

**WEEKLY INTEREST RATE FLYER**

<b>Homeside Variable Rates</b>	<b>Principal &amp; Interest</b>		<b>Interest Only (1<sup>st</sup> 5 years)</b>	
	<b>Interest Rate</b>	<b>Comparison Rate</b>	<b>Interest Rate</b>	<b>Comparison Rate</b>
<b>Homeside HomePlus Home Loan</b>				
<b>Total Homeside lending below \$250,000</b>				
LVR up to 75%	7.10% pa	7.26% pa	7.10% pa	7.25% pa
LVR above 75% up to 90%	7.20% pa	7.36% pa	7.20% pa	7.35% pa
LVR above 90%	7.30% pa	7.46% pa	7.30% pa	7.45% pa
<b>Total Homeside lending \$250,000 and above</b>				
LVR up to 75%	6.90% pa	7.06% pa	6.90% pa	7.05% pa
LVR above 75% up to 90%	7.00% pa	7.16% pa	7.00% pa	7.15% pa
LVR above 90%	7.10% pa	7.26% pa	7.10% pa	7.25% pa
<b>HomePlus Home Loan Indicator Rates</b>				
Variable Interest Rate 1, 2 & 3	7.70% pa		7.70% pa	

Notes: LVR is Loan to Valuation Ratio

<b>Homeside Fixed Rates #</b>	<b>Principal &amp; Interest</b>		<b>Interest Only (1<sup>st</sup> 5 years)</b>	
	<b>Interest Rate</b>	<b>Comparison Rate</b>	<b>Interest Rate</b>	<b>Comparison Rate</b>
<b>Homeside HomePlus Home Loan</b>				
1 Year Standard Fixed Rate	6.94% pa	7.42% pa	6.94% pa	7.41% pa
2 Year Standard Fixed Rate	7.19% pa	7.44% pa	7.19% pa	7.43% pa
3 Year Standard Fixed Rate	7.20% pa	7.43% pa	7.20% pa	7.42% pa
4 Year Standard Fixed Rate	7.69% pa	7.61% pa	7.69% pa	7.60% pa
5 Year Standard Fixed Rate	7.89% pa	7.73% pa	7.89% pa	7.72% pa
<b>Fixed Rate (Interest Only) Mortgage Loan (available for investment purposes only)</b>				
1 Year Interest Only in Arrears Rate			6.94% pa	7.06% pa
2 Year Interest Only in Arrears Rate			7.19% pa	7.31% pa
3 Year Interest Only in Arrears Rate			7.20% pa	7.32% pa
5 Year Interest Only in Arrears Rate			7.89% pa	8.01% pa
1 Year Interest Only in Advance Rate			6.84% pa	7.23% pa

<b>Homeside Line of Credit</b>	<b>Interest Rate</b>
<b>Peak Performance Equity Mortgage</b>	
Variable Rate (Standard Peak Rate)	7.88% pa
Variable Rate – Special Offer (Packages \$150,000 to \$249,999) <sup>1</sup>	7.68% pa
Variable Rate – Special Offer (Packages \$250,000 and above) <sup>1</sup>	7.15% pa

<b>Home Loans no longer on sale ^</b>	<b>Principal &amp; Interest</b>		<b>Interest Only (1<sup>st</sup> 5 years)</b>	
	<b>Interest Rate</b>	<b>Comparison Rate</b>	<b>Interest Rate</b>	<b>Comparison Rate</b>
<b>Variable Rates</b>				
<b>Plain and Simple Home Loan</b>				
	7.26% pa		7.37% pa	
<b>Offset Home Loan</b>				
	7.06% pa			
<b>Reducible Mortgage Loan</b>				
	7.70% pa			
<b>Fixed Rates</b>				
<b>Reducible Mortgage Loan</b>				
1 Year Standard Fixed Rate	6.94% pa			
2 Year Standard Fixed Rate	7.19% pa			
3 Year Standard Fixed Rate	7.20% pa			
4 Year Standard Fixed Rate	7.69% pa			
5 Year Standard Fixed Rate	7.89% pa			

<sup>^</sup>Products withdrawn from sale for new customers from 30th November 2009.

<b>Credit Cards</b>	<b>Purchase</b>		<b>Cash Advance</b>	
	<b>Homeside</b>	<b>NAB</b>	<b>Homeside</b>	<b>NAB</b>
<b>Notice of applicable interest rates</b>				
Standard	19.74% pa	19.74% pa	19.74% pa	19.74% pa
Gold	19.74% pa	19.74% pa	19.74% pa	19.74% pa
Low Rate Visa			13.49% pa	21.74% pa

<b>Products withdrawn from sale</b>	<b>Purchase</b>	<b>Cash Advance</b>
Gold Rewards (Homeside-branded)	20.24% pa	20.24% pa

Visa, MasterCard

### Deposit Offset Account

This document forms part of the terms and conditions for Homeside's "Deposit Offset Account" along with Homeside's document titled 'Deposit Offset Account Terms and Conditions' and Homeside's brochure 'Your Guide to Banking Fees and Charges'. If you would like a copy of these documents, please call Homeside Lending on 13 22 18.

Notice of Default Interest Rate Applicable to Debit Balances	Previous rate	Current Rate Effective From	Current Rate
BNZA Smarter Access Overdraft Rate	15.13% pa	19/11/2010	15.56% pa

The BNZA Smarter Access Overdraft Rate is the interest rate which will be applied by Homeside to any debit balance on a customer's 'Deposit Offset Account'. Refer to the terms and conditions for this product.

### Notice of Current Interest Rates on Credit Balances

This account can only be utilised in a 100% Offset Arrangement with a Homeside Offset Home Loan or a Homeside HomePlus Home Loan. No interest is payable on credit balances.

### Peak Performance Equity Mortgage Account – Interest on Credit Balances

This notice forms part of the Terms and Conditions for your Peak Performance Equity Mortgage Account. The following rates apply to credit balances on your Peak Performance Equity Mortgage Account.

Account Balance	Previous rate	Current Rate Effective From	Current Rate
\$0 to less than \$5,000	0.00% pa	11/03/2005	0.00% pa
\$5,000 to less than \$20,000	0.50% pa	19/11/2010	1.25% pa
\$20,000 to less than \$50,000	0.50% pa	19/11/2010	1.50% pa
\$50,000 to less than \$100,000	0.50% pa	19/11/2010	1.50% pa
\$100,000 and over	1.25% pa	19/11/2010	2.00% pa

<sup>1</sup> The Peak Performance – "Special Offer" Rates include the following discount margins off the "Standard Peak Rate":

- Loan Packages of \$150,000 or more but less than \$250,000 = discount margin of 0.20% pa
- Loan Packages of \$250,000 or more = discount margin of 0.73% pa

This offer is available until further notice, to new Homeside customers and to existing customers who apply for new or increased Peak Performance borrowings of \$100,000 or more.

### Comparison Rates

Comparison rates are based on a loan of \$150,000 over a term of 25 years. A comparison rate schedule is available from Homeside on request. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. All comparison rates are for secured loans.

### General information about fees and charges for home loans

Fees and charges are payable on all mortgage products. Terms and conditions apply to all products. Details of fees and charges, terms and conditions are available on application to Homeside.

### # Rate Lock

Rate Lock is available on application for all new Homeside Fixed Rate loans. The Rate Lock fee is calculated at 0.15% of the approved limit of the loan, rounded to the nearest \$10. The minimum fee is \$50.

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, NAB recommends that you consider whether it is appropriate for your circumstances. NAB recommends you consider the applicable Product Disclosure Statement, Terms & Conditions or other disclosure documents, available from NAB.

This information was prepared on 3-2-2011. All rates are effective 4-2-2011 and are subject to change at any time. Fees and Charges apply. For further information, customers should contact Homeside on 13 22 18. Mortgage Brokers should contact their NAB Broker Relationship Manager or Broker Service Centre on 1300 622 276.