Changes to your [#branded] Advantedge Loan

Effective 17 October 2026 (or such later date we tell you)

Notice of changes to your Loan Contract Terms and Conditions

1. Your [**Advantedge/brand**] Loan Contract Terms and Conditions (version 46) (Advantedge Loan Contract Terms and Conditions) will be varied as set out in the Table of Changes below from 17 October 2026 (or such later date we tell you). We refer to this change date below as the **Effective Date**.

   We enclose a copy of the booklet of varied terms which are called the 'Home Loan General Terms' and an addendum to the Home Loan General Terms booklet. We refer below to the booklet and addendum together as the 'Home Loan General Terms'.

Key Changes

2. Interest rate

If you have a variable rate, this continues to be subject to change as it is today. We may make interest rate changes between the date of this letter and the Effective Date (e.g. if the RBA cash rates change). From the Effective Date, we are making some changes to how the variable rate is calculated (described below).

NAB will honour the variable rate set immediately before the Effective Date, unless NAB's indicator rate has moved between the date of this letter and the Effective Date.

Your variable rate will be determined differently
From the Effective Date, your variable rate will be determined differently by NAB using an indicator rate and any applicable margins. See the table below which compares what Advantedge will do with what NAB will do.

Variable interest rates may change
NAB may make variable interest rate changes between the date of this letter and the Effective Date (e.g. if RBA cash rates change).

For example, if NAB increases the indicator rate prior to the Effective Date, your variable rate from the Effective Date will increase by the amount of that indicator rate change. **Otherwise, the rate you have immediately before the Effective Date will be the same on the Effective Date.**

Interest rates changes may affect your minimum repayments
If there is an increase in your variable rate, this may lead to an increase in your minimum principal and interest repayment amount when NAB comes to review your repayments after the Effective Date.

If you have a fixed rate
If you have a fixed rate, your rate will continue for the rest of your fixed rate period.

	What Advantedge does	What NAB does
How the variable rate is determined.	Advantedge determines a variable rate for you.	NAB determines the variable rate by totalling: • **a reference rate** (which NAB calls '**an indicator rate'**) published by NAB in the press and on its website, www.nab.com.au; • any margins **The indicator rate** This is the basis of the rate. **Margins** Margins can differ, depending on the type of loan, for instance whether it is for an investor or owner occupier.

		Some margins are added and some margins are subtracted (they are discounts). **Letting you know your reference rate and margins** In September, we will write to you to let you know your indicator rate and margins for your variable rate home loan/s.
How you are told about rate changes	Before a rate change, Advantedge sends you a letter giving you prior notice of the rate change.	**Changes to the indicator rate** NAB will publish any changes to the indicator rate on its website (and in the press) on the day of, or prior to the change. NAB won't send you a letter about changes to the indicator rate. **Changes to a margin** If NAB unilaterally changes any margins, NAB will send you a letter about the change. If the margin change is a rate increase, NAB will give you prior notice of the change. If NAB changes any margins by agreement with you, NAB will send you a letter confirming the change after reaching agreement with you.
How you can obtain information about your variable rate	Advantedge sets out your variable rate in StarNet and also on your statements of account. From the Effective Date, you won't be able to access information about your loan in StarNet.	From the Effective Date, NAB will set out your variable rate in the details about your home loan/s in NAB Internet Banking. When NAB comes to issue your statements of account for the home loan/s, the statements will also include your interest rate.

3. **When you pay interest**

Currently, interest is charged on the last calendar day of the month.

From the Effective Date, interest will be charged on the last Business Day of the month.

Interest charges incurred after the last business day of a month are debited to your loan account or nominated account on the last business day of the following month.

See clause 2.2 of the Home Loan General Terms.

4. **Fees & Charges**

The fees and charges will change as follows:

Fees and charges	Amount
Loan Service Fee	Will be waived unless you are notified that the fee is payable.

Mortgage Discharge Fee Includes preparation of discharge, attending settlement and lodgement of documents where applicable.	$350 (this was previously $295)
Production of Documents Fee To permit registration by other parties. For example, this fee may become payable if we make the title available at the titles office for certain variations (a plan of subdivision or consolidation).	$150 (no change)
Economic costs (break costs)	**Currently**, if you have a fixed rate loan and make extra repayments during your fixed rate period in excess of $20,000 (this doesn't include your scheduled repayments), the extra payment is returned. **From the Effective Date,** if you have a fixed rate loan and make extra repayments during your fixed rate period in excess of $20,000 (this doesn't include your scheduled repayments), the extra amount won't be refunded and may result in economic costs being charged. See clause 2.9 of the Home Loan General Terms.

Fees, charges and any waivers are subject to change.

Table of Changes

Set out below are the changes to your Loan Contract Terms and Conditions from 17 October 2026 (or such later date we tell you) (the **Effective Date**):

<table>
<tr><th>Other changes</th><th></th></tr>
<tr><td>Your contracts</td><td>The terms of your credit contract are contained in:
your Offer Letter, as changed from time to time including by this notice of change; and
your Advantedge Loan Contract and Terms as varied by this notice of change to be the booklet of terms called the ‘Home Loan General Terms (including its addendum).
Key changes that result from this change are specifically described below. There are also other minor changes or changes which are either neutral or in your favour which are not specifically described below – see the Home Loan General Terms.</td></tr>
<tr><td>Interest rate</td><td>Changes to how variable rates are determined and how NAB tells you about changes to variable rates are set out in paragraph 2 above.</td></tr>
<tr><td>Fees and Charges</td><td>The fees and charges applicable to your credit contract will change as set out in paragraph 4 above.

Fees, charges and any waivers are subject to further change.</td></tr>
<tr><td>Giving us instructions</td><td>Currently, where there is more than one borrower, you authorise us to act on the instructions of any one of you, subject to some specific exceptions.

From the Effective Date, if you prefer, you can set up your home loan account/s so that all borrowers must approve withdrawals and other instructions.

See clause 4.2 of the Home Loan General Terms.</td></tr>
<tr><td>Interest only in arrears</td><td>Currently, interest only in arrears payments are debited to the loan account. The first interest only in arrears payment is due one month after the settlement date for the loan account. Each subsequent interest only payment is due on the same day of each month.

From the Effective Date, interest only in arrears payments must be debited (under a direct debit arrangement) to a nominated transaction account on the last business day of the month.

See clauses 2.13 and 2.17 of the Home Loan General Terms.

To ensure you make your interest only in arrears payments on time, you’ll need to have a direct debit arrangement to debit the payments to a nominated transaction account in place before 14 October 2026.

Your Interest only payment dates will change:
If your September interest payment is scheduled on or before 13 October, we’ll collect it as usual.
If your September interest payment is scheduled on or after 14 October, you 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;
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.</td></tr>
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Your October interest payment with NAB will be due on 30 October. You will need to ensure sufficient funds are available in your nominated account by this date.
After that, your repayments will be due on the last business day of each month.

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<tr><td>How repayments are made and applied</td><td>
Currently, repayments are made via a direct debit arrangement from a nominated account, direct credit or direct salary credit and can be made weekly, twice monthly, fortnightly and monthly.
From the Effective Date:
Payments on your home loan must be made as follow:

Principal and interest home loan/s, this will be repaid from your chosen payment method, e.g. direct debit.
Interest only home loan/s, this will be debited to your nominated account.

Fees charges and other amounts:

Principal and interest home loan/s, this will be debited to your loan account.
Interest only home loan/s, this will be debited to your nominated account.

Where a payment is to be made from your nominated account, make sure you've authorised NAB to have these payments debited from your nominated account.
See clause 2.17 of the Home Loan General Terms.
If a repayment is due on a day that isn't a business day, it will need to be made on the next business day instead.
If any interest, fees and charges remain unpaid at the end of your loan term, we may debit it to your loan account. The outstanding balance and any other part of the total amount owing must be paid in full at the end of your loan term.
See clause 2.18 of the Home Loan General Terms.
</td></tr>
<tr><td>Additional repayments</td><td>
Currently, if you made additional repayments for a variable rate loan, it will be applied to pay or reduce your next minimum repayment.
From the Effective Date:
Making an extra repayment won't change your regular home loan repayments unless NAB agrees to it.
If you make an extra repayment on a variable rate home loan, it won't reduce your next monthly repayment.
It also won't reduce or stop a direct debit. If you do not wish this to happen, you will need to cancel your direct debit.
If you wish to make changes to regular payments, reduce or stop direct debits, you will need to make such changes or cancel your direct debit.
</td></tr>
<tr><td>Changes to direct debits and other payments</td><td>
From the Effective Date,

If you already pay your home loan/s by direct debits, NAB will move them to be in favour of NAB (unless you pay from another home loan account).

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	• If you pay your home loan/s by **bank transfer**, please update the BSB and account number before your first repayment after the Effective Date. • If your **salary is paid** into your home loan/s, give your employer the new BSB and account number and ask them to update before your first repayment after the Effective Date. • **Important:** Direct debits will still be processed, even if you've already made repayments that month. To avoid this, you'll need to cancel your direct debit.
Changes to your repayment frequency if you currently pay twice a month	**Currently**, you may make twice monthly repayments. **From the Effective Date**, if you currently make twice monthly repayments, you will be moved to fortnightly repayments. Your first payment after the Effective Date stays the same, then your next repayment will be due two weeks later. The amount of each payment won't change. We'll confirm the details in a separate letter.
When we may debit another account	**Currently**, payments due under the contract can only be debited to the relevant loan account/s. **From the Effective Date**, - if you have an interest only loan you are required to nominate a transaction account for the payment of interest only payments. If your nominated account is with NAB and has insufficient funds for the payment to be debited to that account, NAB might overdraw it to enable the payment to be made (your account statement for the nominated account will show you when NAB debited it). As an alternative, NAB might: • debit another one of your accounts with NAB (including the loan account or another loan account) to meet this amount, or • open a new account with NAB in your name to meet this amount. You should make sure that you have sufficient funds in your nominated account to avoid this. If NAB gives you a period of hardship relief, NAB may debit any interest only in arrears repayment to your loan account (rather than to your nominated account) during the period of hardship relief. See clause 2.20 of the Home Loan General Terms.
Break charge – Economic cost	See the change to economic costs in paragraph 4 above.
Offset	**Currently,** Advantedge does not provide an interest offset arrangement for your loan/s. **From the Effective Date**, an offset arrangement is available on request for eligible variable rate loans. This allows you to link up to 10 eligible NAB accounts to your loan where it is a variable rate loan, subject to NAB's requirements. You will need an eligible NAB transaction account, such as a NAB Classic Banking account. See 'How an offset account works' in section 2 of your Home Loan General Terms for the conditions.
Redraw	**Currently,** if you are eligible, you may redraw extra repayments you have made on your Advantedge loan. There is no minimum you can redraw. You can redraw if you have a second mortgage on your security. You can access redraw funds using Advantedge's scheduled redraw, fast redraw or cheques.

	From the Effective Date, there will be the following changes to redraw: • The **minimum** redraw amount is **$500**. • Redraw funds can only be paid into an **eligible NAB account** in your name (such as a NAB Classic Banking Account). • The way you can access redraw funds will change. You can redraw through NAB Internet Banking or NAB app (or with NAB's assistance). You will no longer be able to access redraw funds, using Advantedge's scheduled redraw, fast redraw or cheques from 14 October 2026. • Redraw is not available where there is another interest over the security for the loan, such as a second mortgage. • The amount you can **redraw will reduce**. It won't include your next scheduled repayment. This helps reduce the risk of your account falling into arrears after a redraw. o **For example**, if you have $2,500 available to redraw, and your monthly repayment is $1,500, your redraw would reduce to $1,000. o **Important:** if you need your full redraw, you may want to take it out before 14 October. See clauses 2.27, 2.28, 2.29. and 2.30 in the Home Loan General Terms booklet and clause 2.31 in the addendum.
Reviewing your Loan	**Currently**, we review your account and vary your minimum principal and interest repayment amount periodically to ensure you pay the total owing by the final repayment date, including following a change of a variable rate. **From the Effective Date**, when your home loan has a variable interest rate and you're making principal and interest repayments, NAB will be able to review your variable rate home loan and your financial situation at any time, and usually does this at least every quarter. After a review, NAB may adjust your principal and interest repayments to make sure your loan is fully repaid within the agreed term NAB does not automatically reduce your scheduled repayments after a review or when interest rates decrease. However, you can request a decrease to the scheduled repayment through the NAB app. See clause 4.5 in the addendum to the Home Loan General Terms booklet.
When you pay interest	See the change to how interest is charged in paragraph 3 above.
NAB Internet Banking and NAB app	**Currently**, you can view your home loan details and manage your home loan/s electronically through StarNet. **From the Effective Date**, StarNet will no longer be available. You will be able to view your home loan details and manage your home loan/s electronically through NAB Internet Banking and the NAB app To do this, you must register for NAB Internet Banking and the NAB app. In September 2026, NAB will send you information on how to download the NAB app and set up NAB Internet Banking.
Changes to your credit contract	**Currently,** when we vary any details of your contract we give you at least 30 days' notice, other than for a variable rate increase which needs to be notified no later than the day the rate increase applies. **From the Effective Date** NAB will provide notice in the following ways:

	- Changes to indicator rates (if they increase or decrease) will be available on the NAB website on the day the change commences. You can also search the NAB website for 'variable home loan interest rates.' - The notice period for changes to your scheduled repayments (including the amount, frequency, timing or how they're calculated), will be at least 20 days before the change takes effect. This won't apply to a notice for reducing your scheduled repayments or extending the time to make scheduled repayments. - Changes to how regularly you're sent statements will be notified at least 30 days before the changes take effect. - Substituting one indicator rate with another indicator rate will be notified at least 30 days before the change takes effect. See clauses 4.9, 4.10 and 4.11 the Home Loan General Terms.
How we communicate with each other	**Currently,** we send you notices and documents in writing to the email address specified for you or any other address that you have nominated. **From the Effective Date**, you can give NAB notice, and NAB can give you notice, in the ways described in clause 4.1 of the Home Loan General Terms. This includes giving each other notice in person at a NAB branch or registered office. Other methods include by post, electronic communication or by publication (electronic or in print).
Electronic communication	**Currently,** we send you notices and documents in writing to the email address specified for you or any other address that you have nominated. **From the Effective Date**, NAB can send you, and you can send NAB, messages electronically, such as via email, SMS, a message in your statement, NAB Internet Banking or the NAB App. See clause 4.1 of the Home Loan General Terms.
Electronic signatures	**From the Effective Date**, your contract/s will include an additional provision to allow for electronic signature. NAB and you may use electronic signatures as a way of signing any contract or document in relation to your loan. See clause 4.4 of the Home Loan General Terms.
Closing your loan	**Currently,** there is no provision to close your loan before the end of the loan term. **From the Effective Date**, NAB may close your home loan account if: - you let NAB know that you would like us to close it and the loan account has a zero or credit balance. - the total amount owing is zero (or less than $100) for 3 months in a row and we decide to close it for you. We'll give you reasonable prior notice of our intention to close your loan account under this clause. If you ask us not to close your loan account at that time, we won't. However, we may close your loan account without prior notice if we need to act quickly to manage a risk, in which case we will notify you as soon as reasonably practicable. - you have not used the loan account for seven years (or the period of time specified in Australian law on unclaimed money) and we decide to close it. Any credit balance will be transferred to the Commonwealth Government as unclaimed money. We will notify you at least 30 days before.

	If your loan account is closed, you will need to pay the total amount owing. See clauses 4.13 and 4.14 of the Home Loan General Terms.
Unacceptable account conduct	**From the Effective Date**, your contract/s will include an additional provision to provide support where you have concerns about banking safety. If you are concerned about your banking safety, call our NAB Customer Support Hub on 1300 308 175. You can find out more about additional support services directly on the NAB website by searching for 'support services'. See clause 5.11 of the Home Loan General Terms.
Co-operation	**From the Effective Date**, your contract/s will include an additional provision, requiring you to co-operate with NAB. You must give NAB any information about your financial position that NAB reasonably requests and you must do anything NAB reasonably requires to give full effect to the home loan contract and the security. See clause 4.7 of the Home Loan General Terms.
Set off and counterclaim	**From the Effective Date**, your contract/s will include an additional provision about set off and counter claim. You need to pay any amounts you owe as part of the contract in full, without set off, counterclaim or other deductions unless you have a right to set off granted by law which cannot be excluded (for example, where a court order permits or where you've established that a payment is not due and payable). In some instances, NAB might need to set off money you have in other accounts with NAB to pay an amount that's owing on your loan. This could mean we convert an amount that's held in a foreign currency into Australian dollars, based on the exchange rate at that moment. We will promptly notify you if we need to do this. See clause 5.17 of the Home Loan General Terms.
Applicable law	**From the Effective Date**, your contract/s will include an additional provision about the applicable law of the contract/s. Your home loan contract will be governed by the law of Victoria. Any court cases involving the contract can be held in courts of any State or Territory of Australia with jurisdiction. NAB will give any legal protections available to you in the State or Territory in which you live. See clause 6.1 and 6.2 of the Home Loan General Terms.
Definition of business day	**Currently,** a business day means any day other than a Saturday or a Sunday or a public holiday in Melbourne, Victoria. **From the Effective Date**, the definition of business day will change to a day other than a Saturday, Sunday or a public holiday throughout Australia. See the 'Definition of some important words' in the Home Loan General Terms.