

Specialist bankers, transactional banking and tailored industry solutions to help your real estate business grow

Our team of experts speak your language. Using our deep understanding of the real estate industry, we've designed innovative solutions to meet the needs of real estate businesses and business owners like you right across Australia.



Specialist banking support

Business bankers across metro and regional Australia who are dedicated to and experienced in your industry. Supported by relationship associates, transactional bankers and local credit partners.



Access to Australia's largest business lender¹

We have the resources and experience to support the success of your business.



Innovative industry solutions

Tailored and simplified lending policies such as rent roll lending that unlock the value in your business – so you can make the most of opportunities.



Support for every stage of your business

Whether you're buying another rent roll, business or premises, planning a succession strategy or changing ownership, we have the expertise to support you.



We're here to help

If you'd like to talk about how we can help your real estate business grow, visit us at **nab.com.au/realestate**

¹ NAB is Australia's Largest Business Lender according to Monthly Banking Statistics lending data (non-financial corporations) published by the Australian Prudential Regulation Authority as at March 2021.



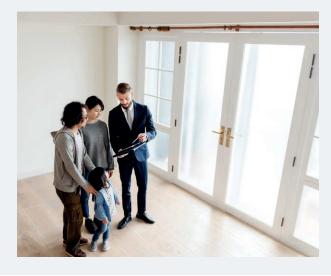
Financial solutions for real estate businesses

Our market-leading transactional and lending solutions are designed to support your business, such as our specific rent roll lending policy with attractive loan to value ratios (LVRs).

- Business lending including rent roll lending.^{2,3}
 - Funding up to 70% loan to value ratio (LVR) on rent roll valuation
 - Minimum 2.5x interest cover
 - Repayments:
 - Principal & Interest over 10 years
 - Interest Only considered

- Transactional banking solutions including a team to help you with transitioning to NAB.
- Payment solutions to enable ease of rental collection, disbursement and reconciliation.
- Office fit-out, vehicle and equipment finance.
- Personal banking solutions: aligned home lending bankers to meet all your personal needs including home and investment loans, credit cards and transaction accounts.
- 2 Subject to change. Lending criteria and terms and conditions apply (available on application).
- 3 Greater than 100 residential properties or 50 commercial properties.

Industry research and insights



We offer unrivalled insights into industry performance, trends, valuations, the economy and the market.

- We offer a look into rent roll multiples across Australia and can help you maximise your operational efficiency and cash management through transaction banking insights.
- NAB Group Economics reports with insights into the property market and business confidence.
- Dedicated site with industry research, analysis and insights tailored to real estate and other professional services.

Visit **NAB Business Research & Insights** to find out more.

We're here to help

If you'd like to talk about how we can support your real estate business, you can contact us at any time.