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NAB Home Loan

Loan fact sheet – generated 09 Nov 2026

AMOUNT
$20,000 – $1,000,000

INTEREST FROM
5.88%

RATING
□□□□□
4.0/5

Apply for NAB Home Loan loan

Online loans up to $1 000 000

Key details

Minimum amount	$20,000
Maximum amount	$1,000,000
Interest from	5.88%
Term	5 – 30 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Broad range of fixed, variable and split-rate options
- Offset accounts available on eligible loans
- Online application tracker for visibility during processing
- Pre-approval available before making an offer

Cons:

- Deposit requirements apply; low-deposit loans usually need Lenders Mortgage Insurance
- Standard big-bank rates aren't always the cheapest — compare before committing
- Valuation and approval process takes longer than unsecured lending

Requirements

- 18 years or older
- Australian citizen or permanent resident (some lenders accept eligible visa holders)
- Deposit or equity, commonly 5–20% of the property value

- Stable employment history and serviceable income
- Satisfactory credit history and lender valuation of the security property

Features

- Online loans up to $1 000 000
- Term 5 - 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 09 Nov 2026. For binding information contact NAB Home Loan directly. Source: https://www.strayaloans.com/loan/nab-home-loan