



Target Market Clients

Target Market clients for NRB Finance are:

- Consumers
- Partnerships
- Companies
- Trusts

Looking to obtain funding for legal and worthwhile purposes and using real property to secure the loans.

A range of funding products are available, including:

- Full doc
- Low Doc
- Alt Doc
- Bridging finance
- Fixed interest and terms
- Variable interest and terms

TARGET MARKET

FULL DOC LOANS – VARIED PURPOSES

Inside the Target Market

The features of this Product have been assessed as meeting the likely objectives, financial situation and needs of consumers who require a secured loan of between \$50,000 and \$2,000,000, repayable over a term of 15 to 30 years to finance the acquisition of residential property for the purpose of it being their principal place of residence or for investment purposes (or refinance other finance that has been provided for such a purpose) with the ability to obtain an equity release or consolidate debt with:

1. The ability to borrow up to 95% of the value of the property
2. The flexibility of a variable rate
3. The option of principal and interest or interest only repayments
4. The option of an offset account
5. Access to redraw
6. The option of a loan access card

Whilst there may be fluctuations to variable interest rates, we have assessed this Product as being consistent with the likely objectives, financial situation and needs of consumers in the target market because it allows them to deposit funds into an offset account and/or make unlimited additional repayments to reduce interest payable.

These funds remain accessible to the consumer.

FULL DOC LOANS – OWNER OCCUPIED

Inside the Target Market

The features of this Product have been assessed as meeting the likely objectives, financial situation and needs of consumers who require a secured loan of between \$50,000 and \$1,150,000, repayable over a term of 15 to 30 years to finance the acquisition of residential property for the purpose of it being their principal place of residence with:

1. The ability to borrow up to 95% of the value of the property
2. The flexibility of a variable rate
3. Principal and interest repayments
4. The option of an offset account
5. Access to redraw
6. The option of a loan access card

Whilst there may be fluctuations to variable interest rates, we have assessed this Product as being consistent with the likely objectives, financial situation and needs of consumers in the target market because it allows them to deposit funds into an offset account and/or make unlimited additional repayments to reduce interest payable.

These funds remain accessible to the consumer.

REFINEANCE AND EQUITY RELEASE

Inside the Target Market

The features of this Product have been assessed as meeting the likely objectives, financial situation and needs of consumers who require a secured loan of between \$50,000 and \$1,500,000, repayable over a term of 15 to 30 years to finance the acquisition of residential property for the purpose of it being their principal place of residence or for investment purposes (or refinance other finance that has been provided for such a purpose) with the ability to obtain an equity release or consolidate debt with:

1. The ability to borrow up to 80% of the value of the property
2. The flexibility of a variable rate
3. The option of principal and interest or interest only repayments
4. The option of an offset account
5. Access to redraw
6. The option of a loan access card

Whilst there may be fluctuations to variable interest rates, we have assessed this Product as being consistent with the likely objectives, financial situation and needs of consumers in the target market because it allows them to deposit funds into an offset account and/or make unlimited additional repayments to reduce interest payable.

These funds remain accessible to the consumer.

TARGET MARKET – LOW DOC + EQUITY RELEASE

Inside the Target Market

The features of this Product have been assessed as meeting the likely objectives, financial situation and needs of consumers who require a secured loan of between \$50,000 and \$2,500,000, repayable over a term of 15 to 30 years to finance the acquisition of residential property for the purpose of it being their principal place of residence or for investment purposes (or refinance other finance that has been provided for such a purpose) with the ability to obtain an equity release or consolidate debt with:

1. The ability to borrow up to 90% of the value of the property
2. The flexibility of a variable rate
3. The option of principal and interest or interest only repayments
4. The option of an offset account
5. Access to redraw
6. The option of a loan access card

Whilst there may be fluctuations to variable interest rates, we have assessed this Product as being consistent with the likely objectives, financial situation and needs of consumers in the target market because it allows them to deposit funds into an offset account and/or make unlimited additional repayments to reduce interest payable.

These funds remain accessible to the consumer.