

NAB Caringbah is closing

more
than
money



We've been looking closely at how customers use our NAB Caringbah, and we've noticed that more people are choosing the convenience of our NAB Miranda Branch, as well as our online and phone banking services.

As a result, we've made the decision that the NAB Caringbah Branch at 343 Kingsway will close permanently on **Thursday, 16 April 2026**. Our branch team will be relocated to other locations that customers use more frequently.

Where else can I bank?

If you'd still like to do your banking face-to-face, you've got options.

Nearest alternative branches

Branch	NAB Miranda
Address	Westfield Miranda, 600 Kingsway, Miranda
Opening hours	Monday to Wednesday & Friday: 9.30am-4.00pm Thursday: 9.30am-5.00pm Saturday: 9.30am-1.30pm
Facilities	SmartATM Teller Services Express Business Deposit Coin Deposit Machine Cash Exchange Machine
Distance	3.1km

Nearest Post Office offering Bank@Post¹

You can withdraw cash, deposit cash and cheques, and check your account balance using your PIN enabled card linked to your NAB transaction account at participating Post Offices. If you have a Passbook, you can also withdraw cash.

¹See Other ways to bank with us section on page 3 for more details on **Bank@Post** including daily transaction limits.

Post Office name	Caringbah Post Shop
Address	341 Kingsway, Caringbah
Opening hours	Monday to Friday: 9.00am-5.00pm
Distance	17m

Business banking customers

For Business customers a number of additional options are available. For more information, contact your banker or Transactional Specialist, or call 13 10 12.

Why we made this decision

Closing a branch is always a difficult decision and we understand the change can be a big adjustment for some customers. Before the decision was made, we took a lot into consideration.

Here are the main reasons

- Approximately **58%** of our customers in **Caringbah** have only visited the branch once in the last year
- More than **53%** of customers are also using other locations
- **83%** of those registered for online banking (including mobile app) and/or telephone banking are active users

How are customers using this branch?

Branch visitation over the last year*

Customer segment	Regular (3+ visits)	Heavy (12+ visits)
Personal bank customers	681	132
Business bank customers	203	134

*January 2025 - December 2025

Number of personal banking transactions

Year	Cash withdrawals	Cash deposits	Cheque deposits
2023	4795	4398	784
2024	4980	4290	663
2025	4422	4014	530

Number of business banking transactions

Year	Business deposits	Cheque deposits
2023	6336	1433
2024	5548	1053
2025	4756	805

In addition to over the counter transactions that are measured at each branch, NAB also considers a range of factors including the number of appointments for home loans, personal loans and credit cards, inbound and outbound phone calls, account openings and maintenance, enquiries relating to internet banking and self-service, disputed transactions, suspected fraudulent transactions, enquiries about lost or stolen cards, supporting vulnerable customers with their transactions, customer complaints and more.

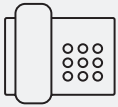
Due to the varying nature of the ways customers and colleagues interact with these products and services, as well as the multiple channels in which these can be accessed and measured, these are not captured as standard over the counter transactions, but are certainly considered when assessing how each branch is used.

Other ways to bank with us



Use NAB Internet Banking or the NAB app² to:

- Transfer funds and pay bills
- Check your account balances and statements
- Make credit card payments
- Manage your loan
- Apply for new accounts
- Deposit cheques in the NAB app to the value of \$5,000 over a rolling 7-day period
- Activate your new card and set your PIN



Call us on 13 22 65 to:

- Transfer funds
- Pay bills using BPAY[®]
- Check your account balances
- Manage your loan
- Apply for new accounts
- Order statements
- Manage your term deposit
- Talk to a home lender



Bank@Post

Use a chip-enabled NAB card with PIN or barcoded deposit slip linked to a NAB transaction account to:

- Deposit up to \$9,999 cash per day. Overall maximum cash deposit of \$9,999 per day applies to deposits at either Australia Post or ATMs
- Deposit up to 99 cheques with a \$999,999 limit per transaction
- Withdraw up to \$2,000 per day
- Business customers can exchange cash to the value of \$1,000 from coins to notes, notes to coins, or a mixture of both Chip & Pin³
- Passbook customers can withdraw up to \$1,000 over a 7-day period

You can also continue to access your money using your NAB card and PIN via ATMs, NAB Smart ATMs (including cash and cheque deposits) and EFTPOS at participating outlets.

How will we communicate with customers and the community

Customers will receive communication with 12 weeks-notice of the closure date via post, and we will inform Federal, State and Local Government representatives.

Additional support in times of need

We offer extra support to customers experiencing tough times. It could be job loss, natural disaster, elder financial abuse, family and domestic violence, losing a loved one or financial difficulty.

We're also committed to providing an accessible and inclusive banking experience for all Australians. Interpreter services are available for customers with limited English.

To find out more and get the support you need, visit nab.com.au/customer-support

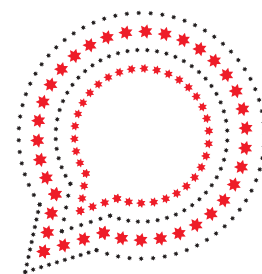


We're here for Indigenous customers

NAB has a dedicated customer service line for Indigenous Australians to access further support.

Indigenous Australians can call 1800 966 100 (toll free) to get help with:

- Finding out how much you have in your account (balance enquiry)
- Getting money out of your account (using ATMs, NAB Internet Banking, your card or Bank@Post)
- Ordering a new card or cancelling a card that has been lost or stolen



The NAB Indigenous Customer Service line is open:

Mon – Fri 8am – 7pm (AEST/AEDT)

BPAY[®] is a trademark registered to BPAY Pty Ltd ABN 69 079 137 518. 1 Transactions at Australia Post outlets will incur the same fees as over the counter transactions carried out at NAB branches. Transactions are subject to daily limits. Bank@Post and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved. Terms and conditions apply to all NAB products and are available at nab.com.au or on request. Fees and charges may be payable. 2 Consider the NAB Internet Banking terms and conditions (available at nab.com.au) which apply when using NAB Internet Banking and the NAB app. The NAB app is compatible with Android[™] and iOS, minimum platform requirements apply. Android is a trademark of Google LLC. IOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. 3 Cash exchange is only available for Australian currency and is subject to cash availability at the Post Office at the time of the request.

©National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 A183058-1225