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Changes to the eligibility criteria for Alternative Refinance Assessment applications

We're making some minor changes to the eligibility criteria for Alternative Refinance Assessment (ARA) applications.

What's changing

From Friday 23 February 2024, the below application types will no longer be eligible for ARA applications. The list of eligible applications will be updated in your broker portal.

- Investment Loan Purpose
- Debt To Income Ratio above 6
- Applications originated via Business Bank, Private, and Commercial Broker channels

Updated serviceability calculators

To support this change, an updated manual serviceability calculator (**v57b**) will be available on the NAB Broker Portal from Thursday 22 February.

Please note: The only update we're making to the calculator will be to advise users that Debt to Income Ratio above 6 will be outside of policy for Alternative Refinance Assessment.

Please refer to the pipeline treatment below for more information on when to use the new calculator.

Pipeline applications

[Click here](#) for full details on the process for in-flight applications.

Further Support

For more information on NAB's ARA process, check out the dedicated page on the NAB Broker Portal which you can find via the following pathway: *News > More information on NAB's alternative refinance assessment.*

Contact your case manager for specific application queries or speak to your BDM or Relationship Manager for further support.