

more  
than  
money



# Easy Guide to Everyday Banking

NAB personal transaction accounts  
and debit cards





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# Hello

The easy guide provides information on our personal transaction accounts and debit cards. It also tells you 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](http://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 need help to speak or listen

You can use the National Relay Service or NRS to call us. You must sign up to the service first.



Call **1800 555 660**

You can find more ways to contact the NRS on their website. Website [NRS call numbers and links](#) | [Access Hub](#)

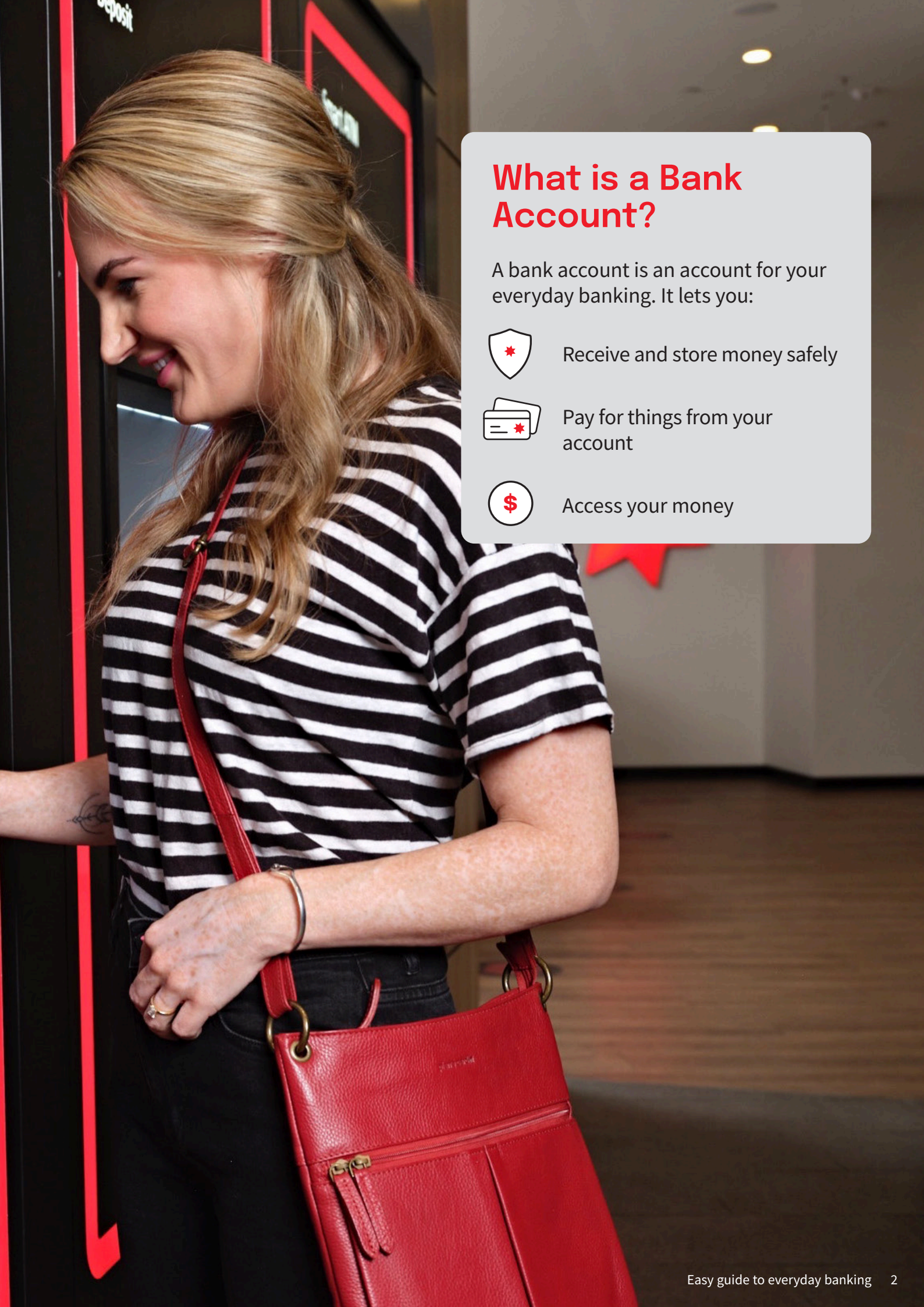


### If you do not speak English

You can call us and say **I need an Interpreter**. We will get someone to help with your banking.







## 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

# Manage how your card works

## What are Usage controls?

Controls on your card allow you to choose how and where your debit card can be used.

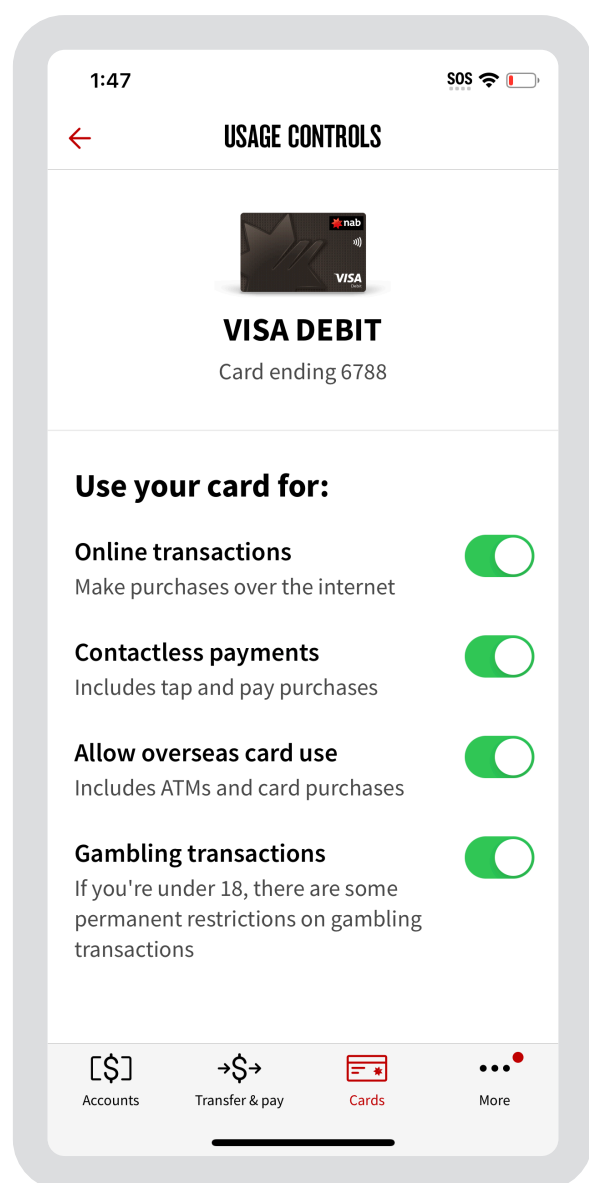
## What you can control

Using the **Usage controls** menu in either the NAB App or Internet Banking you can turn transaction controls on and off for your NAB debit cards.

Transactions that you can block or allow usually include:

- Online transactions
- Contactless payments
- Overseas card use
- Gambling transactions

These controls apply separately to each of your cards and setting options may be different for each card.



## How to set controls



### NAB app

1. Log into the NAB app on your device.
2. Tap the menu icon if using an Android. If using an iPhone you can skip to step 3.
3. Tap **Cards**.
4. Select the card you wish to change.
5. Find and tap '**Usage controls**'.
6. Select the controls you want to turn on or off.



### Internet Banking

1. Log into NAB Internet Banking with your 8 to 10-digit NAB ID and password.
2. Tap **Cards**.
3. Select the card you wish to change.
4. Select the controls you want to turn on or off.

We will try to block transactions where you have set a control, but there may be times where a transaction can't be blocked.

To find out more information you can call **13 22 65** or visit your nearest branch.



# 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

**nab**

**NAB Gold Banking**  
For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

**Account Balance Summary**

Opening balance	\$60.40 Cr
Total credits	\$8.03
Total debits	\$1.32
Closing balance	\$67.11 Cr

Statement starts 1 October 2016  
Statement ends 1 November 2016

**Name**  
MR J BANKING  
700 BOURKE STREET  
DOCKLANDS VIC 3008

**Address**  
U 3-054

**Bank account**  
INTERNET BANKING  
BSB number 083-054  
Account number 49-215-1698

**Outlet Details**  
National Bank House  
Ground Level, 500 Bourke St  
Melbourne VIC 3000

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2016	Brought forward			60.40 Cr
3 Oct 2016	Internet Banking			
<b>Transaction History</b>				
<b>Monthly Transaction Summary</b>				
	Number	Unit Cost	Fee	
Internet Transfer NAB	6	\$0.00	\$0.00	
Internet Transfer Non-NAB	1	\$0.00	\$0.00	

Statement number 193 National Australia Bank Limited ABN 12 061 044 937 AFSL and Australian Credit Licence 230606 Page 1 of 101



# 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 Licence
- 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 licence, 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 cancelled
- 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:

**13 22 65**

**Indigenous Support Line: 1800 966 100**



### If you need help to speak or listen

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### If you do not speak English

You can call us and say **I need an Interpreter**. We will get someone to help with your banking.



### Live chat with us on our website

Click the [chat button](#) on the bottom right side on our website.



### Visit a NAB branch

You can [find your nearest branch](#) by looking on our website.