



NAB Emerald branch is closing

More and more, our customers are choosing to do their banking online, over the phone, or by video conference. And, as they continue to bank differently, it's important we continue to adapt with them.

Because of these changes, we've made the difficult decision to close our NAB Emerald branch at 342–344 Belgrave-Gembrook Road, Emerald on Thursday, 7 March 2024. Of course, we'll keep helping you bank in other ways, and make sure this change is as smooth as possible for you.

Where else can I bank?

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

Nearest alternative branch:

Branch	NAB Berwick
Address	39–41 High Street, Berwick VIC 3806
Opening hours	Monday to Thursday 9.30am–4.00pm Friday 9.30am–5.00pm
Facilities	Teller Services Coin Deposit Machine Business Change Machine Business Deposit Machine SmartATM
Distance in kms	19km

Nearest Post Office offering Bank@Post

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.

Post Office name	Emerald Post Shop
Address	3 Kilvington Drive, Emerald VIC 3782
Opening hours	Monday to Friday 9.00am–5.00pm
Distance in kms	140 metres

Business banking customers

For customers who make regular business deposits or require business change, 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

- Over the past few years, fewer customers are coming into branches to do their banking and foot traffic has lessened
- Approximately **57%** of our customers in **Emerald** have only visited the branch once in the last year
- More than **70%** of customers are also using other locations including our newly refurbished branch in **Knox**
- The **Knox** branch was completely updated in **2022**

How is banking changing?

To give you a bit more context to our decision, here's how our NAB Emerald customers are banking:



70%

who use this branch are registered for online banking (including mobile app) and/or telephone banking.



89%

of those registered for online banking (including mobile app) and/or telephone banking are active users.



7%

rely on branch-only banking and no other methods.



17%

who use this branch are also using the Post Office.

How are customers using this branch?

Branch visitation over the last year*

Customer segment	Regular (3+ visits)	Heavy (12+ visits)
Personal bank customers	407	75
Business bank customers	111	51

*January 2022 – December 2022

Number of personal banking transactions

Year	Cash withdrawals	Cash deposits	Cheque deposits
2020	3316	3309	744
2021	3002	2840	613
2022	2356	2165	495

Number of business banking transactions

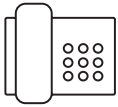
Year	Business deposits	Cheque deposits
2020	3005	917
2021	2686	719
2022	2148	618

Other ways to bank with us



Use NAB Internet Banking or the NAB app 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 \$999,999.99 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*

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.

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.

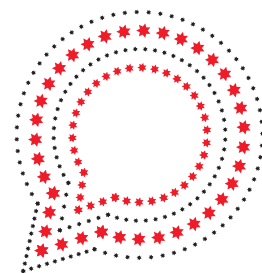
To find out more and get the support you need, visit nab.com.au/customersupport

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)

*Cash exchange is only available for Australian currency and is subject to cash availability at the Post Office at the time of the request. BPAY® is a trademark registered to BPAY Pty Ltd ABN 69 079 137 518. 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. Terms and conditions apply to all NAB products and are available at nab.com.au or on request. Fees and charges may be payable. NAB Internet Banking terms and conditions apply (available at nab.com.au). 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.