

Want to know more?

For further information on AddsUP, please contact the location nearest to you:

VICTORIA

Bendigo	(03) 5441 5277
Collingwood	(03) 9270 9330
Dandenong	(03) 9791 8344
Epping	(03) 8401 0100
Geelong	(03) 4210 1100
Horsham	(03) 5362 2939
Morwell	(03) 5135 9555
Wodonga	(02) 6055 8000

TASMANIA

Statewide Service	1300 301 650
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NEW SOUTH WALES

Liverpool	(02) 9821 1014
Inner Sydney (Marrickville)	(02) 8571 7814
Western Sydney (Mt Drutt)	(02) 8805 0900
Bathurst	(02) 6332 4866
Dubbo	(02) 6884 6595
Lithgow	(02) 6352 2077
Lismore	(02) 6621 7397
Newcastle	(02) 4925 2717
Warilla	(02) 4298 7206

AUSTRALIAN CAPITAL TERRITORY

Canberra/Queanbeyan	(02) 6195 3100
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QUEENSLAND

Cairns	(07) 4080 7400
Gold Coast	(07) 5514 5306
Inala/ Ipswich	(07) 3716 1206
Logan East	(07) 3808 4529

AddsUP
Savings Plan

stepUP
LOAN

AddsUP Savings Plan

No matter how small you
start, it all adds up.



 Good Shepherd
Microfinance


nab

Congratulations on paying off your StepUP Loan

What's next? School costs, saving for a holiday or a new car? Or do you just want the comfort of knowing that you have some 'emergency' money available for those times you can't plan for?

NAB is pleased to offer you access to AddsUP, a matched savings plan to help you save for the things that matter to you by matching what you save dollar-for-dollar.

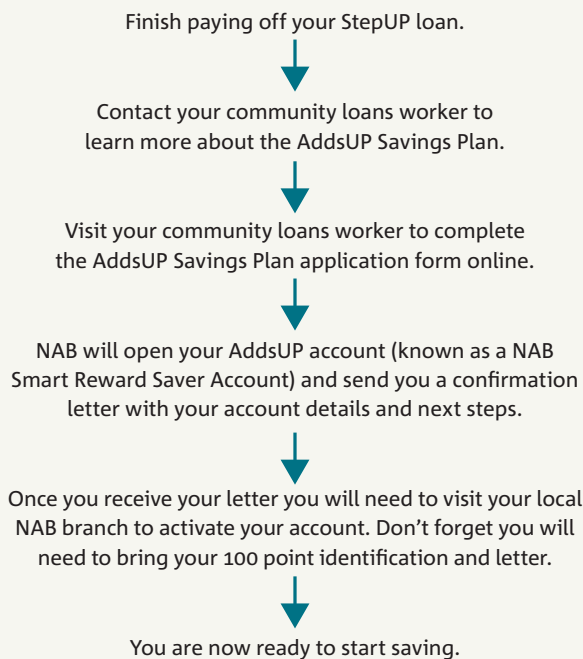
The AddsUP Savings Plan is a feature available with the NAB Smart Reward Saver Account. This has been developed as a community initiative with Good Shepherd Microfinance and the StepUP team.

Am I eligible for an AddsUP Savings Plan?

The AddsUP Savings Plan is only offered to people who have successfully repaid at least one StepUP loan. To qualify for a StepUP Loan you need to have a current Centrelink Health Care Card, Pension Card or Family Tax Benefit Part A.

How it works

To get access to the AddsUP Saving Plan, you will need to:



Once your account is open, start making regular payments directly to NAB – just like your StepUP repayments.

If you save \$500 in a period of 6 to 12 months you will have your \$500 savings matched by NAB dollar for dollar.

You will need to ensure you:

- **Make consistent payments in amounts less than \$100; and**
- **Make no more than 3 withdrawals within the 12 month period plan.**

Our aim is to encourage people to develop a positive long-lasting habit of saving.

Your savings will be matched once for the lifetime of the account and customers can only participate in the program as a one-off, after successfully paying off at least one StepUP Loan. \$500 must be saved within a 6 to 12 month period to qualify for matching.

For example, if you make fortnightly payments of \$20, after a year, you will have saved \$520 and NAB will contribute another \$500. This adds up to a total savings of \$1,020.

Once you have been matched, you can access your savings at any time allowing you to stop and start saving as you need.

Important information

Any advice contained in this brochure has been prepared by NAB without taking into account your objectives, financial situation or needs. Before acting on any advice in this brochure, NAB recommends you consider whether it is appropriate for your circumstances.

NAB recommends you consider the Terms and Conditions, Product Disclosure Statement or other disclosure documents available from NAB before making any decisions, regarding the NAB Smart Reward Saver Account.

All products described in this brochure are issued by National Australia Bank Limited.