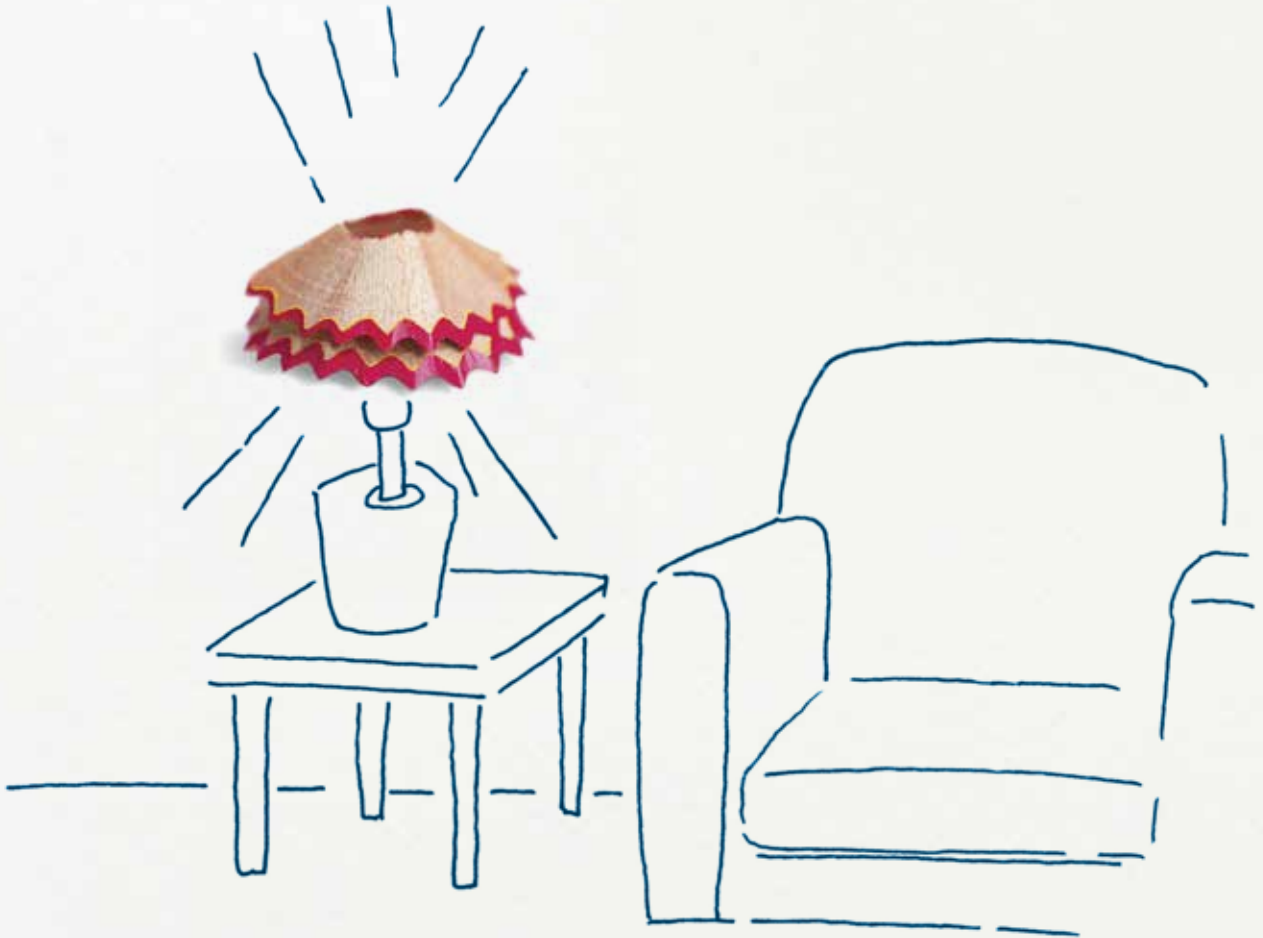


A smarter home loan for you



Simple Solutions. Straight Up.





A smarter home loan

Buying a home is the great Aussie dream and no matter what stage of life you're at, your broker is committed to helping turn your dreams into reality.

Whether you're looking to buy your first home, upgrade, or you're a seasoned property investor, the Astute Simplicity Home Loan™ - available exclusively through Astute brokers - may be a smart option for you.

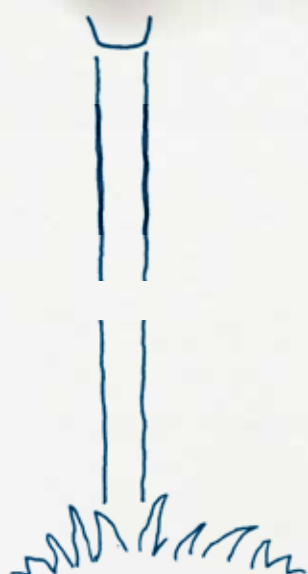
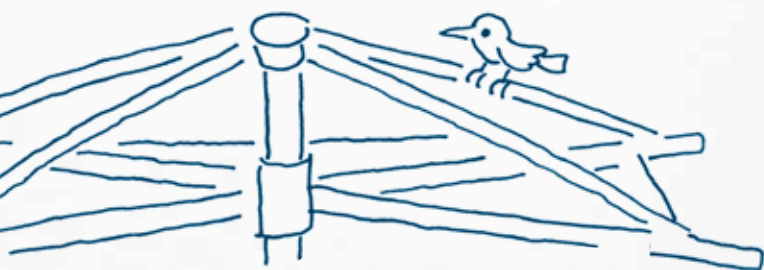
Why the Astute Simplicity Home Loan™?

Your broker is dedicated to providing the smartest financial solutions and advice. The Astute Simplicity Home Loan™, available exclusively through Astute brokers, has been custom built to deliver a straightforward home loan with highly competitive rates. This loan offers all the essentials and doesn't charge you for extra features you don't need.

You will get expert personal service from your broker, matched with competitive rates and the peace of mind that your home loan is with one of Australia's leading lenders. The Astute Simplicity Home Loan™ is funded by the Advantedge residential loan program under arrangements with National Australia Bank.

An Astute Simplicity Home Loan™ provides you with a streamlined home loan experience, helping make your dream of owning your own home a reality.

Your broker can help you choose the right home loan options to suit your needs, explaining the process and answering any questions you might have during the journey. Their goal is to make the process easy for you.



The essentials, smartly done:

1. Expert guidance and support from your broker, making the experience as simple as possible for you
2. Highly competitive rates, no ongoing monthly fees¹ and a low annual fee to help you save
3. Exceptional customer service - from a dedicated Australian Customer Care team - to help you manage your loan
4. Easy 24/7² access to your loan online, on your tablet or mobile with Starnet
5. Convenient redraw³ access to your variable rate home loan funds, via ATMs or EFTPOS, with an optional debit card or a direct debit from your home loan to your everyday bank account
6. Easy additional repayments to your variable rate home loan electronically at no cost, to help you get ahead

1. No monthly fees currently. Fees may be introduced and varied in accordance with loan terms.

2. Subject to system availability.

3. Subject to loan terms.

Your Astute Simplicity Home Loan™ options

These home loan options provide you with all the essentials you need, without charging you for extra features that you don't. This loan is exclusive to Astute brokers and has been custom built to deliver the best possible experience for you. Talk to your broker about which of these options best suits your needs.

Variable Rate:

The variable rate option offers plenty of flexibility and the freedom to manage your loan your way. You have all the essential home loan features and highly competitive rates with the ability to redraw³ or make additional payments at no extra cost.

Fixed Rate:

A fixed rate provides you with peace of mind – it allows you to know exactly how much your repayments will be during the fixed rate term, with your choice of fixed terms from 1 to 5 years, depending on the time that best suits your needs.



Compare your options

Product Features	Variable	Fixed
Description	Variable rate product with flexible product features	Fixed rate product for repayment certainty with a choice of fixed rate terms
Owner occupied/investment	Both	Both
Construction/vacant land	✓	✗
Annual fees	✓	✓
Repayment frequency options	Weekly, fortnightly or monthly ²	Weekly, fortnightly or monthly ²
Principal & interest/Interest only	Both ³	Both ³
Ability to make additional repayments	✓	✓ Up to a maximum of \$20,000 per fixed rate term ⁴
Lock rate option to set fixed rate	✗	✓
Redraw⁵	✓	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY® (In), debit card, ATM ⁶	Transactions (In) via internet and phone, BPAY (In) ⁴
Splits available	Up to 4	Up to 4
Portability	✓	✓
Maximum Loan to Value Ratio (LVR)	Please contact your broker about maximum LVR tiering as this will vary	
PAYG/Self Employed	Both ⁷	Both ⁷
Individuals, Companies, Trusts	✓	✓
Easy repayment options – salary credit/direct debit	✓	✓
Debit card	✓	✓

1. Fees may be introduced and varied in accordance with loan terms.

2. Weekly or fortnightly repayments are available after the first scheduled monthly repayment is made. For interest only loans, monthly repayment option is only available.

3. Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >85%.

4. Break costs may apply if a fixed rate loan is: repaid in full; the loan rate is varied in any way before the fixed rate term ends; or additional payments exceed \$20,000 maximum.

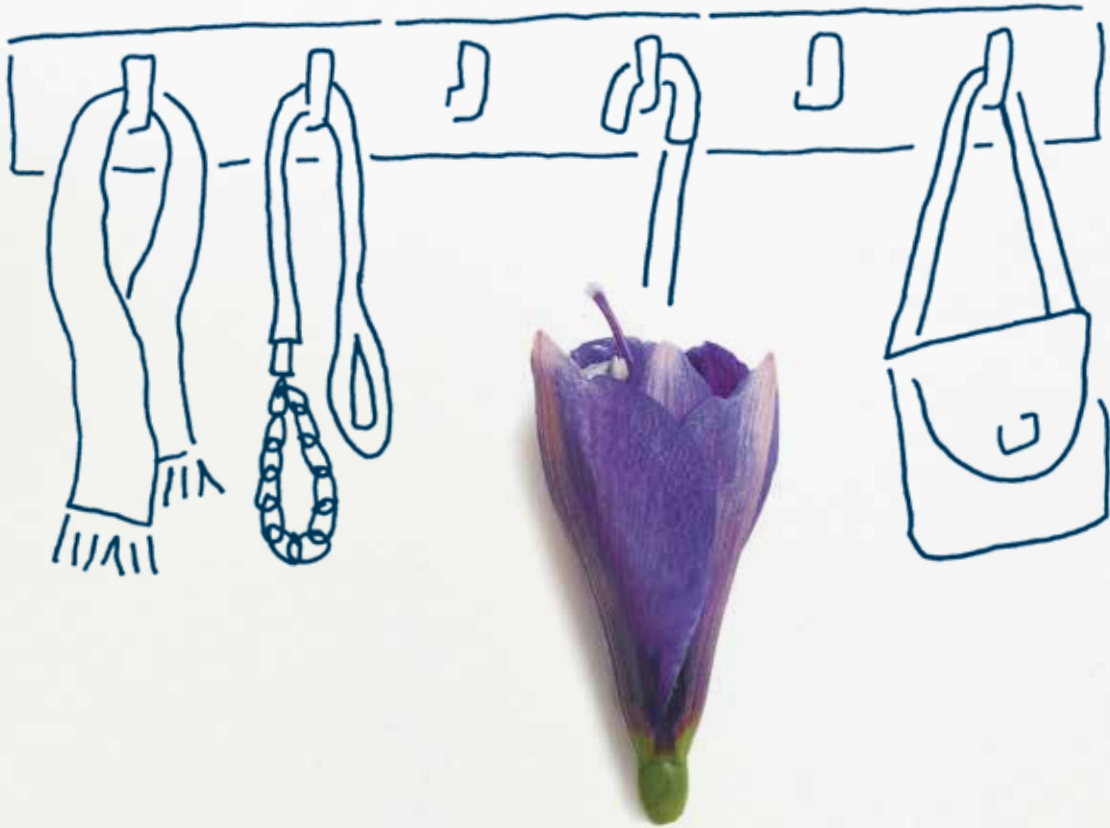
5. Subject to loan terms.

6. Use of NAB or Redi ATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.

7. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

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Information accurate as at 24 February 2017 and may change without notice. Please contact your Astute Broker for full details of Astute Simplicity Home Loan™ products.



Choosing the Astute Simplicity Home Loan™

Whether your goal is to purchase your first home, a new home, refinance or invest, the Astute Simplicity Home Loan™ can provide all the assistance you need to make this goal a reality. The Astute Simplicity Home Loan™ is straightforward meaning your focus can be placed on settling your loan and getting into your new home sooner. With ongoing Customer Care support to help make managing your loan easy, the Astute Simplicity Home Loan™ is a smart choice.



www.astutefinancial.com.au

www.astutesimplicityhomeloan.com.au

For more information contact your broker.

The Astute Simplicity Home Loan™ is funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Ltd (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries.

