



Dear ALPA Member,

As the preferred provider of financial services to ALPA, the NAB aims to support young auctioneers and their families, with products and services to suit your needs. From buying your first home or rural property, to securing your financial future, we can support you to become (and remain) financially independent.

### Buying a home?

We have many different home loans to suit your situation. To get the right balance between certainty and flexibility you can choose to split your borrowings between one or more products.

As a member of ALPA – we can offer the following:

- The NAB family guarantee allows family members to use the equity in their home as security for your home loan, up to a specified amount (and less than the whole amount). This way, you can save time and money as you may avoid paying lenders mortgage insurance and get into your own home sooner.
- Processing of the First Home Owner Grant paperwork for you.
- Special discounts exclusive to the members of ALPA are available upon request.

For details on borrowing ability, specific interest rates, fees and charges – please visit [www.nab.com.au](http://www.nab.com.au)

### Need a new car?

A Novated Lease is a great way to spread the costs of a new car over a longer period of time, rather than paying for it upfront. This involves a three-way agreement between an employer, an employee and the NAB, where the employee leases the vehicle directly from NAB. The employer then agrees to deduct lease rentals from the employee's salary during the term of employment and to pay the rentals directly to the NAB.

Benefits of this arrangement can include:

- Ability to make own choice of car, within set employer guidelines.
- Vehicle expenses are paid from pre tax dollars
- Retention of ownership of vehicle, even if change of employment.
- Total effective control of the vehicle rests with you therefore allowing the vehicle to be used for private use
- ALPA fleet discounts may be able to be utilised when negotiating the purchase of the vehicle

Alternatively, NAB has a range of personal loan options – including borrowing up to \$80,000, over a term of up to 7 years with a choice between fixed and variable interest rates.

### Purchasing a farm?

The options available for funding the purchase of a farm are many and varied. At NAB we are committed to understanding your goals so that we can guide you through the choices and tailor a package to your individual requirements. Some of the features available are as follows:

- Repayment schedule: based on repayment capability and desired structure
- Repayment timing: enables principal payments to be matched to seasonal cash flow



### Planning for your future?

One common misconception among younger people is that they're not earning enough or they don't have enough money to get anything out of financial advice.

But people in their 20s and 30s often need help with things such as budgeting, or saving for a deposit on a house and even choosing which fund their superannuation is paid into.

Most of us aim to be financially independent, and the fact is that you can maximise your financial outcomes most effectively when you start taking action early.

NAB Financial planners are best placed to work with you to identify and plan for opportunities and obstacles - some of which you may never have considered.

### All of the above?

The NAB Choice Package allows you to consolidate all of your financial and insurance products with us, and enjoy substantial savings across the board. You simply pay one annual fee and enjoy a range of benefits, including:

- 0.50% p.a. off the standard variable home loan rate
- No application, monthly service or switching fees
- No annual fee on selected credit cards
- Lower insurance premiums on selected products\*
- 10% discount on financial planning services
- Bonus 0.25% p.a. on selected term deposits from \$5,000 to \$250,000 when you invest for 12 months or more†

### Service

In addition to the above benefits, we understand that all customers want a relationship with a banker who understands their industry. All ALPA members will be offered a designated agribusiness manager who appreciates the importance of relationships and customer service in rural industries.

### Specific Contact Details:

For further information please contact Matt O'Dea on 0409 396 469 or [Matt.O'Dea@nab.com.au](mailto:Matt.O'Dea@nab.com.au).

\*Applications for insurance are subject to approval. Terms and conditions and exclusions apply. Please refer to the relevant policy documents (PDS) for the full terms and conditions. †This bonus is not available in conjunction with any other special offers or special NAB Term Deposits including Blackboard, NAB Term Deposit 'trade up' or on negotiated Term Deposits. Terms and conditions available on application. Fees and charges payable. Normal lending criteria apply