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NAB Business Options Loan

Loan fact sheet – generated 23 Nov 2026

AMOUNT
$20,000 – $1,000,000

INTEREST FROM
2.45%

RATING
□□□□□
5.0/5

Apply for NAB Business Options Loan loan

NAB Business Options Loan up to $1 000 000

Key details

Minimum amount	$20,000
Maximum amount	$1,000,000
Interest from	2.45%
Term	1 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Flexible use of funds for working capital, equipment or growth
- Secured or unsecured options depending on business profile
- Choice of fixed or variable pricing
- Backed by a major bank business lending team

Cons:

- Larger facilities may require security or a director guarantee
- More documentation required than a simple online business loan
- Approval takes longer than fintech alternatives

Requirements

- Active Australian Business Number (ABN)
- Minimum time trading, commonly 6 months or more
- Regular business turnover / bank statements

- Director guarantee may be required for unsecured facilities

Features

- NAB Business Options Loan up to $1 000 000
- Term 1 - 30 years

Company information

Company	National Australia Bank Limited
Address	700 Bourke St, Docklands VIC 3008
Website	https://www.nab.com.au

Non-contractual information. Data updated 23 Nov 2026. For binding information contact NAB Business Options Loan directly. Source: https://www.strayaloans.com/loan/nab-business-options-loan