit or credit card. Alternatively, they can contact NAB on 13 22 65 or visit a NAB branch.
What if my customer does not register for NAB Internet Banking or the NABN app before 17 October?	That's ok. Their home loan will still move to NAB as planned, and they can register at any time. We recommend registering before **19 October 2026** so your customer is ready to access and manage their home loan online from day one.
Interest rates	

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What happens to my customer's interest rate when they move to NAB?

The welcome letter NAB sends in September 2026 will include information about the interest rate applicable to your customer's home loan/s.

Below is a summary of what will happen based on the loan type:

Loan type	Interest rate when home loan moves to NAB*
Variable Rate	When the home loan moves to NAB, the variable rate will be calculated using: • A NAB Tailored Home Loan Indicator Rate, less • A customer margin
Fixed Rate, Principal & Interest	The fixed rate will continue until the fixed rate period expiry date. After this the rate will switch to a variable interest rate which will be calculated using: • A NAB Tailored Home Loan Indicator Rate, less • A customer margin
Variable Rate, Interest Only	The variable rate interest only period will continue until the interest only period expiry date. The variable interest rate will be calculated as set out under 'Variable Rate' above.
Fixed Rate, Interest Only	The fixed rate interest only period will continue until the scheduled expiry. After this the loan will switch to a variable interest rate which will be calculated as set out under 'Variable Rate' above.

*Interest rates, indicator rates, and customer margins may change, including if your customer makes changes to their home loan.

Will my customer's variable rate stay the same when their home loan moves to NAB?

Yes, the interest rate on variable rate home loans, including any variable rate interest only loans, will stay the same on the date the home loan moves to NAB (Effective Date).

The only exception is if NAB increases the applicable indicator rate within the three weeks before the Effective Date. If this happens, the customer's variable interest rate will increase by the same amount from the Effective Date.

If NAB increases the applicable indicator rate more than three weeks before the Effective Date, we will adjust the customer margin so their overall variable interest rate will not increase because of that earlier indicator rate change.

After the Effective Date, the interest rate, indicator rate and customer margin may change from time to time, including if your customer makes changes to their loan.

NAB features (incl. transaction accounts and offset account)

Can my customer set up a NAB Transaction account?

Yes, if they wish to do so. Opening a NAB transaction account, such as a NAB Classic Banking account, is quick and easy. Once customers have their NAB ID, they can apply for an account in several ways:

- NAB Internet Banking or the NAB app - Opening a bank account online | Compare accounts and apply - NAB
- NAB website - Classic Banking account | $0 monthly account fee - NAB.

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	Their NAB ID may be an existing NAB ID or a new NAB ID included in the welcome letter NAB sends in September 2026. If your customer doesn't remember their NAB ID or has trouble logging in, they can contact NAB using the details below. Alternatively, customers can get personalised support from a NAB banking expert on **13 22 65** or by booking an appointment using NAB's booking tool and selecting **'Transaction Account'** as the appointment type. Note: Customers will need an eligible NAB transaction account to access redraw and have offset features on their NAB Tailored Home Loan after Saturday 17 October 2026.
Can my customer get an offset account?	If your customer has an eligible variable rate home loan, they can link up to 10 eligible NAB transaction accounts to act as offset accounts. For more information on NAB offset accounts, visit What is an offset account? - NAB. **Important:** If your customer opens a NAB transaction account before their home loan moves to NAB, it **won't automatically be linked to their home loan as an offset account**. From **Monday 19 October 2026**, your customer will need to link the account in the NAB app or contact us for assistance. Information on adding, changing or removing an offset account in the NAB app is available here - Add, change or remove an offset account | How to guide - NAB They can also call a NAB Home Loan Expert on **13 78 79** or book an appointment with a NAB banker.
What if my customer has a fixed rate loan and wants an offset account?	During a fixed rate period on a home loan, the linked transaction account will not offset the home loan interest.
Repayments, direct debits and direct credits	
Will my customer's direct debit arrangement continue after their home loan moves to NAB?	In most cases, your customer's direct debit repayments will continue as normal when their home loan moves to NAB. However, customers will need to set up a new direct debit if their repayments are currently made from one Advantedge home loan account to another Advantedge home loan account. We recommend customers with such arrangements to set up a new direct debit as soon as possible, and before Wednesday 14 October 2026, to help ensure repayments continue without interruption. To set up a direct debit before the move, your customer can complete a Direct Debit Request Form and return it to Advantedge.customercare@advantedge.com.au by **Wednesday 14 October 2026.** Customers who have not set up a direct debit before then can contact NAB on or after **Monday 19 October 2026** for assistance.
My customer has multiple repayments into their home loan, what happens when their home loan moves to NAB?	If multiple direct debits are used to make repayments, those direct debits will transfer to NAB, however the payment amount won't automatically increase if the required home loan repayment amount increases.

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	To make sure your customer's full repayment is made if their repayment amount increases, they'll need to tell NAB which direct debit to increase. They can do this by submitting a NAB direct debit form or by updating their direct debit arrangements in the NAB app.
Will my customer's repayment amount change when their home loan moves to NAB	Your customer's minimum repayment amount will stay the same on 17 October 2026. If your customer has a variable rate loan, NAB will regularly review the repayments to help keep their loan on track to be paid off within the agreed term. These reviews usually happen every three months. If your customer's repayments need to change following such a review, NAB will give at least 20 days' notice before the change takes effect (unless repayments are going down).
Will my customer see a name change for direct debit payments?	Yes. For home loan repayments made by direct debit, the name shown on the payer's transaction account statement will change from **Advantedge Financial Services** to **National Australia Bank Limited.**
What happens if my customer receives salary credits or other deposits into their home loan?	If your customer receives payments into their home loan account, such as salary payments or other deposits, they'll need to update the payer with the **NAB Tailored Home Loan BSB and account number** for payments made from Monday 19 October. The new BSB and account number/s can be found in the welcome letter NAB sends in September 2026. Any payments sent to the existing Advantedge BSB and account number after **Sunday 18 October 2026** will not be processed.
What will happen if someone tries to make a payment into my customer's Advantedge home loan account after it's moved to NAB?	Payments made to your customer's existing Advantedge home loan account between **16 and 18 October 2026** will be transferred to their NAB Tailored Home Loan on 19 October 2026. Any payments sent to the existing Advantedge BSB and account number after **18 October 2026** will be returned. Those payments will need to be resent using the customer's NAB Tailored Home Loan BSB and account details which can be found in the welcome letter NAB sends in September 2026.
Does making additional payments into the customer's home loan replace their next scheduled repayment at NAB?	No. If the customer makes additional payments into their NAB Tailored Home Loan, their direct debit will still be collected on the scheduled date. Information about how your customer can manage their home loan repayments after **19 October 2026** is available here - Set up or change home loan repayments | How to guide - NAB.
My customer currently makes repayments twice a month – what will happen when they move to NAB?	If your customer currently pays **twice a month**, we'll move this to fortnightly repayments at NAB. Your customer's first repayment date after **Saturday 17 October 2026** stays the same, and the next will be two weeks later. The amount won't change.
If my customer's nominated direct debit repayment is higher than the minimum required	Yes. If your customer currently pays more than their minimum required repayment by direct debit, they don't need to do anything. NAB will transfer their existing direct debit to the NAB Tailored Home Loan using the same repayment amount.

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repayment, will this be carried over to their NAB Tailored Home Loan?	If your customer wants to change their direct debit arrangement, they can contact NAB after their NAB Tailored Home Loan becomes visible in NAB Internet Banking and the NAB app on **Monday 19 October 2026**. If your customer currently makes repayments by direct debit from another Advantedge home loan their direct debit will not transfer to NAB. Your customer will need to set up a new direct debit after their loan moves to NAB. See the FAQ above for more information.
My customer's repayments are paid by direct debit from another Advantedge home loan account, will this arrangement transfer?	No, direct debits from another home loan account will not transfer to NAB. Your customer will need to set up a new direct debit. To set up a direct debit before the move, your customer can complete a Direct Debit Request Form and return it to Advantedge.customercare@advantedge.com.au before **Wednesday 14 October 2026.** Customers who have not set up a direct debit before then can contact NAB on or after **Monday 19 October 2026** for assistance.
Can my customer's scheduled home loan repayments be reduced after their home loan moves to NAB?	If your customer has a variable rate loan, NAB will regularly review the repayments to help keep their loan on track to be paid off within the agreed term. These reviews usually happen every three months. Your customer can also request a repayment review in the NAB app or by contacting NAB. NAB does not currently automatically reduce minimum repayments.
How does my customer set up a direct debit if they don't already have one?	To set up a direct debit before they move to NAB, they can complete a Direct Debit Request Form and return it to customercare@advantedge.com.au by **Wednesday 14 October 2026.** Information about how your customer can manage their home loan repayments from **Monday 19 October 2026** is available on Set up or change home loan repayments | How to guide - NAB.
Interest Only Home Loans	
My customer does not have a direct debit set up for their Interest Only home loan, what will happen to their repayments?	Your customer must choose a transaction account for interest only repayments. If they already have a direct debit setup, we will use that account. If your customer doesn't have a direct debit, we recommend they set one up before **Wednesday 14 October 2026** to ensure their repayments continue, on time. To set up a direct debit, your customer can fill out a Direct Debit Request Form and return it to customercare@advantedge.com.au before **Wednesday 14 October 2026.** From **Monday 19 October 2026**, customers can nominate an account for interest only repayments through the NAB app, NAB Internet Banking or by contacting NAB.
My customer's interest only repayment is due on or before 13 October 2026. Will they still be charged on	Yes. As a one-off change when home loans move to NAB, customers on interest only loans whose scheduled repayments falls on or before Tuesday 13 October 2026 will have two interest only repayments in October 2026.

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the last business day of the month?	This is because interest only repayments will move to the last business day of the month. As a result: 1. **Their usual Advantedge interest only repayment** (if due on or before Tuesday 13 October 2026) will be collected for September's interest. 2. **A further repayment will be due on Friday 30 October 2026** for October interest. Customers should ensure they have sufficient funds available in their nominated account for both payments. After October 2026, interest only repayments will continue to be collected on the **last business day of each month**.
My customer's interest only repayment is due on or after 14 October 2026. What will happen?	If your customer is on an interest only loan and their September interest payment is scheduled on or after Wednesday 14 October 2026, we will not be able to collect it due to the move to NAB. Therefore, we are extending the time for those customers to make the September interest repayment for interest only loans. They can make this payment at any time on or after Monday 19 October 2026. If your customer has not made the payment by the due date for their September interest payment: • the amount will be part of their loan balance; • it will accrue interest at the rate applicable to their loan balance; • this September interest payment will not be treated as a missed payment for arrears purposes; and • once the loan's interest only period ends, if your customer has not made the repayment, the amount will be repaid with principal and interest repayments. Their October interest payment with NAB will be due on **Friday 30 October 2026**. Customers should ensure they have sufficient funds available in their nominated account by this date. After that, interest only repayments will be due **on the last business day of each month.**
What happens if my customer doesn't have enough funds for the second repayment in October?	Customers with an interest only repayment due on or before 13 October 2026 will have two interest only repayments in October 2026: one on their usual repayment date for September interest, and one on 30 October 2026 for October interest (see FAQ above). If there are not enough funds available for both interest only repayments, the loan may go into arrears. To help avoid this, customers should ensure they have sufficient funds available for both interest only repayments due in October (where applicable). **Help is available if your customer is not able to make the repayments. They should contact NAB (13 22 65)** as soon as possible.
Are there changes to the repayment date for Interest Only Home Loans?	The repayment date for Interest Only loans will be on the last business day of each month. A 'business day' means a day other than a Saturday, Sunday or an Australian national public holiday.

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	The interest amount for October will be charged on **Friday 30 October 2026.**
Limited servicing period	
When is the last date my customer can make changes to their Advantedge home loan before it moves to NAB?	As we get closer to move, cut-off dates will apply to variations and some servicing requests (including redraw) to ensure the move is completed smoothly and with minimal disruption. These dates vary depending on the type of request and run from 28 September – 19 October. For a full breakdown of these cut-off dates, check out the Advantedge Limited Servicing Period guide. Please encourage your customers to make any changes they need to before the relevant cut-off date. Otherwise, these can be requested at NAB from **Monday 19 October 2026**.
What happens if my customer misses a cut-off date for a loan change?	From **Monday 19 October 2026**, customer will be able to request changes to their home loan through NAB.
When will the digital variation request form on the Advantedge website be removed?	The digital variation form on the Advantedge website will no longer be available from **Tuesday 8 September**, however you and your customers can continue to download and submit a manual copy of the form via the Post Settlement Forms page on the Advantedge website. You can also contact us at brokersupport@advantedge.com.au.
Construction loans	
What happens to construction progress payments?	Customers can continue to submit construction progress payment requests to Advantedge until close of business on **Friday 16 October 2026**. From **Monday 19 October**, customers can send progress payment requests to NAB at nabdocs@applyonline.com.au for processing. A NAB Construction Case Manager will be in touch with you closer to the move with more information.
Is there a period of time when construction progress payments will not be processed?	Yes. Construction progress payments cannot be processed from **Wednesday 14 October** until **Monday 19 October 2026**. Any requests received during this time will be held and processed by NAB from **Monday 19 October**. If you have any customers with a progress payments scheduled around that time, please help them plan ahead to minimise disruption to their construction timeline. For a full breakdown of the cut-off dates in connection with the move to NAB, check out the Advantedge Limited Servicing Period guide.
Where should the customer send construction progress payment requests after the move to NAB?	From Monday **19 October**, customers can send progress payment requests to NAB at nabdocs@applyonline.com.au for processing. You will be contacted by a NAB Construction Case Manager closer to the move date with

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	further information.
Estate Representatives	
What if my customer is an Estate Representative?	The home loan will still move to NAB. If an Estate Representative is acting for a customer, you can direct them to call NAB on **13 78 79** from **19 October 2026**. If they are overseas, they can call **+61 3 8641 9083**. NAB will let them know what information is needed before account details can be shared.
Guarantors	
What if my customer is a guarantor?	The guarantee will stay in place. The loan terms will change as set out in the letter Advantedge sent your customer in August 2026. If your customer has questions about the move or their guarantee arrangement after the move to NAB, they can contact NAB on **13 78 79**.
Hardship	
My customer is in financial hardship. Will this move to NAB affect their current arrangement?	Existing financial hardship arrangements will continue as agreed. If customers are worried about making repayments or need extra support, we're asking them to contact us as early as possible to talk through their options. More information about hardship support at NAB, including who to contact based on your customer's situation, can be found here.
Redraw	
What do I need to know about accessing redraw from a NAB Tailored Home Loan?	Customers can access their redraw on variable rate loans through Advantedge as normal until **Thursday 14 October 2026.** We will be unable to process any redraw requests **between 14 – 19 October.** Customers can access redraw from their NAB variable rate home loan from **Monday 19 October 2026**, however there are some differences to how redraw will work after the move to NAB including: • To protect customers from potential fraud and scams, redrew funds can only be disbursed into an eligible **NAB transaction account** (e.g. NAB Classic Banking) in, the customers own name. • The amount available to redraw may be less because **NAB calculates available redraw differently**. The amount won't include your customer's next scheduled repayment. This helps reduce the risk of your customer's account falling into arrears after a redraw. It only affects the amount available to access and does not change your loan balance. • The **minimum redraw** amount is $500. • Customers will no longer be able to use **scheduled redraws, fast redraws or redraw by cheque**. • Redraw is not available where there is another interest over the security for the loan, such as a second mortgage.

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	If your customer needs their full redraw, they may want to take it out before 14 October.
How will my customer's available redraw be calculated?	The amount available to redraw may be less because **NAB calculates available redraw differently**. The amount won't include the next scheduled repayment. This helps reduce the risk of your customer's account falling into arrears after a redraw. It only affects the amount available to access and does not change your loan balance. For example, if your customer has **$2,500** available to redraw and their next repayment is **$1,500**, their available redraw on your NAB Tailored Home Loan will be **$1,000**. If your customer needs their full redraw, they may want to take it out before 14 October.
Does my customer need a NAB transaction account to access their redraw funds, what are their options?	Yes. To protect customers from potential fraud and scams, redraw funds can only be disbursed into an eligible NAB transaction account in the customer's name. If they don't have a NAB transaction account, they can apply for one if they wish to do so. Here's how to apply for a NAB Classic Banking account: • Apply through NAB Internet Banking or the NAB app - Opening a bank account online | Compare accounts and apply - NAB • Apply online through the NAB website - Classic Banking account | $0 monthly account fee - NAB. Alternatively, for personalised support they can speak with a NAB banking expert on **13 22 65** or by booking an appointment using NAB's booking tool and selecting **'Transaction Account'** as the appointment type.
My customer has a scheduled recurring redraw set up, will this carry across to NAB?	No. Scheduled redraws, fast redraw or redraw by cheques will not be available from **Wednesday 14 October 2026**. Existing scheduled redraws will be cancelled for payments after this date. If your customer wants to make any redraws before moving to NAB, they should request it before **Wednesday 14 October** as outlined in the Limited Servicing Period guide. From **Monday 19 October 2026**, customers will be able to use NAB Internet Banking or the NAB App to redraw from their home loan (provided they're registered for these services).
If Perpetual Trustees Victoria Limited (PTVL) is currently my customer's lender, will that change after my loan moves to NAB's systems on 17 October 2026?	No. Until your customer's home loan is formally transferred to NAB, Perpetual Trustees Victoria Limited (PTVL) will remain your customer's lender of record. **What does this mean from 17 October 2026?** • PTVL will assign its rights under your customer's home loan to NAB. • Your customer will make your loan repayments to NAB and deal directly with NAB in connection with their loan and mortgage. • NAB will act on PTVL's behalf in relation to your customer's loan and mortgage. **Could my customer's loan be transferred to NAB in the future?** Yes. After 17 October 2026, NAB may contact your customer to complete a formal legal transfer of your customer's loan and mortgage to NAB.

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	To do this, your customer may need to: • provide identification information; and • confirm that they agree to the transfer of their loan and mortgage.
My customer's lender is Perpetual Trustees Victoria Limited (PTVL) and they want to request a redraw. What should I tell them?	Your customer can request redraw on variable rate loans from NAB from 19 October. NAB will act as agent for PTVL in connection with any redraw requests.
Why do redraw forms and communications for Perpetual Trustees Victoria Limited (PTVL) customers refer to NAB?	NAB will act as agent for PTVL in connection with any redraw requests.
Does NAB acting as an agent for Perpetual Trustee Company Limited (PTVL) change the customer's loan terms or redraw eligibility?	No.
Support before and after moving to NAB	
What happens after my customer's home loan moves to NAB?	Your customer's home loan is expected to be available in NAB Internet Banking and the NAB App from **19 October 2026**. Their previous home loan statements and final home loan statement will be available through their online banking where applicable. StarNet will no longer be available, and they will receive confirmation that their loan has moved.
When will my customer receive their final home loan statement?	Final home loan statements will be sent to customers from **31 October 2026**.

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Where can my customer get support?	We're here to support you and your customers as their home loan moves to NAB. If customers have any questions about their move to NAB or their NAB Tailored Home Loan, they can: • Visit the NAB Migration website or the Advantedge close and transition page. • Speak to a NAB Home Loan Expert on **13 78 79** Monday to Friday, 8:00am to 7:00pm (AEST/AEDT), or Saturday to Sunday, 9:00am to 6:00pm (AEST/AEDT). For help with everyday banking needs (such as transaction accounts or internet banking setup) customers can: • Message NAB through the NAB app or NAB Internet Banking. • Call NAB directly from the NAB app to skip the identification process and connect with a banker more quickly. • Call **13 22 65.** If you're overseas, you can call **+61 3 8641 9083**. Monday to Friday, 8:00am to 7:00pm (AEST/AEDT), or Saturday to Sunday, 9:00am to 6:00pm (AEST/AEDT). The Advantedge Customer Care is also still available until Advantedge home loan move to NAB on 17 October. Customers can reach the team on **1300 300 989** or email **customercare@advantedge.com.au**.
Where can brokers go for support?	Brokers can continue to contact Advantedge Broker Support at brokersupport@advantedge.com.au

Previous FAQs – For reference only

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The FAQs below were issued in earlier communications about the Notice of Changes and migration to NAB. They have been retained for reference only. Please refer to the current FAQs above for the latest information.

General	
What NAB home loan product will my customer migrate to?	All Advantedge home loans will move to NAB systems and be referred to by NAB as **NAB Tailored Home Loans**. Each existing loan split will become its own NAB Tailored Home Loan account, meaning: • If your customer has one loan split, they'll have one NAB Tailored Home Loan account. • If your customer has multiple loan splits, each split will become its own NAB Tailored Home Loan account – with an individual BSB and account number. The **monthly service fee will not be charged** after your customer's home loan moves to NAB, regardless of how many loans a customer has. NAB will notify customers if the fee becomes payable in the future. We will send updated home loan terms and conditions to customers from Monday 3 August which outline the changes that apply when their loan moves onto NAB's systems.
When will my customer receive their updated terms and conditions?	From **Monday 3 August**, we will send customers a variation letter telling them about changes to their home loans. This will be accompanied by: 1. **Notice of Changes to the Loan Contract Terms and Conditions -** this explains what the changes are. 2. **Home Loan General Terms -** These are a booklet of varied terms which also include an addendum. Copies of these documents, along with updated Customer FAQs, will be available on the migration page of the Advantedge website from Monday 3 August.
When will the migration happen and when will my customer have access to their NAB Tailored Home Loan?	Advantedge home loans will migrate to NAB over the weekend of **17-18 October 2026**. Customers will be able to access their NAB home loan from **Monday 19 October 2026**. From then, they can view and manage their home loan through NAB Internet Banking, the NAB app and phone banking (provided they register to use these services). From **1 September 2026** we will send customers a letter confirming their: • NAB ID (if new to NAB) • new BSB and account number • instructions for setting up NAB Internet Banking and the NAB app. We will also include additional content in this letter for some customers. For instance, if they have a construction loan, we will provide details of how to request a progress payment. We will also let customers know if they need to take additional actions prior to the

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	migration in October.
How can I help my customer prepare for the migration to NAB in October?	You can support your customers by encouraging them to check the following: 1. **Confirm their contact details are up to date:** Customers must ensure their mobile number, email and residential address are current. This is so they receive important updates and can set up NAB Internet Banking when they move. Note: They cannot have a PO Box as their residential address. To confirm these details, customers can call us on 1300 300 989 or follow these simple steps: Login to StarNet Go to the 'My Details' tab Click the 'SMS' button to receive a security code Enter the security code Select 'Edit details' Make the changes and click 'Save' 2. **Review any payments going into their Advantedge loan (not including their direct debit):** Customers should check if they have any other payments being paid into their home loan account (such as salary credits or direct transfers). If yes, they'll need to remember to update the provider with their new NAB account details when they move over to NAB in October. 3. **Check their direct debit arrangements:** Customers need to ensure that direct debits are set up, valid and ready to continue once their home loan moves to NAB. Please refer to the 'Repayments' section below for more information on direct debits.
What stays the same when my customer's home loan moves to a NAB Tailored Home Loan?	Many of your customer's home loan features remain the same at NAB, including the following (where applicable): • loan amount/s. • minimum repayment amounts. • any interest only period/s. • any agreed fixed rate periods. • preferred frequency for receiving account statements. • the property used to secure the customer's loan/s. • any existing payment arrangements. **Important:** if you're currently on a hardship arrangement, this change won't impact it. • If customer's have a fixed rate, their rate will continue for the rest of their fixed rate period. If they have a variable rate, this continues to be subject to change as it is today.
Limited Servicing Period	
When is the last date my customer can make changes to their Advantedge home loan before it moves to NAB?	As we get closer to migration, cut-off dates will apply to some variation and servicing requests. This will help ensure the migration is completed smoothly and with minimal disruption. These dates will vary depending on the type of request (and includes non-credit critical changes)

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	For a full breakdown of these cut-off dates, check out the Advantedge Limited Servicing Period guide.
Interest Rates	
Will my customer's interest rate change?	If the customer has a **fixed rate**, their rate will continue for the rest of their fixed rate period. If the customer has a **variable rate**, this continues to be subject to change as it is today. NAB determines variable rates differently, for more details refer to section 2 of the 'Notice of Changes to the Loan Contract Terms and Conditions' which will be available on the migration page of the Advantedge website from 3 August. If the customer has a variable rate, there may be interest rate changes before the date the home loan moves to NAB (e.g. if the RBA cash rates change). NAB will honour the variable rate the customer has immediately before the migration date unless NAB's indicator rate has moved before the migration date.
Repayments	
Will my customer's repayment amount change at migration?	**Principal and interest** repayment amounts will stay the same. The way **interest only** repayments are calculated remains unchanged. However, if the September interest only repayment is due on or after Wednesday 14 October 2026, there is an option for customers to not make this payment. Please refer to the **'Interest Only' section** of the FAQs below for more information.
My customer makes payments into their Advantedge home loan that is not a direct debit (e.g. salary credits or direct transfer using the BSB and account number). If my customer forgets to update the provider with their NAB BSB and account number will the repayments fail?	Yes. If your customer has any other payments into their home loan (such as salary credits and direct transfers) they will need to update the provider with their NAB BSB and account number/s before their home loan/s move to NAB in October. Customers will receive their NAB account details in their 'Welcome to NAB' letter in September. Payments received between **Friday 16 October 2026** and **Sunday 18 October 2026** will be held and then applied to the customer's NAB Tailored Home Loan on **Monday 19 October 2026**. Any payments attempted using the Advantedge BSB and account number after **Sunday 18 October 2026**, will not be processed. We will remind customers of this closer to the time.
Does making additional payments into the customer's home loan reduce their scheduled repayment?	No. If the customer makes additional payments into their NAB home loan, whether by salary credit or another payment method, the scheduled repayment is still due and NAB will still process any scheduled direct debit as normal. If the customer has made additional repayments into their home loan and wants to change their direct debit arrangement, they can do this through NAB from Monday 19 October 2026.

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My customer currently makes repayments twice a month – can they continue with this schedule when they migrate to NAB?	If you pay twice a month, we will **change this to fortnightly repayments**. Your first repayment date after **Saturday 17 October** stays the same, and the next will be two weeks later. The amount won't change.
If my customer's nominated direct debit repayment is higher than the minimum required repayment, will this be carried over to their NAB Tailored Home Loan?	Yes. Customers who have set up a direct debit and nominated an amount higher than their minimum required repayment do not need to do anything. NAB will set up their current direct debit for their NAB Tailored Home Loan, with the same nominated amount. If customers want to change this arrangement, they can contact NAB after their NAB Tailored Home Loan becomes active on Monday 19 October 2026. Exception: If customers currently make repayments by direct debit, using another Advantedge home loan account, this arrangement will not transfer to NAB. They will instead need to set up a new direct debit. The FAQ below provides more information on this scenario.
My customer's repayments are paid by direct debit from another Advantedge home loan account, will this arrangement transfer?	No, that direct debit arrangement will not transfer. Customers will need to set up a new direct debit if their existing arrangement is to make a repayment from one Advantedge home loan account to another. Customers can set up a new direct debit by completing a Direct Debit Request Form and return to customercare@advantedge.com.au.
Can my customer's scheduled home loan repayments be reduced after their home loan moves to NAB?	NAB generally reviews variable rate loans every quarter to ensure that current repayments will clear the balance within the contracted term. NAB may also choose to review loans at other times. When interest rates fall, NAB does not automatically reduce minimum repayments. Customers can request to reduce their scheduled repayment in the NAB app or by contacting NAB.
Redraw	
What do I need to know about accessing redraw from a NAB Tailored Home Loan?	Customers can access their redraw through Advantedge as normal until **Thursday 14 October 2026.** We will be unable to process any redraw requests **between 14 – 19 October.** Customers can access redraw from their NAB account from **Monday 19 October 2026**, however there are some differences to how customers access it. • Customers must have a **NAB transaction account** (e.g. NAB Classic Banking) in their own name to access redraw – the funds will be paid into this account. • The amount the customer can **redraw will reduce**. It won't include their next scheduled repayment. • There is a **minimum redraw** amount of $500. • Customers will no longer be able to use scheduled redraws, fast redraws or redraw by cheque from 14 October. • Redraw is not available where there is another interest over the security for

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	the loan, such as a second mortgage.
How will my customer's available redraw be calculated?	The amount a customer can redraw will reduce. It won't include their next scheduled repayment amount. This does not mean money has been taken from their loan, or that their loan balance has changed, it only reflects how much redraw is available based on the way NAB calculates it. For example, if the customer has **$2,500** available to redraw and their next repayment is **$1,500**, their available redraw on the NAB Tailored Home Loan may show as **$1,000** because NAB has subtracted their next repayment amount.
What if my customer needs the money that will no longer be available for redraw due to the different calculation?	If your customer requires the extra funds now, they can access their redraw through Advantedge as normal until **Wednesday 14 October 2026**. After moving to NAB, customers may also be able to use an offset account to manage extra funds provided the customer meets NAB's offset account eligibility criteria. More information about setting up offset accounts will be provided in the 'Welcome to NAB' letter being sent to customers in September.
Does my customer need a NAB transaction account to access their redraw funds, what are their options?	Yes. To protect customers from potential fraud and scams, redraw funds can only be disbursed into an eligible NAB transaction account in the customer's name. If they don't have a NAB transaction account, they can open one by contacting NAB. If they prefer not to use a NAB transaction account for their everyday banking, they can either: a. Open one to access redraw and then transfer the funds from their NAB transaction account to the account they want the money to go into. b. Redraw through Advantedge as they currently do until Wednesday 14 October 2026. More information about opening a NAB transaction account will be provided in the 'Welcome to NAB' letter in September.
My customer has a scheduled recurring redraw set up, will this carry across to NAB?	No. Scheduled redraws, fast redraw or redraw by cheque will not be available after **Wednesday 14 October 2026**. Existing scheduled redraws will be cancelled for payments after this date. If your customer wants to make any redraws before moving to NAB, they should request it before **Wednesday 14 October** as outlined in the Limited Servicing Period guide. From **Monday 19 October 2026**, customers will be able to use NAB Internet Banking

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	or the NAB App to redraw from their home loan (provided they're registered for these services). Information on how to use and access Internet Banking and the NAB App will be provided to customers in a separate communication before the migration.
My customer has a $0 balance loan with redraw available; will it migrate to NAB?	Loans with a $0 balance and redraw available will be migrated to NAB. The new NAB loan account will remain open, and the customer will continue to have access to redraw (where available) until the loan reaches maturity, unless NAB closes the account in accordance with the varied terms and conditions. Refer to the '*Closing your loan*' section in the *Notice of Changes to the Loan Contract Terms and Conditions*.
Interest Only	
My customer does not have a direct debit set up for their Interest Only home loan, what will happen to their repayments?	Interest Only home loan repayments, including construction loans, must be paid by direct debit when they move to NAB. If customers don't have a direct debit in place with Advantedge, they should set one up before **Wednesday 14 October 2026** to ensure it moves to NAB with their loan, and their repayments continue on time. To set up a direct debit, customers will need to fill out a Direct Debit Request Form and return it to customercare@advantedge.com.au. From **Monday 19 October 2026**, customers can set up or amend their direct debit through the NAB app, NAB Internet Banking or by contacting NAB for support. More information on this will be provided in the 'Welcome to NAB' letter which will be sent in September.
Are there changes to the repayment date for Interest Only Home Loans?	The repayment date for Interest Only loans will be on the last business day of each month. A 'business day' means a day other than a Saturday, Sunday or an Australian national public holiday. The full interest amount for October will be charged on **Friday 30 October 2026.**
What will happen to my customer's interest only repayment in October?	This depends on when their interest only repayment is due. **If their September interest only repayment is scheduled on or before 13 October 2026**, we'll collect it as usual. Their October interest only repayment with NAB will be due on 30 October 2026 and after that, repayments will be due on the last business day of each month. **If their interest only repayment is due on or after Wednesday 14 October 2026**, it will not be automatically collected, and your customer may choose not to make this payment. In these circumstances: • any unpaid amount will continue to accrue interest; • however, this September interest payment will not be treated as a missed repayment;

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	• the amount will be part of the loan balance; and • once the loan's interest only period ends, the amount will be repaid with principal and interest repayments. Their October interest only repayment with NAB will be due on **Friday 30 October 2026**. They'll need to ensure sufficient funds are available in their nominated account by this date. After that, the customer's repayment will be due on the last business day of each month. **Note:** If the customer has a September interest only payment due on or after Wednesday 14 October 2026 and decides they'd prefer to make this payment, they can pay the amount directly into their NAB Tailored Home Loan after **Monday 19 October 2026**. They will need to use their new BSB and account number which they'll receive in their 'Welcome to NAB' letter in September.
My customer's interest only repayment is due on or before 13 October 2026. Will they still be charged on the last business day of the month?	Yes. Because interest only repayments will move to the last business day of the month, some customers may have two repayments in October 2026. If this happens, it's because: 3. **Their usual Advantedge interest only repayment** will be made in October (if scheduled on or before 13 October) to cover September's interest 4. **A repayment will be due on Friday 30 October 2026** to cover their October interest. Customers should ensure they have sufficient funds available to cover these repayments. This is a one-off change to support the move to a last business day of the month repayment cycle. After this, interest only repayments will continue to be collected on the last business day of the month.
What happens if my customer doesn't have enough funds for the second repayment in October?	If there are not enough funds available for their interest only repayment, the loan may go into arrears. To help avoid this, customers should ensure they have sufficient funds available for both interest only repayments due in October (where applicable). **If they are concerned about being able to make the repayment, they should contact NAB (13 22 65)** as soon as possible on or after **Monday 19 October 2026** to discuss the support options available.
Offset accounts	
Will I be able to have an offset account on my new NAB Tailored Home Loan?	Eligible variable rate home loan customers can link up to 10 offset accounts to their NAB Tailored Home Loan. With offset accounts, loan interest is charged on the difference between a customer's variable rate home loan balance and the total amount in their linked

	offset accounts, allowing them to pay less interest. Only eligible NAB Home Loans can benefit from an interest offset arrangement including the NAB Tailored Variable Rate Home Loan. For example, loans with fixed rates do not benefit from an interest offset arrangement. The potential benefits customers could gain from using a NAB offset facility will depend on many factors including the amount of funds in their offset account and how long the funds are in the offset account. Customers will not earn interest on the account balance of their transaction account while it's linked to a home loan under an interest offset arrangement. A NAB Classic Banking account can be used as an offset account. We'll provide more information on offset accounts in the 'Welcome to NAB' letter being sent to customers in September.
Construction loans	
Is there any change to construction payments at this stage?	Customers can continue to submit construction payment requests to Advantedge as normal, until close of business (COB) on **Friday 16 October 2026**. After this time, customers will need to submit progress payment requests to NAB for processing on or after **Monday 19 October**. **Please keep in mind that from Wednesday 14 October until Monday 19 October,** we will be unable to process construction payments. Payment requests submitted during this time will be held and processed by NAB on or after Monday 19 October. We'll provide customers with more information about how and when to begin submitting construction payment requests to NAB in the 'Welcome to NAB' letter in September.
Hardship	
My customer is in financial hardship. Will this move to NAB affect their current arrangement?	No. Existing financial hardship arrangements will continue as agreed. If customers are worried about making repayments or need extra support, we're asking them to contact us as early as possible to talk through their options.
Next communication	
When will NAB communicate to my customer?	From **1 September 2026**, NAB will send customers a further communication confirming their: • NAB ID (if new to NAB) • new BSB and account number • instructions for setting up NAB Internet Banking and the NAB app. We will also include additional content in this letter for some customers. For instance, if they have a construction loan, we will provide details of how to request a progress payment.

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	We will let your customer know if they need to take additional actions prior to the migration. Customers will receive an SMS notification the week before to let them know to expect this next communication. We'll communicate to brokers to let them know before this letter is sent to customers.

Previous FAQs – For reference only

The FAQs below were issued in earlier communications about the announcement and migration to NAB. They have been retained for reference only. Please refer to the current FAQs above for the latest information.

About the announcement	
What is happening to the Advantedge business?	On 11 June 2025, after careful consideration the NAB Group announced that it will close the Advantedge business. The closure will occur in phases beginning with the off sale of products in September 2025 and end in 2026 with the migration of all existing Advantedge loans to a NAB branded home loan. From the date of this announcement, NAB has replaced AFSH Nominees as the principal credit provider for Advantedge home loans. AFSH Nominees will act as an agent and credit representative of NAB until the transition is completed.
Why is NAB closing the Advantedge Business?	At NAB, we're committed to becoming the most customer-centric company in Australia and New Zealand. When it comes to purchasing a home, this means delivering a home loan experience that is simple, fast and convenient. We have considered the impact this decision will have on our broker community and our customers, who have told us they expect more from us. The migration to NAB will allow customers access to functionality not currently available through Advantedge. Customers will benefit from greater flexibility and additional features, including access to up to 10 offset accounts, transactional banking and broad functionality within the NAB App.
What does this mean that NAB is now the Principal Credit Provider?	NAB has always been the underlying Principal Credit Provider for Advantedge loans. All funding for Advantedge home loans has been provided by NAB under a principal and agency arrangement which has up until now been undisclosed. We are now making this clear in our documentation. New home loan applications will be registered with NAB as the mortgagee.
Are there impacts to my commission payments?	There will be no changes to Advantedge commission payments and clawback rules. If there are any changes as part of the migration to NAB, we will communicate this ahead of time.
Managing pipeline	
When can I no longer submit new applications to Advantedge?	You can continue to submit new applications to Advantedge until 5pm (AEST) on Tuesday 30 September 2025. After this point, Advantedge will no longer accept new applications.

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When can I no longer submit variations to Advantedge?	Variations (both credit critical and non-credit critical) can continue be submitted, except for requests to add a new borrower to a customer's existing Advantedge home loan. Requests to add a new borrower must be submitted prior to 5pm (AEST) Tuesday 30 September 2025. As we approach the migration of your customer's Advantedge home loan to a NAB branded home loan in 2026, there will be a date when Advantedge will no longer accept variation applications. These applications will need to be applied for and processed through NAB. We will advise you of this date in future communications.
My customer has an application at conditional approval. How long do I have to get it to unconditional?	The standard 90-day timeframe for applications to reach unconditional approval will not apply. All new applications must achieve unconditional approval by 5:00pm (AEDT) on Friday 31 October 2025. This cut-off date does not apply to variations. If you need an extension, please speak to your Advantedge Credit Assessor or the Advantedge Associate Support team before this date.
What will happen to my customer's application if it is still at conditional approval after 31 October 2025?	Unless you have requested and obtained approval for an extension prior to this date, the application status will become withdrawn.
My customer's home loan has not yet settled. Is there a date when settlements can no longer be booked?	Settlements for new Advantedge home loans must occur on or prior to Monday 2 February 2026. This cut-off date does not apply to variations.
My customer's home loan needs to settle after 2 February 2026. Is this possible?	If you have a purchase that needs to settle after 2 February 2026, please contact your MSA case manager who will be able to support you.
What pre-application support is available after the Advantedge Credit Scenarios inbox closes on 4 August 2025?	Pre-application credit support will still be available. If you need assistance, please contact your Business Development Manager or the Advantedge Associate team.
How will customers with new applications submitted before 30 September 2025 find out about the change?	You can provide a copy of announcement letter (PDF 417 KB) to your customer to advise them of this change. They will also receive a copy of this letter in their loan documents at settlement.
My customer's home loan settlement date was on 11 June. Did this change have any effect on their settlement?	No, there was no impact to their settlement because of this change. Their home loan will have settled under AFSH Nominees. After settlement, we will send them the following documents: • NAB branded Credit Guide • Advantedge branded Credit Guide • a copy of the announcement letter

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My customer was issued documents before 12 June and has signed them. Will this change have any effect on their upcoming settlement?	No, there was no impact to their settlement because of this change. Their home loan will have settled under AFSH Nominees. After settlement, we will send them the following documents: • NAB branded Credit Guide • Advantedge branded Credit Guide • a copy of the announcement letter
My customer was issued documents before 12 June and has not yet signed them. What will happen?	All outstanding documents that were issued before 12 June and are not fully completed / signed will be cancelled and reissued on 12 June. If documents were part signed (for example, due to multiple parties on the application), they will also be cancelled and reissued. These home loans will settle with NAB as the registered mortgagee. The new documents will include: • NAB Credit Guide • NAB branded Mortgage of Common Provision You will receive a copy of all the reissued documents. Additionally, Advantedge will send a communication at settlement advising the customer of this announcement. You can also provide your customer with a copy of this communication before settlement. Click here to download a copy. From 12 June, you should advise your customer that NAB must be nominated as the mortgagee to their insurance provider.
Why do Advantedge loan documents now come with NAB documents?	A NAB branded Credit Guide is issued to customers because NAB is now disclosed as the Principal Credit Provider. If your customer received a NAB branded Mortgage of Common Provisions, it is because their mortgage is registered under NAB. Other loan documents such as the Letter of Offer also now reference NAB. Any document that references the Advantedge Credit License will now also reference the NAB Credit License.
Why did my customer receive a copy of both the Advantedge Credit Guide and the NAB Credit Guide with their letter?	Your customer received a copy of the NAB Credit Guide because NAB is now disclosed as the Principal Credit Provider for their Advantedge home loan. They also received the Advantedge Credit Guide because this has been updated to reflect that AFSH Nominees will now act as the agent and credit representative for NAB, allowing them to continue to collect payments on NAB's behalf.
Does my customer need to update their building insurance provider about the change to NAB?	If your customer's home loan settled with NAB as the mortgagee or lender of record, NAB must be nominated as the mortgagee to your customer's insurance provider. At this stage, existing customers do not need to update their building insurance policy to nominate NAB as the mortgagee. It must remain as AFSH Nominees. This also applies to variation requests.
My customer wants to apply for the First Home Owner Grant. Who is now the financial institution?	When completing a First Home Owner Grant application, the customer should provide the name "AFSH Nominees".
Supporting existing customers	
Can my customer still make non-credit critical changes to their	Yes. All Advantedge servicing requests will be processed until home loans are transitioned to NAB branded loans.

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home loan?	
Can my customer still make credit critical variations on their existing home loan?	Yes. Credit critical variations can continue be submitted, except for requests to add a new borrower to a customer's existing Advantedge home loan. Requests to add a new borrower must be submitted prior to 5:00pm (AEST) Tuesday 30 September 2025. As we approach the migration of your customer's Advantedge home loan to a NAB branded home loan in 2026, there will be a date where Advantedge will no longer accept variation requests, and they will need to be applied for and processed through NAB. We will provide you and your customers more information on this as the migration date gets closer.
Will StarNet remain available for customers?	Yes, StarNet will remain available until further notice.
Will I continue to have access to Preferred Lenders?	Yes, Preferred Lenders will continue to be available until further notice.
Is my customer now covered by NAB's privacy policy?	Yes, Advantedge customers are now covered by NAB's privacy policy. This is because NAB is the Primary Credit Provider of their home loan. To view NAB's privacy policy go to www.nab.com.au/privacy.
Will you still make construction payments on behalf of my customer?	There is currently no change to the way construction payments are paid and received. This may change when the home loan is transitioned to NAB. If this is the case, we will let you know with plenty of notice and support you to ensure minimal disruption to your customers construction progress payments.
My customer's home loan settled with NAB as the Mortgagee – who do they contact for customer support?	Until the transition in 2026, the Advantedge Customer Care team will continue to provide ongoing support to all existing Advantedge customers.
Moving Advantedge home loans to NAB	
When will my customer's loan move to a NAB branded home loan?	All Advantedge home loans will be transitioned to NAB branded home loans in 2026. We will continue to keep you and your customers updated as we confirm the exact date this will occur.
Can my customer move to a NAB home loan now?	Your customer can refinance to a NAB home loan at any time before the planned transition in 2026. If they refinance, then a new application and re-assessment is required.
How do I find out more about home loans moving to NAB branded home loans?	We will regularly update the Advantedge website with details of the closure of the Advantedge business and transition of its customers to a NAB home loan. We'll also directly communicate to you and your customers each time we need to tell you something important. In the meantime, you should refer to your Business Development Manager for any questions you have.
Communications	
How was I notified about this?	An email was sent from Advantedge Updates on 13 June 2025 about the announcement.

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	All other communications about the offsale of Advantedge home loans were sent either from Advantedge Updates or from your Aggregator on 31 July 2025.
How was my customer notified about this?	A letter outlining the changes with a copy of the NAB Credit Guide and updated Advantedge Credit Guide will be mailed to all Advantedge customers in June 2025.
How do I get a copy of my customer's letter?	Download a copy of the customer letter (PDF 417 KB). You can also request a copy of a customer's letter by contacting Advantedge Customer Care on 1300 300 989 or emailing customercare@advantedge.com.au

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