

2. Send a form online:

Complete your online feedback form at nab.com.au, send us a secure message through your NAB Internet Banking, or email us at feedback@nab.com.au

3. Write to us at:

National Australia Bank
Head of Customer Resolutions
Reply Paid 2870
Melbourne, Victoria 8060

Need more options? Our external dispute resolution scheme

If you still feel your issue hasn't been resolved to your satisfaction, then you can raise your concern with NAB's independent external dispute resolution provider, the Australian Financial Complaints Authority (AFCA). Of course, as you're a valued customer, we'd much rather try to resolve the issue together first. In fact, AFCA will encourage you to resolve the issue with NAB before they start to investigate. The Australian Financial Complaints Authority (AFCA) can be contacted at:

Australian Financial Complaints Authority (AFCA)
Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

For more information call

13 22 65

7 days a week

visit us at nab.com.au
or ask at your **local branch**



Hearing impaired customers with telephone typewriters can contact us on **13 36 77**

CREDIT GUIDE

Credit Provider
Effective 9 February 2019

This document provides you with information about credit we may provide to you that is regulated under the National Consumer Credit Protection Act. It contains a summary of certain obligations we have under the Act in relation to such credit and what you should do if you have a complaint or dispute about how we provide the credit.

INFORMATION ABOUT SOME KEY OBLIGATIONS WE HAVE

Assessment

Before entering into a credit contract with you, or increasing a credit limit under an existing credit contract, we must assess if the credit contract or credit limit increase will be unsuitable for you.

To make this assessment, we must make reasonable inquiries about your requirements and objectives for the credit contract or credit limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

A credit contract or credit limit increase will be unsuitable if at the time it is being provided to you it is likely that you will be unable to meet your financial obligations (e.g. repayments) under the credit contract, or are unable to do so without substantial hardship. The contract will also be unsuitable if it does not meet your stated requirements or objectives.

If we assess that a proposed credit contract or credit limit increase is unsuitable for you, we cannot provide it to you.

Obtaining a copy of the assessment

You may request a copy of the assessment from us (at no cost to you) if we proceed to provide you with the credit contract or credit limit increase.

You can request a copy of the assessment before entering into the credit contract or obtaining the credit limit increase or at any time up to 7 years after you enter into the credit contract or your credit limit is increased. To request a copy of the assessment please contact your branch, banker or call us on **13 22 65**.

Please note that we are not required to provide you with a copy of the assessment where the credit contract or credit limit increase does not proceed.

Lodging a complaint

We're always trying to improve our customers' banking experience, but we know things don't always go the way they should. Your feedback about the services you receive from us and our products can help us understand and address issues we otherwise might not know about. Our brochure titled 'All feedback is good feedback: let's talk' includes more information and is available from any NAB branch.

Help us to help you

There are two ways to talk to us:

1. In person: Speak directly to us at your branch and we'll do our best to resolve your concern or issue.
2. Phone our call centre on **13 22 65**.

By giving us as much information as possible, you'll be helping us to resolve things faster. If you have any supporting documentation, please have it handy when you raise your concern.

How long will it take?

If you raise an issue with us, we'll address it as quickly as possible. In fact, most complaints are resolved within one business day. If your issue can't be resolved straight away, we'll make sure we see it through. In nearly all cases, you can expect that your concern will be resolved within five business days. In the event that it takes us longer than five days to resolve or investigate, we'll ensure that you're regularly updated.

Going a step further

We're here to help, so if you feel that your contact at our branch or call centre hasn't resolved the issues, then the next step is to contact our Customer Resolutions team. Here's how:

1. Call our dedicated Customer Resolutions Team any time between 8am and 7pm (AEST), Monday to Friday on 1800 152 015.