

more
than
money



EASY GUIDE TO EVERYDAY BANKING

NAB personal transaction
accounts and debit cards



HELLO

The easy guide provides information on our personal transaction accounts and debit cards. It also outlines how you can use them.

This is a short guide

For more product details, terms and conditions and information on banking fees:

- Go to our website at nab.com.au
- Visit your nearest branch. [Find it on our website](#)
- Call us on:
 - NAB Direct: 13 22 65
 - Indigenous Support Line: 1800 966 100
- Contact us via chat.

If you are deaf, hard of hearing or have a speech impairment, you can call us using the National Relay Service on your preferred call channel.

If English is not your first language, please call us if you need an interpreter.

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- How to close an account



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WHAT IS A BANK ACCOUNT?

A bank account is an account for your everyday banking. It lets you:



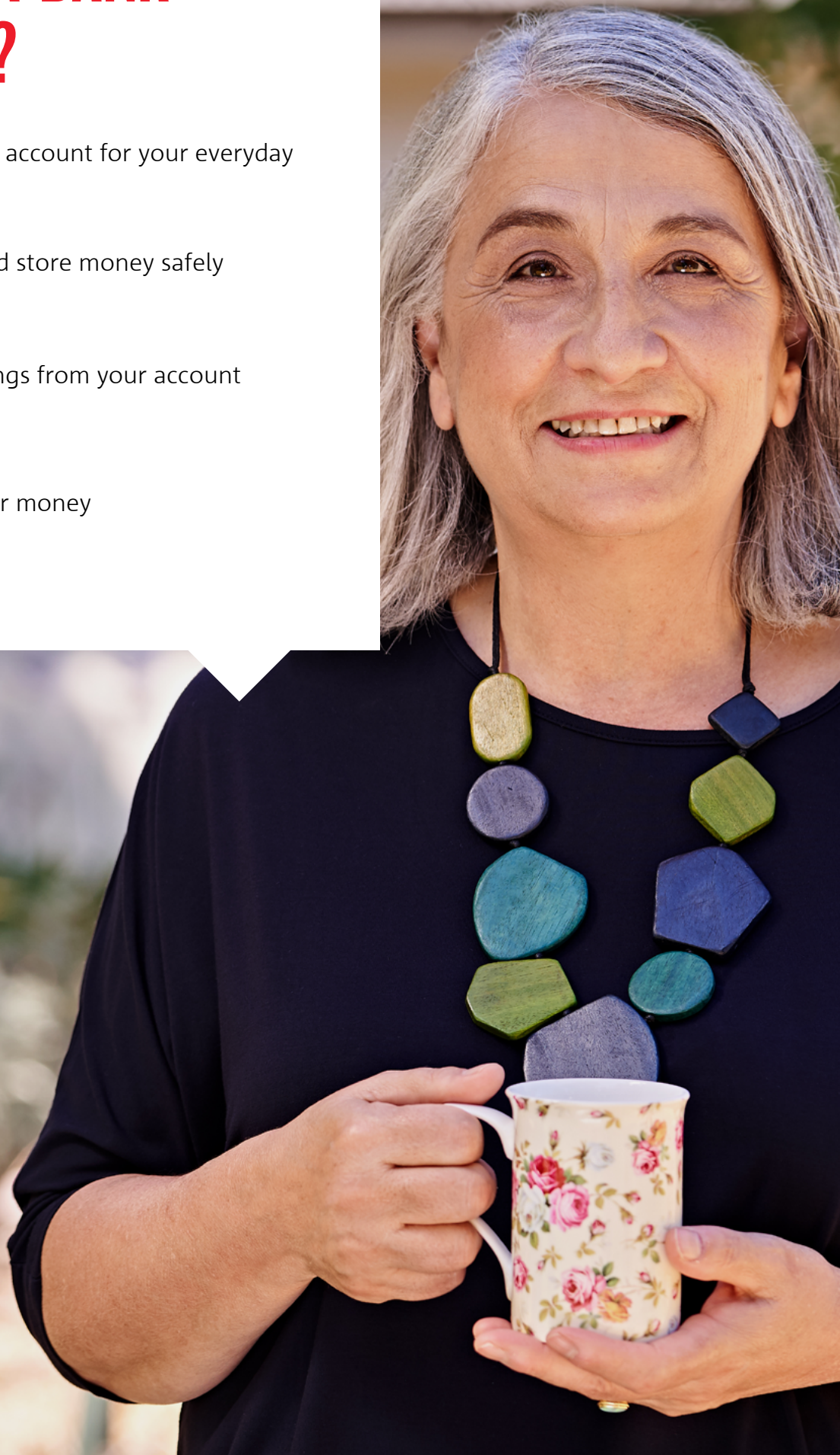
Receive and store money safely



Pay for things from your account



Access your money



TRANSACTION ACCOUNTS

A NAB personal transaction bank account is an account for your everyday banking.

NAB has two types of transactions accounts

- NAB Classic Banking account, which is available to all customers
- NAB Retirement Account available to customers that meet eligibility criteria
- Both accounts have the following features

Key features

Receive and deposit money



Get paid into this account



Get direct transfers from others



Make cash deposits

Easy access to your money



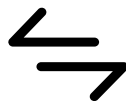
Withdraw money from ATMs



Pay bills



Shop instore or online



Setup regular automatic payments from your account



DEBIT CARDS

You will be issued with a debit card as part of setting up a transaction account. Your debit card will be sent in the mail or can be collected from a branch.

You will receive a letter in the mail which will contain your PIN. This is a 4-6 digit number. You MUST keep this PIN to yourself. Do not share it with anyone.

You will need your PIN to:

- To use the ATM
- To put money in, or take money out at a NAB branch
- To pay for things at a shop



Front



Back

Access your money from your account

Tap and pay on all contactless machines



Using Visa Paywave

Withdraw and deposit your money at ATMs



You can insert your card or simply tap your card where you see the contactless symbol on EFTPOS machine or ATMs.

Ways to bank



You can use:

- NAB Branches
- ATMs
- NAB Internet banking
- NAB App
- Digital wallets on smart phones

STATEMENTS

You will receive a bank statement which is a list of all the transactions made on your bank account. This shows you the amount of money going in and out of your account over time as well as your opening and closing balance.

Statements are available through:

- Internet banking on your computer, tablet or smart phone
- NAB App on your smartphone or tablet
- Paper form sent to you in the mail



HOW TO OPEN AN ACCOUNT

If you are new to NAB

You will need to provide documents that confirm your identity.

To apply online for a NAB Classic Banking Account you will need two of these:

- Australian Passport
- Valid driver's License
- Valid Medicare Card

If you are unable to provide these documents or want to open a NAB Retirement Account please visit us in Branch or call us. You will need:

- Option 1: Primary Photographic Document x 1 (E.g. Australian driver license, Australian Passport)
- Option 2: Primary Non-Photographic Document x 1 (E.g. Birth certificate, Citizenship certificate) + Secondary Document x 1 (E.g. Rates notice, Utility bill); or
- Option 3: Special Provision Document x 1 (E.g. Indigenous / Torres Strait Islander community letter, Indigenous community proof of ID card)

If you are an existing customer

You can apply online for a NAB Classic Banking Account using your NAB Customer ID.

If you have a Government Concession Card

When you open an account, you can ask us to make sure that you do not overdraw from your account.

If you set this up, we will stop you from using more money than there is in your account except where it is impossible or impractical to do so.

If you set up any recurring payments, you will need to make sure that there is always enough money in your account.

HOW TO CLOSE AN ACCOUNT

Before you close your account

- Make sure there is no money left in the account that you want to close
- Make sure that all recurring payments and Direct Debits you have setup are canceled
- If you are closing a NAB Classic Banking account and you also have a NAB iSaver savings account, you will need to close the savings account first.
- When you close an account, we will help make sure these things are done.

If you would like to close your account, you can contact us on the details below:

CONTACT US

If you need help

If you cannot find the information you need on our website, or having difficulty here are some ways we can help.

Call us on:

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