

# The bank behind the broker

more  
than  
money



## Property investors

Growing your customers' portfolios

For broker use only

Property investment has long been a popular choice for Australians looking to build wealth. With the value of the Australian property market reaching almost \$11 trillion<sup>1</sup>, even more investors are looking to add bricks and mortar to their portfolio to earn rental income and benefit from capital growth.

**Property investors are a solid and growing source of business for mortgage brokers, with investment lending presenting an opportunity for you to:**



**Deepen your relationships with existing customers**



**Attract new customers**



**Diversify your revenue streams**



**Build your broker business**

## Why partner with NAB?

We're committed to helping property investors achieve their financial goals and aspirations.

Our team has the expertise to work with you to support all your customers, from first-time investors to long-term wealth builders.

### Supporting your customers to grow

- **Tailored solutions:** Policies and process to suit all property investors
- **Specialist support:** National award-winning BDMs offer genuine, dedicated support to our broker partners and their customers.
- **Dedicated case management:** A dedicated case manager assigned to each broker, making it easier to do business with us.

## We make it easy

We make it simple for your customers to grow their real estate portfolios with options to suit their unique needs. We offer:

- Loan assessments that consider your customer's total financial picture, so we may be able to lend more than other lenders
- Flexible policies for borrowers with non-standard employment and income
- Extra allowances for medicos and essential services workers
- LMI waivers for medicos and some professionals
- Same day unconditional approval if all required documents are submitted (subject to lending criteria)
- Rental income 90% + expenses

- Up to three dwellings on one title (including construction)
- Rental yield threshold 6% for each dwelling on the property
- No limit for cash out (on loans with up to 80% LVR)
- Up to 90% LVR with interest only repayments
- More rental options for servicing – including short stay and holiday rentals

## Faster, simpler, digital approvals

At NAB, our vision is built around being simple and digital so we can deliver market-leading experiences to our brokers and our customers. Using automation and simpler processes, we can provide same day unconditional approval (subject to lending criteria) when you submit all the required documents on the AOL submission checklist.

We're pleased to be able to offer our faster, simpler experience to property investors who fit these criteria:

- Individual borrowers
- Maximum of two applicants
- All income types (PAYG and non-PAYG)
- Rental and investment income
- Purchase or refinance
- Owner occupied or investment
- Real estate property as single security
- Established property
- Less than 80% LVR

**For more information, contact your BDM or RM, or visit [nabroker.com.au](http://nabroker.com.au)**