

NAB Tailored Home Loan

Big-Four reach but headline rate lagging peers. Package discount partially closes the gap.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

Overall Rating

3.8 / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Home Loans Methodology v1.0.0.

Pros

- + NAB Choice Package brings rate close to competitive on negotiated discount

Cons

- Unpackaged rate is the highest among Big Four for owner-occupier P&I

Key Takeaways

1. Package discount is essential

Without Choice Package, the Tailored Home Loan rate sits 20–40 bps above peer Big Four products. With the package and a broker-negotiated discount, NAB can be competitive.

2. Existing-customer convenience matters

For customers with NAB transaction, savings, credit-card or business products, the all-in-one ecosystem can outweigh a 20 bps rate gap.

3. AFSL 230686 — NAB

National Australia Bank. APRA-regulated, Big Four ADI. FCS-protected deposits.