Advantedge Migration
Customer FAQs

ADVANTEDGE

General	
Why have I received this Terms and Conditions notice now?	Your home loan is expected to move onto NAB's systems on **Saturday 17 October 2026.** You will be able to access it on **Monday 19 October 2026.** In preparation for this, we've sent you the following documents: 1. **Notice of Changes to your Loan Contract Terms and Conditions -** this explains what the changes are. 2. **Home Loan General Terms -** These are a booklet of varied terms which also include an addendum. These documents will help you understand what will happen when your Advantedge home loan moves onto NAB's systems. Copies of these documents, along with updated Customer FAQs, will be available on the migration page of the Advantedge website from **Monday 3 August**.
Does receiving this notice mean my loan changes straight away?	No, your loan is scheduled to change when it moves onto NAB's systems on **Saturday 17 October 2026**. We've sent you this notice in advance to help you understand the changes and prepare for the move.
What happens to my loan splits when my home loan moves onto NAB systems?	When your Advantedge home loan moves onto NAB systems, it will be referred to as a NAB Tailored Home Loan. Each existing loan split will become a separate NAB Tailored Home Loan. For example: • If you have one loan split, you'll have one NAB Tailored Home Loan account. • If you have multiple loan splits, each split will become its own NAB Tailored Home Loan account – with an individual BSB and account number. The **monthly service fee will not be charged** after your loan moves to NAB's systems, regardless of how many NAB Tailored Home Loans you have. NAB will let you know if the fee becomes payable in the future.
What can I do now to help prepare for my home loan to move onto NAB systems on Saturday 17 October 2026?	Here are 3 simple things you can do now to help make the move to NAB a smooth experience: 1. **Check your contact details are up to date:** It's important you keep your mobile number, email address and residential address and up to date. This will ensure you receive important updates and can set up NAB Internet Banking when your loan moves to NAB. Note: Your residential address cannot be a PO Box. To update your details, you can call us on 1300 300 989 or follow these simple

	steps: Login to StarNet Go to the 'My Details' tab Click the 'SMS' button to receive a security code Enter the security code Select 'Edit details' Make the changes and click 'Save' 2. **Check if you have any payments being paid into your Advantedge home loan (not including your direct debit):** If you have any other payments into your home loan (such as salary credits or direct transfers), please remember to update the provider with your new NAB account details when you move onto NAB's systems in October. We will remind you again closer to the time. 3. **Check you have a direct debit set up, and it's still current**: To ensure your repayments continue to be made to your NAB Tailored Home Loan on time, we recommend checking that your direct debit details are up to date. If you don't yet have a direct debit set up, you can set one up by completing a Direct Debit Request Form and return to customercare@advantedge.com.au. Please refer to the 'Repayments' section below for more information on direct debits. You'll receive more information from NAB in September to let you know what to do next.
What stays the same when my home loan moves onto the NAB systems?	Many of your home loan features remain the same at NAB, including the following (where applicable): • your loan amount/s. • your minimum repayment amounts. • any interest only period/s. • any agreed fixed rate periods. • your preferred frequency for receiving account statements. • the property used to secure your loan/s. • any existing payment arrangements. **Important:** if you're currently on a hardship arrangement, this change won't impact it. • If you have a fixed rate, your rate will continue for the rest of your fixed rate period. If you have a variable rate, this continues to be subject to change as it is today.
Limited Servicing Period	
Can I still make changes to my home loan before it moves to NAB?	Yes. You can continue to make changes, however for a short period before your Advantedge home loan moves onto NAB systems we will be unable to make certain changes to your loan. These dates differ depending on the type of request. For a full breakdown of these cut-off dates, check out the Advantedge Limited Servicing Period guide.
Interest rates	
Will my interest rate change when my home loan moves onto NAB systems?	If you have a **fixed rate**, your rate will continue for the rest of your fixed rate period. If you have a **variable rate**, this continues to be subject to change as it is today. NAB determines variable rates differently, for more details refer to Section 2 of the *Notice of*

	Changes to your Loan Contract Terms and Conditions. If you have a variable rate, there may be interest rate changes before the date your home loan moves to NAB (e.g. if the RBA cash rates change). NAB will honour the variable rate you have immediately before the migration date unless NAB's indicator rate has moved before the migration date. https://www.nab.com.au/personal/interest-rates-fees-and-charges/home-loan-interest-rates
If interest rates change before my home loan moves onto NAB systems, will that still affect me?	Yes. If an interest rate change occurs before your home loan moves onto NAB systems, that change will apply to your loan in line with your varied home loan terms and conditions. For more details refer to Section 2 of the *Notice of Changes to the Loan Contract Terms and Conditions*.
Will my fixed rate period change because of my home loan moving to NAB?	When your home loan moves onto NAB systems, your fixed rate period will remain unchanged and continue until its scheduled end date.
Repayments	
Will my repayment amount change?	**Principal and interest** repayment amounts will not change because of your home loan moving onto NAB systems. The way **interest only** repayments are calculated remains unchanged. However, if the September interest only repayment is due on or after 14 October 2026, there is an option for you to not make this payment. Please refer to the '*What will happen to my interest only repayment in October?'* section below for more information.
I currently make repayments twice a month, on set days of the month. Can I keep that schedule?	No, twice-monthly repayments (i.e. two fixed repayment dates per month) is not available at NAB. If you pay **twice a month**, we'll change this to fortnightly repayments. Your first repayment date after **Saturday 17 October 2026** stays the same, and the next will be two weeks later. The amount won't change and we'll confirm the details in a separate letter.
If I pay more than my minimum repayment, will that continue?	Yes. If you have a direct debit set up and the nominated amount is higher than your minimum required repayment, you don't need to do anything. NAB will set up your current direct debit for your NAB Tailored Home Loan, with the same nominated amount. Of course, if you want to change it then you can contact NAB after Monday 19 October 2026. Exception: If you currently make repayment by direct debit using another Advantedge home loan account, this arrangement will not transfer to NAB. You will need to set up a new direct debit. See the FAQ below for more information.
My repayments are paid by direct debit from another Advantedge home loan account, will this arrangement transfer?	No, that direct debit arrangement will not transfer. If your existing direct debit arrangement is to make a repayment from one Advantedge home loan account to another then you'll need to set up a different direct debit arrangement. You can set up a new direct debit by completing a Direct Debit Request Form and return to customercare@advantedge.com.au.

Does making additional payments into my home loan reduce the scheduled repayment?	No. If you make additional payments into your NAB Tailored Home Loan, whether by salary credit or another payment method, the scheduled payment is still due and NAB will still process any scheduled direct debit as normal. If you have made additional repayments and want to change your direct debit arrangement, you can do this by contacting NAB from Monday 19 October 2026.
If I make payments into my loan other than direct debit (for example salary credits or direct transfers) do I need to update those details?	Yes. If you have any other payments into your home loan (such as salary credits or direct transfers), please remember to update the provider with your NAB BSB and account number/s before the migration in October. Your NAB account details will be in the ‘Welcome to NAB’ letter you’ll receive in September. Payments received between **Friday 16 October 2026** and **Sunday 18 October 2026** will be held and then applied to your NAB Tailored Home Loan on **Monday 19 October 2026**. Any payments made using the Advantedge BSB and account number after **Sunday 18 October 2026** will not be processed. We will remind you again closer to the time.
Will my direct debit arrangement continue after my home loan moves onto NAB systems?	In most cases, your direct debit will continue as normal after your home loan moves to NAB. However, if your repayments are currently made by direct debit from one Advantedge home loan account to another, that arrangement will not transfer. You’ll need to set up a new direct debit. We recommend doing this as soon as possible to ensure your repayments continue on time. Any payments attempted using the Advantedge BSB and account number after **Sunday 18 October 2026** will not be processed. To set up a direct debit, please complete a Direct Debit Request Form and return to customercare@advantedge.com.au by **Wednesday 14 October 2026.** If you don’t set up the direct debit before this date, please contact NAB as soon as possible on or after **Monday 19 October 2026** to set one up.
Can my scheduled home loan repayment be reduced after my home loan moves to NAB?	NAB generally reviews variable rate home loans every three months to make sure repayments remain on track to repay the loan within the contracted term. NAB may also choose to review home loans at other times. If interest rates fall, NAB does not automatically reduce your repayments. You can request to reduce your scheduled repayment in the NAB app or by contacting NAB.
Redraw	
What do I need to know about accessing redraw from a NAB Tailored Home Loan?	You can access redraw through Advantedge as normal until **Thursday 14 October 2026.** We will be unable to process any redraw requests **between 14 – 19 October.** You can access redraw from your NAB account from **Monday 19 October 2026**, however there are some differences to how you access it.

	- You must have a **NAB transaction account** (e.g. NAB Classic Banking) in your own name to access redraw – the funds will be paid into this account - The amount you can **redraw will reduce**. It won't include your next scheduled repayment. - There is a **minimum redraw** amount of $500. - You will no longer be able to use scheduled redraws, fast redraw or redraw by cheque from 14 October 2026. - Redraw is not available where there is another interest over the security for the loan, such as a second mortgage.
How will my available redraw be calculated?	The amount you can redraw will reduce. It won't include your next scheduled repayment amount. This does not mean money has been taken from your loan, or that your loan balance has changed, it only reflects how much redraw is available based on the way NAB calculates it. For example, if you have **$2,500** available to redraw and your next repayment is **$1,500**, your available redraw on your NAB Tailored Home Loan may show as **$1,000** because NAB has subtracted your next repayment amount.
What if I need the money that will no longer be available for redraw due to the new way it's calculated?	If you require the extra funds now, you can access redraw through Advantedge as normal until **Wednesday 14 October 2026**. After moving to NAB, you may also have the option to set up an offset account to manage extra funds, provided you meet NAB's offset account eligibility criteria. More information about setting up offset accounts will be provided in your 'Welcome to NAB' in September.
Do I need a NAB transaction account to access redraw from my NAB Tailored Home Loan?	Yes. To protect you from potential fraud and scams, NAB requires redraw funds to be paid into an eligible NAB transaction account, in your name. If you don't currently have an eligible NAB transaction account (e.g. NAB Classic Banking), you can open one by contacting NAB. If you prefer not to use a NAB transaction account for your everyday banking, you can either: a. Open one to access redraw and transfer the funds from your NAB transaction account to the account you want the money to go into. b. Redraw through Advantedge as you currently do until Wednesday 14 October 2026. More information about opening a NAB transaction account will be provided in the 'Welcome to NAB' letter in September.
I have a scheduled recurring redraw set up, will this carry across to NAB?	No. Scheduled redraws, fast redraw and redraw by cheque will not be available after **Wednesday 14 October 2026**. Existing scheduled redraws will be cancelled for payments after this date If you want to make any redraws before moving to NAB, please do so before **Wednesday 14 October**. From **Monday 19 October 2026**, you'll be able to use NAB Internet Banking or the NAB App to redraw from your home loan (provided you register for these services).

	Information on how to access and use NAB Internet Banking and the NAB App will be provided to you in a separate communication before the migration.
I have a loan with a $0 balance and redraw available. Will it still migrate to NAB?	Yes. Loans with a $0 balance will still move onto NAB systems. Your new NAB loan account will remain open, and you'll continue to have access to redraw (where available) until the loan reaches maturity, unless NAB closes the account in accordance with your varied home loan terms and conditions. Refer to the '*Closing your loan*' section in the *Notice of Changes to the Loan Contract Terms and Conditions*.
Interest Only Loans	
I don't have a direct debit set up for my Interest Only home loan. What will happen to my repayments?	Interest only home loan repayments, including construction loan repayments, must be paid by direct debit when your home loan moves to NAB. If you don't currently have a direct debit in place with Advantedge, please set one up before **Wednesday 14 October 2026** to ensure it moves to NAB with your loan, and your repayments continue on time. To set up a direct debit, please complete a Direct Debit Request Form and return to customercare@advantedge.com.au From **Monday 19 October 2026**, you'll be able to set up or amend your direct debit through the NAB app, NAB Internet Banking or by contacting NAB for support. More information will be provided on this in your 'Welcome to NAB' letter coming in September.
Are there changes to the repayment date for Interest Only Home Loans?	The repayment date for Interest Only loans will be on the last business day of each month. A 'business day' means a day other than a Saturday, Sunday or an Australian national public holiday. The full interest amount for October will be charged on **Friday 30 October 2026.**
What will happen to my interest only repayment in October?	This depends on when your interest only repayment is due. **If your September interest only repayment is scheduled on or before Tuesday 13 October 2026**, we'll collect it as usual. Your October interest only repayment with NAB will be due on **30 October 2026** and after that, repayments will be due on the last business day of each month. **If your interest only repayment is due on or after Wednesday 14 October 2026**, it will not be automatically collected, and you may choose not to make this payment. In these circumstances: • any unpaid amount will continue to accrue interest; • however, this September interest payment will not be treated as a missed repayment; • the amount will be part of the loan balance; and • once the loan's interest only period ends, the amount will be repaid with principal and interest repayments. Your October interest only repayment with NAB will be due on **Friday 30 October 2026.**

	Please ensure sufficient funds are available in your nominated account by this date. After that, your repayment will be due on the last business day of each month. **Note:** If you have a September interest only payment due on or after **Wednesday 14 October 2026** and you prefer to make this payment, you can pay the amount directly into your NAB Tailored Home Loan on **Monday 19 October 2026**. To do this, simply transfer the amount using your new BSB and account number which you'll receive in September.
My interest only repayment is due on or before 13 October 2026. Will I still be charged on the last business day of the month?	Yes. Because interest only repayments will move to the last business day of the month, you may have two repayments in October 2026. If this happens, it's because: 1. **Your usual Advantedge interest only repayment** will be made in October (if scheduled on or before **13 October**) to cover September's interest 2. **A repayment will be due on Friday 30 October 2026** to cover your October interest. Please ensure you have sufficient funds available to cover these repayments. This is a one-off change to support the move to a last business day of the month repayment cycle. After this, interest only repayments will continue to be collected on the last business day of the month.
What happens if I don't have enough money for the second payment in October?	If there are not enough funds available for you interest only repayment, the loan may go into arrears. To help avoid this, please have sufficient funds available for both repayments (where applicable). **If you are concerned about being able to make the repayment, please contact NAB (13 22 65)** as soon as possible on or after **Monday 19 October** to discuss the support options available to you.
Offset accounts	
Will I be able to have an offset account on my new NAB Tailored Home Loan?	Eligible variable rate home loan customers can link up to 10 offset accounts to their NAB Tailored Home Loan. With offset accounts, loan interest is charged on the difference between your variable rate home loan balance and the total amount in your linked offset accounts, allowing you to pay less interest. Only eligible NAB Home Loans can benefit from an interest offset arrangement including the NAB Tailored Variable Rate Home Loan. For example, loans with fixed rates do not benefit from an interest offset arrangement. The potential benefits you could gain from using a NAB offset facility will depend on many factors including the amount of funds in your offset account and how long the funds are in your offset account. You will not earn interest on the account balance of your transaction account while it's linked to a home loan under an interest offset arrangement. A NAB

	Classic Banking account can be used as an offset account. We will provide more information on offset accounts in your 'Welcome to NAB' letter in September.
Construction loans	
Is there any change to construction payments at this stage?	You can continue to submit construction payment requests to Advantedge as normal, until close of business on **Friday 16 October 2026.** After this time, you'll need to submit progress payment requests to NAB for processing on or after **Monday 19 October.** **Please keep in mind that from Wednesday 14 October until Monday 19 October,** we will be unable to process construction payments. Payment requests submitted during this time will be held and processed by NAB on or after **Monday 19 October**. We'll provide you with more information about how and when to begin submitting construction payment requests to NAB in the 'Welcome to NAB' letter which you'll receive in September.
Hardship	
I'm in financial hardship. Will this move to NAB affect my current arrangement?	No. If you already have a financial hardship arrangement in place, it will continue as agreed. If you're worried about making repayments or need extra support, please contact us as early as possible so we can talk through your options.
Next Communication	
When will I hear from you next?	From **Tuesday 1 September 2026**, NAB will send customers a further communication confirming your: • NAB ID (if new to NAB) • new BSB and account number • instructions for setting up NAB Internet Banking and the NAB app. We will also include additional content in this letter for some customers. For instance, if you have a construction loan we will provide details of how to request a progress payment. You will receive an SMS notification the week before to let you know to expect this next communication.

Previous FAQs – For reference only

The FAQs below were issued in earlier communications about the announcement and migration to NAB. They have been retained for reference only. Please refer to the current FAQs above for the latest information.

About Advantedge	
Who is Advantedge?	Advantedge is a wholesale funder and distributor of white label home loans which are available through an extensive network of mortgage brokers in Australia.

	If your home loan is one of the following, then it is funded by Advantedge: • AFG Home Loans Edge • Astute Simplicity Home Loans • Connective Essentials • Go Edge • Myloan Elect • LJ Hooker Home Loans Connect • Resi Select • Mortgage Choice SmartSelect Home Loans • Yellow Brick Road Select • realestate.com.au Home Loan • Bluegum Home Loans Advantedge also funds Mortgage Manager home loans, which are made available under each Mortgage Manager's own brand. Note that Advantedge no longer offers new Mortgage Manager loans, however customers can still request variations to their existing home loan.
About the announcement	
What is the Advantedge business announcement?	On **11 June 2025**, NAB announced that it will close the Advantedge business and transition Advantedge customers to NAB. From this date, NAB will replace AFSH Nominees as the credit provider for Advantedge home loans. AFSH Nominees will act as an agent and credit representative of NAB until the transition is completed. This means AFSH Nominees will continue to be referenced in transactions (e.g. redraws into your nominated bank account). All Advantedge home loans will be transitioned to a NAB branded home loan in 2026.
Why is NAB closing the Advantedge Business and transition home loans to NAB?	At NAB, we're committed to becoming the most customer-centric company in Australia and New Zealand. When it comes to purchasing a home, this means delivering a home loan experience that is simple, fast and convenient. The move to NAB will allow customers access to functionality not currently available through Advantedge. Customers will benefit from greater flexibility and additional features, including access to up to 10 offset accounts, transactional banking and broad functionality within the NAB App. As the underlying Principal Credit Provider of your Advantedge home loan, NAB can ensure the transition is simple; without the need to recontract or refinance.
What does it mean that NAB is now the Principal Credit Provider?	Advantedge loans are funded by NAB under an undisclosed principal and agency arrangement. This means, NAB has been the underlying principal Credit Provider for Advantedge home loans. NAB has decided to close the Advantedge business and has replaced AFSH as the credit provider as detailed in our announcement. It also means NAB can make the process of moving your Advantedge home loan to a NAB branded product simple, without the need to recontract or refinance.
Why am I now covered by NAB's privacy policy?	You are now covered by NAB's privacy policy because NAB is the Primary Credit Provider of your home loan. To view NAB's privacy policy go to www.nab.com.au/privacy.

Communications	
How was I notified about this?	An announcement letter (PDF 417 KB) outlining the changes with a copy of the Advantedge Credit Guide and the NAB Credit Guide was mailed to you in **June 2025**.
How do I get a copy of the letter?	The letter was mailed to you in **June 2025**. If you did not receive it, you can request a copy of the letter by contacting Advantedge Customer Care on 1300 300 989 or by emailing customercare@advantedge.com.au
Why did I receive a copy of both the Advantedge Credit Guide and the NAB Credit Guide with my letter?	You received a copy of the NAB Credit Guide because NAB is now disclosed as the Principal Credit Provider for your Advantedge home loan. You also received the Advantedge Credit Guide because this has been updated to reflect that AFSH Nominees will now act as the agent and credit representative for NAB, this allows them to continue to collect payments on NAB's behalf.
Moving Advantedge home loans to NAB	
When will my loan move to NAB?	All Advantedge home loans will be moved to NAB branded home loans in 2026. We will continue to keep you updated as we confirm the exact date.
Can I move to a NAB home loan now?	If your requirements for a home loan have changed, we recommend you speak to your Broker or Mortgage Manager to guide you on what's best for you.
I don't want to move to a NAB home loan. What can I do about this?	If your requirements for a home loan have changed, we recommend you speak to your Broker or Mortgage Manager to guide you on what's best for you.
How do I find out more about home loans moving to NAB?	We will regularly update the Advantedge website with details of NAB's exit of the Advantedge business and transition of its customers to a NAB home loan. We'll also directly communicate to you each time we need to tell you something important. In the meantime, you should refer to your Broker for any questions you have.
Servicing existing home loans	
Can I still make changes to my home loan?	Yes. All Advantedge servicing requests will be processed until your home loan is moved to a NAB branded loan. Once transitioned in 2026, Advantedge will no longer accept servicing requests, and they will need to be applied for and processed through NAB. We will provide you more information on this closer to the transition in 2026.
Have my home loan details changed?	No. Customer BSB and account number, loan balance, interest rate, repayments, fees and charges will remain the same. If there are any future changes required as part of the transition to NAB, we will let you know closer to the time and be here to support you.
Will StarNet remain available?	Yes. You will be able to continue using StarNet until further notice.
Can I still vary my existing home loan?	Variations can continue to be submitted, except for requests to add a new borrower to a customer's existing Advantedge home loan. As we approach the migration of your home loan to a NAB branded home loan in 2026, there will be a date where Advantedge will no longer accept variation requests, and they will need to be applied for and processed through NAB.

	We will provide you more information on this closer to the migration.
Can I still add a new borrower to my home loan?	You can submit requests to add a new borrower to your home loan up until **5pm (AEST) Tuesday 30 September 2025**. After this point, requests will not be accepted until after your home loan has migrated to NAB.
Will you continue to pay construction progress payments?	There is currently no change to the way construction payments are paid and received. This may change when your construction home loan is transitioned to NAB. If this is the case, we will let you know with plenty of notice and support you to ensure minimal disruption to your construction progress payments.
Home loan applications during announcement	
My home loan settlement date was on 11June. Did this change have any effect on my settlement?	No, there was no impact to your settlement, we'll send you a NAB branded Credit Guide and a copy of the communication to advise of the announcement. Your home loan settled under AFSH Nominees as the mortgagee.
I was issued documents and signed them before 12 June. Will this change have any effect on my upcoming settlement?	No, there will be no impact on your settlement, we'll send you a NAB branded Credit Guide and a copy of the announcement communication with your loan documents at settlement. Your home loan will settle under AFSH Nominees as the mortgagee.
I was issued documents before 12 June and I have not yet signed them. What will happen?	All existing documents that were previously issued will be cancelled and reissued for signing. If documents were part signed (due to multiple parties on the application), they will also be cancelled and reissued on **12 June**. Your home loan will settle with NAB as the registered mortgagee. In your loan pack, you'll receive a: • NAB Credit Guide • NAB branded Mortgage of Common Provisions Your Broker will provide you with a copy of the communication to advise of the change. You will also receive this communication with your loan documents when you settle. If you did not receive a copy of the letter, contact Advantedge Customer Care on 1300 300 989 or customercare@advantedge.com.au
Home loan applications after announcement	
Why is my new home loan registered under NAB as the mortgagee?	From **11 June**, NAB will replace AFSH Nominees as the Principal Credit Provider for Advantedge home loans. AFSH Nominees will act as an agent and credit representative of NAB until the transition is completed.
How do I know if NAB is the registered mortgagee for my home loan?	You can tell if NAB is the registered mortgagee for your home loan as you would have been issued with a NAB branded Mortgage of Common Provisions document. Most home loans that settled after NAB made the announcement on **11 June** will be written with NAB as the mortgagee. NAB must be nominated as the mortgagee to your insurance provider.
Supporting home loan applications	
Do I need to update my building insurance provider about the change to NAB?	At this stage, you do not need to update your Building Insurance Policy to nominate NAB as the mortgagee. It must remain as AFSH Nominees. This also applies to variation requests. However, if your home loan recently settled with NAB as the mortgagee or lender of record, NAB must be nominated as the mortgagee to your insurance provider.

I want to apply for the First Home Owner Grant. Who is now the financial institution?	When completing a First Home Owner Grant application, the customer should provide the name “AFSH Nominees”.