



NAB framework for customers who need extra support

2024 to 2026



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



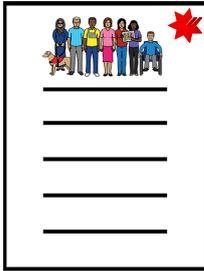
We will write contact information at the end of this book.

About this book



This book is from National Australia Bank or NAB.

We call this book the **framework**.



Framework means how we will make things happen.

Our framework says how we can give our customers and staff

- extra care

- extra support.



You might need extra support if you are having a tough time.

Why you might need extra support



You might need extra support if you have trouble **managing your money**.

Managing your money means you make sure you can pay for all the things you need.



You might need extra support if

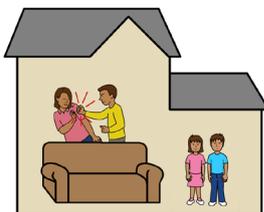
- you lose your job



- you are very sick



- your house is burned in a bush fire



- **family violence** happens to you.

Family violence is when a family member hurts you.

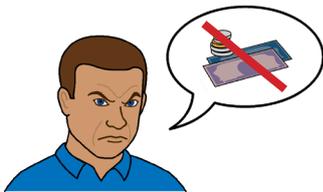
You might need extra support if a **scam** happens to you.



A scam is when someone tricks you to take your money.



You might need extra support because of **financial abuse**.



Financial abuse means someone

- does **not** let you have your money

- spends all your money



- uses your money to control you.

Other times you might need extra support



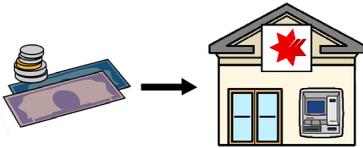
You might need extra support if you have trouble paying back a **loan**.



A loan is money the bank gives you to buy something.



For example, a house.



You have to pay the money back.

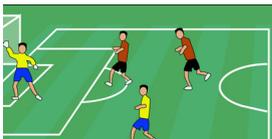


You might need extra support if you **cannot** stop **gambling**.



Gambling is when you spend money and

- try to guess which horse will win a race



- try to guess which team will win



- play online games to win money.



You might need extra support if you have a **mental illness**.



A mental illness could be

- anxiety



- depression.

What we plan to do



We have a plan to help customers who need extra support.

| | |
|---|-------|
| 1 | _____ |
| 2 | _____ |
| 3 | _____ |

Our plan has 3 focus areas.

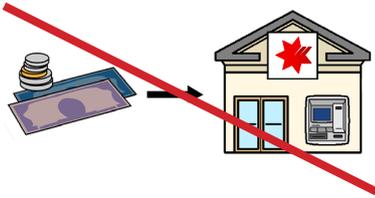
1 We want to know if you need extra support



We want to know as soon as possible if you need extra support.



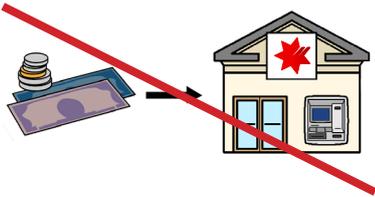
We want you to tell us if you are worried about **not** having enough money.



For example, if you do **not** have enough money to pay back a loan.



We will ask you if we think you might need extra support.



For example, if you miss a payment to us.



We will give our staff more training so they can know if you might need extra support.

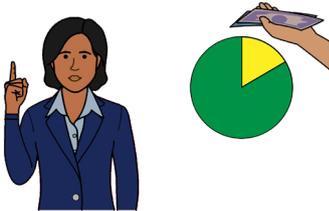


We will have better information about how we can help.

2 We will make our support easier to get



We want to help everyone get the support they need.

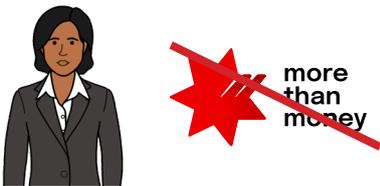


For example, we can help you find a **financial counsellor** to help you manage your money.



A financial counsellor is someone who

- can talk to the bank for you
- can support you if you have money problems



- is **independent**.

Independent means the financial counsellor is **not** part of NAB.



We can let you know if we think someone is trying to scam you.

3 We can help you manage your money

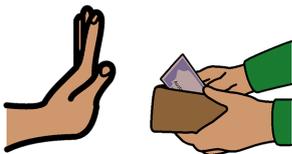


We can give you information about

- how to save money
- where you spend your money
- what you spend your money on.



We can support you if you have money problems.



Some of our bank accounts do **not** have **fees**.

A fee is money you usually pay to have a bank account.



We support **no interest** loans.

Interest is extra money you usually pay on a loan.

How to contact us



Contact NAB Customer Support if you are having a tough time with money.



Call 1300 308 175



If you are Aboriginal or Torres Strait Islander



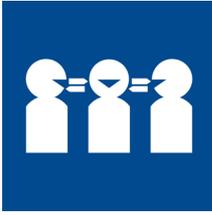
Call 1800 966 100



You can read more about our extra support on our website.



Website nab.com.au/customersupport



If you do not speak English

You can call us and say **I need an interpreter.**



Call 132 265

We will get someone to help with your banking.



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

accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links

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