



Australian Government

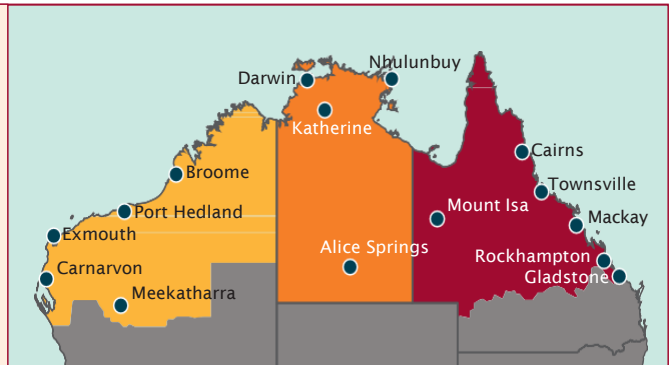
NAIF

Northern Australia Infrastructure Facility

Frequently Asked Questions

About the Northern Australia Infrastructure Facility (NAIF)

NAIF is a \$5 billion development financier to provide loans to infrastructure projects in the Northern Territory, Queensland and Western Australia. NAIF's mission is to be an innovative financing partner in the growth of northern Australia. A key focus of any financing is to drive public benefit, economic and population growth and Indigenous involvement in northern Australia.



What projects/sectors can we finance?

We can finance projects and businesses across a range of sectors including mining and resources, agriculture and aquaculture, transport (including airports, ports, rail and logistics), energy, water, education, tourism, social infrastructure, healthcare, telecommunications and manufacturing.

What types of loans are available?

We work with project proponents to offer a range of flexible debt financing products on commercial terms. These range from lending up to 100% of the debt requirements for a project or business, tailored repayments, longer tenor, interest capitalisation arrangements or, where appropriate, lower interest rates than from commercial lenders.

Operating in northern Australia, we take into account the unique circumstances of the region. Our commercially focused investment teams work closely with proponents to structure loan deals in the most appropriate way.

Being a Government agency, we also ensure careful stewardship of public funds. Central to this is ensuring that proponents demonstrate an ability to repay loans. NAIF cannot provide equity, grants or funding for feasibility studies.

Can I get a grant from NAIF?

NAIF does not provide grants. NAIF's financing is in the form of commercial loans.

How long does the assessment and approval process take?

NAIF will review and assess information as soon as it is available from the proponent. The NAIF Board typically meets every six weeks to consider Investment Decisions.

In general terms, the NAIF assessment process is broadly aligned with that which a proponent would work through with a commercial bank or other private sector financier.

NAIF's criteria

To be eligible for NAIF support, projects must:

- Involve the construction or material enhancement of northern Australia economic infrastructure.
- Be of public benefit.
- Be located in, or have significant benefit for, northern Australia.
- Demonstrate an ability to repay the loan.
- Have an Indigenous Engagement Strategy.

I am interested in a NAIF loan - what do I need to do?

If you believe your project meets the eligibility criteria in the first instance, please email details of your project to the NAIF team: naif@naif.gov.au. A member of the NAIF team will be in touch with you as soon as possible.