



nab's introducer program





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nab's introducer program explained

- our “spot & refer” alternative to grow your revenue stream and free up your time
- covers nab branded home loans and business loans
- utilises the expertise of a fully mobile sales force
- provides an additional value-added service to your business
- pays an up-front commission for new and/or increases* in existing home loans
- pays an up-front commission for new business loans
- utilises the expertise of bankers with local market experience

**Increase must be greater than \$50,000 to qualify.*



nab's introducer program

our relationship management proposition

home loan customers:

- a mobile banker will deal with referred clients up to approval
- a personal banking assistant will "case manage" the file through to settlement
- a branch or personal banker will manage the relationship into the future

business customers:

- a business manager will deal with referred clients up to approval
- a business banking assistant will "case manage" the file through to settlement
- a branch or business banking manager will manage the relationship into the future

* Our bankers will attend to document execution on your behalf. Clients will have direct access to their allocated branch, banker or business banking manager throughout the duration of their loan.



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what do our introducers and their clients want?

our research has shown:

our introducers want:

- speedy approval
- to be kept informed
 - loan progress
 - interest rate changes
 - product updates
- a fair and profitable offer
 - how do you maximise the return for my time ?
- A bank to understand their business
- ease of contact
 - available 24/7
- experienced & mobile sales staff
- competitive products and rates
- excellent service

introducer customers want:

- speedy approval
- to be kept informed
 - loan progress
 - understand the loan process
- a bank to understand their needs
 - both now and in the future
- ease of contact
 - name & phone number
- experienced and mobile sales staff
- competitive products and rates
- diverse services
 - a range of specialist services
- excellent service



nab's introducer program

what you get

up-front commission rates *

home lending:

- between 0.22% and 0.44% (including GST) for fully drawn home loans.
- between 0.22% and 0.44% (including GST) for construction loans paid in full at first drawdown.
- between 0.22% and 0.44% (including GST) of 60% of the approved limited for our flexiplus mortgage (our line of credit product) and portfolio package facility

* commission rate as initially agreed at Introducer sign-up with banker and is subject to quarterly review.



nab's introducer program

what you get

up-front commission rates

business lending:

- for any fully drawn business lending product the commission amount paid, inclusive of GST, will be 0.50% of the approved limit, up to a maximum of \$25,000, unless the nab agrees that the applicant can progressively draw down that loan in which case, the commission amount paid, inclusive of GST, will be 0.50% of each such progressive draw down, up to a maximum of \$25,000.
- for any nab business overdraft, nab business plus overdraft or nab farm management account overdraft, the commission amount paid, inclusive of GST, will be 0.50% of 50% of the approved overdraft limit, up to a maximum \$12,500. commission for any of these facilities will be paid once only on establishment.



nab's introducer program

what you get

up-front commission rates

business lending (continued)

- for any nab debtor finance facility, the commission amount paid, inclusive of GST, will be: an up-front commission, being 0.50% of the face value of the first batch of purchased debts (as defined in the nab debtor finance facility agreement) excluding those purchased debts that are aged 90 days or more, up to a maximum of \$10,000; and a retention commission of 15% of the purchase charges collected by nab under the nab debtor finance facility agreement.



nab's introducer program

what you get

- commissions are paid on the 20th of the each month for loans drawn in the previous calendar month
- agreed turnaround times for:
 - conditional approval
 - unconditional approval
 - document preparation
- updates at each stage by your allocated mobile banker or business manager
- access to nab's various customer solutions:
 - retail, private, business, agribusiness



nab's introducer program

we have advantages in getting a deal done:

- lend to companies to purchase residential properties.
- lend to family or unit trust structures. (additional costs may apply)
- lend to purchase land only, using the land only as security.
- lend for construction of residential properties.
- lend to owner builders.
- lend to purchase non-income producing acreage (lending restrictions may apply)
- lend for purchase of company title properties. (Imi restrictions may apply)
- lend for purchase of serviced and studio apartments. (Imi & lending restrictions may apply)
- defence force home loans. (commissions paid on "top-up" only)
- handle applications with multiple securities and applicants.
- no limit to amount of borrowing where security and affordability are evident.
- lending to credit impaired borrowers. (Imi & lending restrictions apply)
- no deal too complex, or too simple.



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applications for construction loans for residential property are to be supported with the following documents:

registered builders

- copy of approved plans and or specifications
- detailed expenditure budget (including allowance for contingencies)
- copy of signed fixed price building contract (Industry Standard)
- copy of all insurance policies

owner builders

- copy of approved plans/permits/ licences
- detailed expenditure budget (including allowance for contingencies)
- copies of all quotations & estimates
- copy of surveyors comments/ soil test
- work timing schedule & acknowledgement
- copy of all insurance policies



nab's introducer program

your obligations under our introducer agreement

abide by the various clauses in the nab's introducer agreement which include:

- compliance with all relevant laws pertaining to the financial services industry (UCCC, TPA, Privacy, etc).
- act at all times in good faith and with all due care, skill and diligence.
- maintenance of professional indemnity insurance to the value of \$1million.
- must not purport to be an agent of the nab.
- the client will sign an acknowledgement and consent for payment of commission and privacy.



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what is professional indemnity insurance?

professional indemnity insurance requirements (PI)

- introducers must maintain a minimum of \$1 million in PI Insurance as a requirement when signing on to the nab introducer program.
- the purpose of the insurance is to protect the introducer by ensuring that if the agreement is inadvertently breached, and the Introducer suffers a loss, there is insurance available to cover the liability.

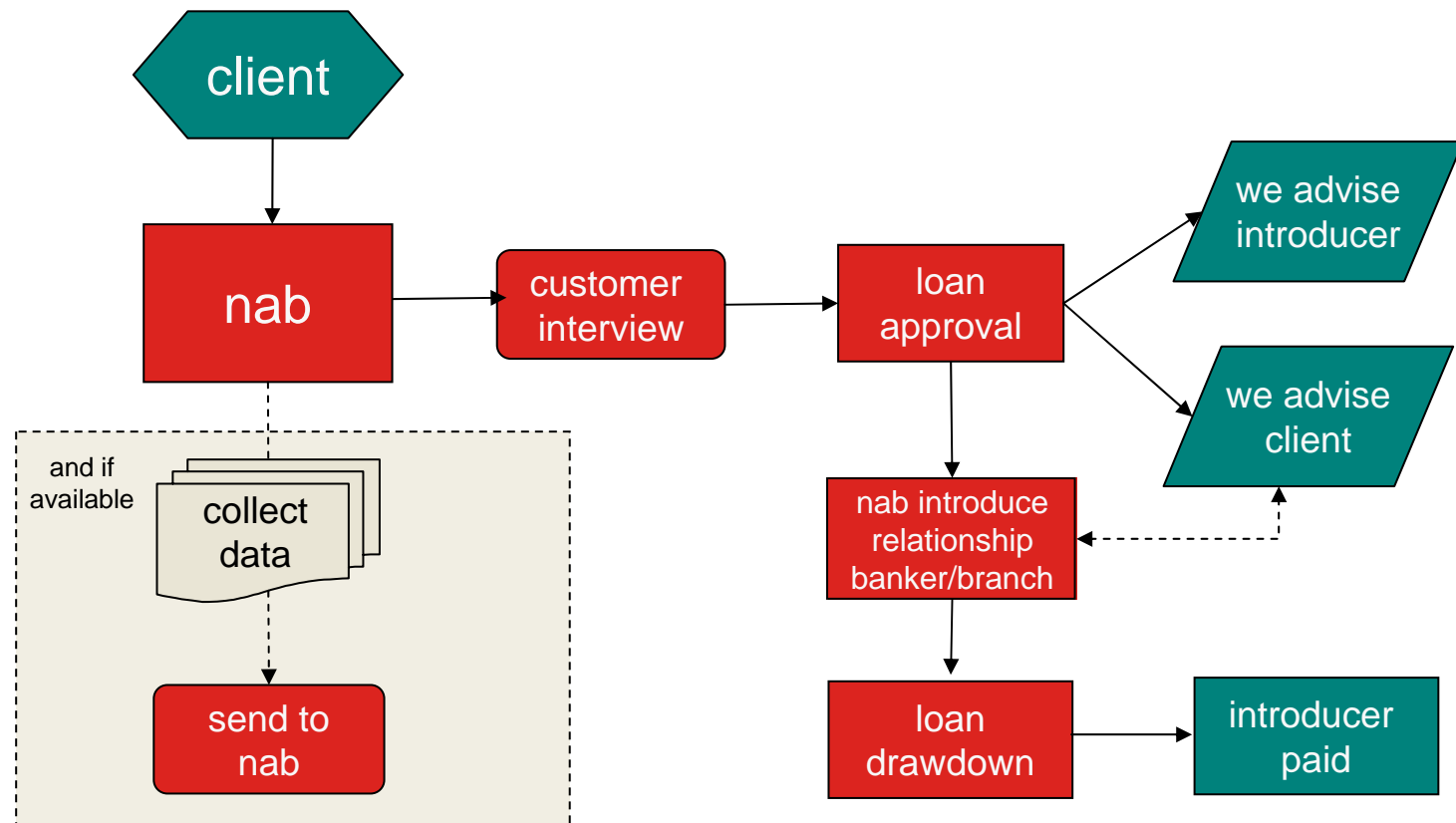
some examples of what professional indemnity insurance actually covers

- legal liability as a result of inadvertent “breach of professional duty”.
- demands and allegations.
- damages and legal defence costs.
- if you are unsure as to the potential liabilities that might arise from or in connection with the introducer agreement, or the cover given by your insurance policy, you should seek independent professional advice.



nab's introducer program

referral process flow



We will work with you to generate revenue for your business and solutions for your customers



thank you

