



THE NATIONAL BANK

Owner/Occupier Property Finance Package



Take your business to the next level *and turn your rent into an investment.*

Rental is a significant expense for business and is an outgoing that provides little contribution to the long-term wealth of either the business or its owner.

See how you could move from being a tenant to a landlord – creating a personal investment strategy in the process – with The National Bank Owner/Occupier Property Finance Package.

Here are just some of the benefits:

- Owning your own premises could provide you with a **long-term investment strategy**, by creating a property asset that can become a separate entity generating its own revenue stream in the form of rental income.
- Ownership of premises could provide you with **control and security** for your business. You retain control of a strategic site, and rental costs and terms are up to you.
- The package can help **preserve your business cashflow** as Owner/Occupier Finance can be structured in a number of ways, using a variety of loan terms. Loan repayments can potentially be similar to current rents.
- If the purchase can be financed from business cashflow, you help retain **control over your assets**. Personal assets such as the family home can be unencumbered.
- With **up to 100 percent finance**, business liquidity and cash reserves are preserved for other purposes.

To find out exactly what we can offer your business and whether property ownership is the right option for you, please contact your Relationship Manager.

Is Owner/Occupier Property Finance right for you?

- ✓ Premises currently rented
- ✓ 3-year track record of profitability in existing line of business
- ✓ Cashflows are stable
- ✓ Rental payments sufficient to contribute to servicing Owner/Occupier Property Finance

What lending might your current rental payments support?

(Based on interest-only repayments at 9% p.a.)

Your annual rental payments	Owner/Occupier Property Finance
\$30,000	\$333,000
\$50,000	\$555,000
\$100,000	\$1,111,000
\$150,000	\$1,666,000
\$200,000	\$2,222,000

OUR LENDING CRITERIA APPLY AND INTEREST RATES ARE SUBJECT TO CHANGE. FOR FULL DETAILS, INCLUDING TERMS AND CONDITIONS, PLEASE CONTACT YOUR NATIONAL BANK RELATIONSHIP MANAGER. IT IS RECOMMENDED THAT YOU OBTAIN PROFESSIONAL ADVICE RELEVANT TO YOUR CIRCUMSTANCES. THE NATIONAL BANK OF NEW ZEALAND, PART OF ANZ NATIONAL BANK LIMITED.