

more
than
money



FINANCIAL INCLUSION **ACTION PLAN** 2017



GROUP CEO MESSAGE

Every day at NAB, we help our customers achieve their goals – to buy a home, to start or grow a business or to save for retirement.

Yet for three million Australians, it is a struggle to simply access mainstream banking products and services.

Without access to a small amount of fair and affordable credit, a basic transaction account or general insurance – they are at risk of long-term financial hardship.

We believe this is unacceptable and want to make banking more accessible.

NAB has been working to provide Australians with financial resources, education and basic banking products.

We are helping increase the financial resilience of our customers by:

- offering an everyday personal transaction account with no monthly account fees;
- making it easier for customers to get hardship support; and
- providing money mentors to Indigenous Australians.

Since 2005, we've helped provide more than 440,000 Australians with no and low interest loans, in partnership with Good Shepherd Microfinance, federal and state governments and more than 200 community organisations.

Our goal is to help more than one million Australians access fair and affordable microfinance products by 2018.

We want to help build a stronger and more resilient Australia, where everyone has access to appropriate and affordable financial products and services.

We welcome the opportunity for other organisations, through the Financial Inclusion Action Plan program, to join us in creating sustainable change.



Andrew Thorburn
NAB Group CEO



OUR FINANCIAL INCLUSION JOURNEY

Since 2003 NAB has played an active role in helping people who are excluded from mainstream banking to access fair and affordable financial products and services.

We have committed \$130 million in loan capital to our market-leading microfinance programs and in partnership with Good Shepherd Microfinance, provided more than 150,000 products to help more than 440,000 Australians access no or low interest loans.

To make banking more inclusive and accessible we have removed a range of bank fees, increased our ATM network, and improved the way we look after customers in financial stress. We have also opened four Good Money retail stores to give thousands of Australians access to microfinance products, financial counselling and other community services in a comfortable and safe environment.

As a leader in financial inclusion we have invested in research to raise awareness of and to better understand financial exclusion in Australia. This year, with the Centre for Social Impact, we released new research to deepen our understanding of the challenges in building financial resilience and how to measure it. The research has supported public policy discussions and, most importantly, we hope, encouraged community organisations, governments and other corporations to take up the challenge of addressing financial exclusion.

During this time, we've reflected on our learning and experience in working with community organisations and state and federal governments. We've gained experience

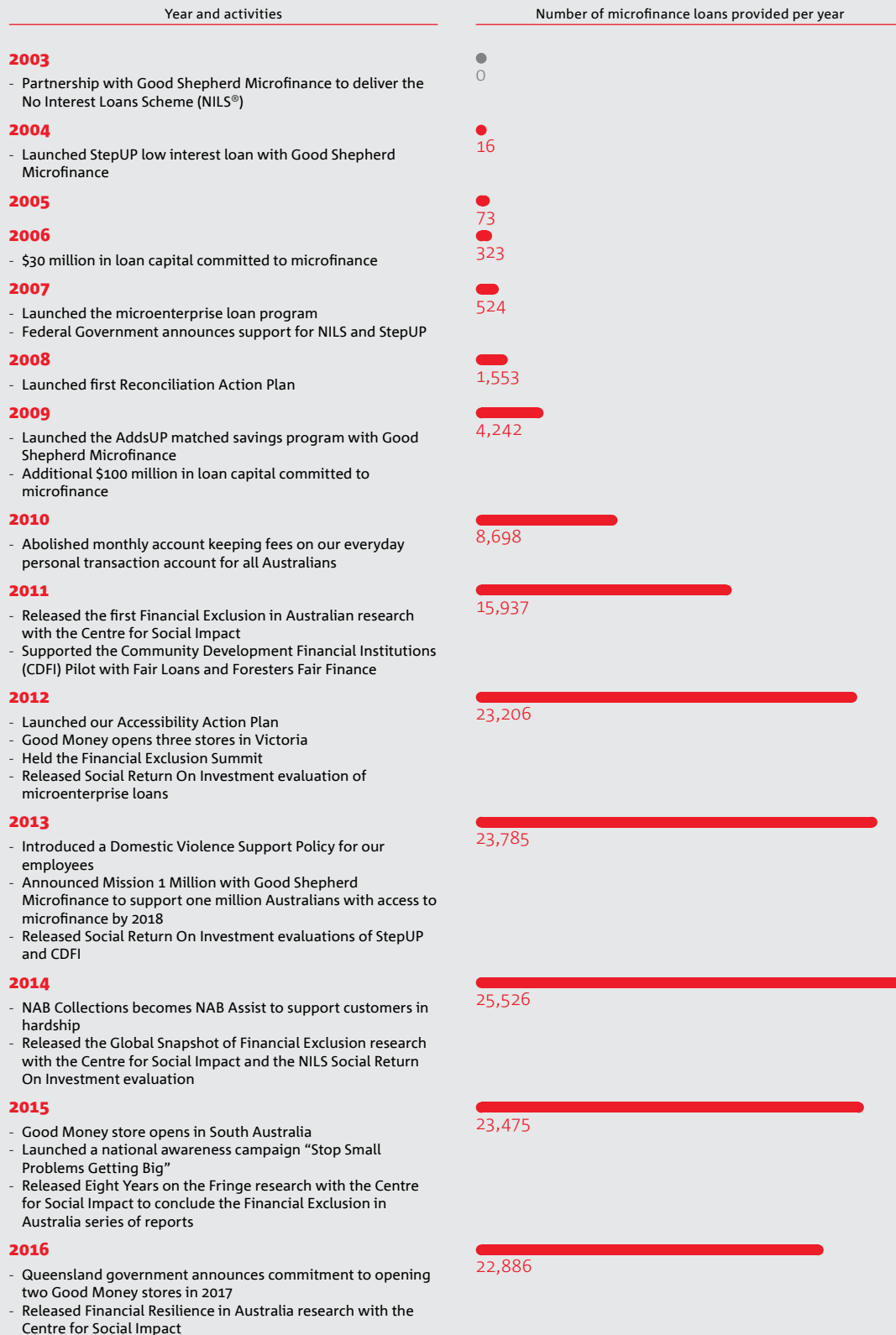
and insights and shared these regularly with the financial inclusion community, our stakeholders and customers to build a more financially inclusive and resilient Australia.

We've learnt that:

- Strong working relationships are essential to creating meaningful change and social impact. No organisation can do it alone. They require trust, close collaboration and a commitment to a common goal.
- Research and data are required to ensure initiatives are designed to address the challenges. Understanding the issues in-depth sheds new light on how to solve them and allows for tracking and evaluation.
- Addressing financial inclusion takes time. It is a complex problem and won't be solved overnight. It requires a commitment and ability to work together through challenges.
- There is no one solution to achieving financial inclusion. A variety of initiatives and approaches are required to respond to the needs of many different groups.
- Constant innovation and refinement of how we tackle financial inclusion is needed as the landscape changes. Technology, the regulatory environment and customer expectations have all shifted and we must continue to be responsive to these.



FINANCIAL INCLUSION TIMELINE



\$166.4 million
in loans

150,059
loans provided to date

ADDRESSING FINANCIAL INCLUSION AND RESILIENCE ACROSS NAB

NAB's first Financial Inclusion Action Plan (FIAP) draws on the work already underway across the organisation and commits us to new measures. It includes commitments and initiatives featured in our Reconciliation Action Plan, Accessibility Action Plan as well as activities by NAB's Family Violence and Financial Abuse Working Group.

Our focus is on the four key areas of:

1. making banking easier for our customers;
2. building the financial resilience of Australians;
3. research and advocacy; and
4. continuous innovation.

HELPING CUSTOMERS HAVE A HEALTHY RELATIONSHIP WITH MONEY



A NAB Assist hardship assistance team member

Financial vulnerability is something many Australians will face during their lives. Our financial hardship team, NAB Assist, supports customers in financial stress and makes it easier for them to get back on their feet.

During the last reporting year the team helped more than 21,300 customers experiencing financial hardship. General Manager of NAB Assist, Joseph Seychell, says the team have worked to improve the way NAB communicates with financially vulnerable customers.

"Our employees have the appropriate support and training to engage customers facing financial hardship with understanding and respect," says Joseph. "We help customers understand and take control of their situation by advising them on payment plan options; providing on-the-spot hardship assistance such as waiving fees and charges or suspending payments, and referring them to other support services."

"We know financial shocks can happen to anyone at any time, and we are there to support customers dealing with tough times."

"Our employees have the appropriate support and training to engage customers facing financial hardship with understanding and respect."

1. MAKING BANKING EASIER FOR OUR CUSTOMERS

As a bank our focus is – and needs to be – on our customers. All of our customers. We strive to make it easy for our customers to do business with us, no matter how they choose to interact and bank with us.

From ensuring the way we design and build our products are inclusive of people with a disability; to helping customers in financial hardship get back on track; to supporting survivors of family violence to become financially independent, we want to lead the way in being a bank that provides good quality products and services to all Australians.

Support customers experiencing financial hardship through a hardship assistance program				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Continue to support our customers experiencing hardship with additional assistance through direct referrals to the Kildonan CareRing - Number of referrals	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Customers Our People Suppliers	Products and Services	Ongoing and monitored annually
Continue to provide and improve the Customer Care Kit for self-help and referral for financially vulnerable people or people at risk of financial hardship - Number of web page visits and/or downloads	Improved access to information for customers in hardship, resulting in earlier access to NAB Assist and other support services	Customers Our People	Products and Services	Ongoing and monitored annually
Continue to provide timely response to financial hardship requests - Number of customers to receive hardship assistance	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Customers Our People	Products and Services	Ongoing and monitored annually
Continue to provide the Family Violence Assistance Grant to customers in violent family environments - Number of grants provided and value - Number of transaction accounts opened - Number of referrals to Kildonan CareRing	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Provide access to NAB's disaster relief package for customers affected by disasters such as fires and floods - Disasters responded to - Assistance provided - Number of customers to receive hardship assistance	Supporting customers in hardship to better respond to financial shocks and become more financially resilient	Customers Our People	Products and Services	Ongoing and monitored annually
Continue making our products, services and buildings accessible for all				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Continue to offer an everyday personal transaction account with no monthly account fees to all Australians	Affordable access to transactional banking services for all Australians, particularly people on low incomes	Customers Our People	Products and Services	Ongoing and monitored annually
Provide access to Visa debit cards for customers who are ineligible for a credit card due to low income or credit history	Affordable access to transactional banking services for all Australians, particularly people on low incomes	Customers Our People	Products and Services	Ongoing and monitored annually
Lead the way with digital accessibility and ensure our products, services, facilities and buildings are inclusive of people with a disability - Refer to NAB's Accessibility Action Plan 2017-2018	Increased accessibility for customers with a disability to do business with us	Customers Community and Partners Our People	Products and Services	Ongoing and monitored annually
Resolve and remediate customer issues quickly				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Enhance the existing complaints handling processes for retail and small business customers by establishing and promoting the role of the Independent Customer Advocate - Customer Complaints Charter published - Number of complaints received - Number of issues resolved	Supporting all small business and retail customers with access to an independent advocate to resolve complaints and grievances	Customers Community and Partners Our People	Products and Services	30 September 2017

BANKING ON A BRIGHTER FUTURE



Melanie Simon

Melanie Simon is the first person in her family to go to university and own a home. She was also the first of her friends to receive a no interest loan through Good Shepherd Microfinance and NAB. A loan that helped her break-free from the never-ending cycle of bills and worsening debt.

“As a single-mum the struggle was real. I was trying to make ends meet and was using the services of charities to get by,” says Melanie.

“I set myself a goal of being financially independent. Having a home of my own was a key step in providing a better future for my daughter.”

Without a car Melanie found getting and holding down a job challenging. She had applied for a personal loan through some banks but was declined because of her poor credit rating. Then Melanie heard about the No Interest Loan Scheme (NILS), and her dream of home ownership moved one step closer.

Melanie used her first no interest loan to buy a washing machine and a second loan to help buy a car.

She says NILS is more than a loan. “Not only does Good Shepherd Microfinance provide the loan, but they provide support. Education, employment, financial stability and greater benefits for my family – that’s what the loan gave me,” says Melanie.

Today Melanie is an advocate for the program. “I tell anyone and everyone about NILS because I know how much it changed my life and I want that for others,” she says.

“I tell anyone and everyone about NILS because I know how much it changed my life and I want that for others.”

2. BUILDING THE FINANCIAL RESILIENCE OF AUSTRALIANS

Life is full of events that can affect a person's finances such as job loss and changes to physical or mental health. As a major financial institution, we have a role to play in helping everyone to build their financial resilience to weather life's little and big financial shocks.

We support Australians, especially those most at risk, to have access to appropriate financial services they need to improve their lives. We help them take part in our nation's economy

by providing basic, good quality banking products and services, helping them to access low or no interest loans, and providing financial counselling and referrals to support services. These initiatives are more than money – they help customers make day-to-day transactions, safeguard their savings, invest in their business, plan and pay for recurring expenses, manage financial shocks and improve their overall welfare.

Support Australians with access to fair and affordable microfinance products and services				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Continue to support access to the No Interest Loan Scheme for people on low incomes in partnership with Good Shepherd Microfinance and community organisations - Number of people assisted - Loan volume - Loan value	Improved financial inclusion and resilience of people on low incomes	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Continue to provide access to the StepUP program for people on low incomes in partnership with Good Shepherd Microfinance and community organisations - Number of people assisted - Loan volume - Loan value	Improved financial inclusion and resilience of people on low incomes	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Continue to support and expand the number of Good Money stores across Australia in partnership with Good Shepherd Microfinance and state governments - Number of Good Money stores and location - Number of inquiries - Number of loans provided	Improved financial inclusion and resilience of people on low incomes	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Improve Indigenous financial inclusion and resilience				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Continue to support and expand the Indigenous Money Mentors program in partnership with Good Shepherd Microfinance and community organisations - Number of Money Mentors - Refer to NAB's Reconciliation Action Plan	Improved financial inclusion and resilience of Indigenous Australians	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Continue to support access to microfinance products and services to Indigenous Australians in partnership with Good Shepherd Microfinance and community organisations - Number of NILS/StepUP/AddUP loans provided to Indigenous Australians - Refer to NAB's Reconciliation Action Plan	Improved financial inclusion and resilience of Indigenous Australians	Customers Community and Partners	Products and Services	Ongoing and monitored annually
Expand Indigenous business access to NAB's banking products and services - Refer to NAB's Reconciliation Action Plan	Improved financial inclusion and financial resilience of Indigenous Australians	Customers Community and Partners	Products and Services	Ongoing and monitored annually

UNDERSTANDING FINANCIAL RESILIENCE

Despite our nation's strong economic growth around two million Australians are currently experiencing a high level of financial stress or vulnerability and one in four people found it difficult to access financial services in the past 12 months.

These findings are part of a NAB report *Financial Resilience in Australia 2015*, undertaken with the Centre for Social Impact.

The report surveyed Australians on factors that can have a combined and cumulative effect on our financial resilience: access to financial products and services; financial knowledge and behaviour; access to social capital; and access to economic resources (like income, managing debts and costs of living).

NAB's Head of Financial Inclusion Elliot Anderson says the research helps NAB better understand its customers and inform the development of financial inclusion programs to help low income and Indigenous Australians.

"To better understand our customers and to help us have more meaningful discussions with them, we asked the Centre for Social Impact to look at how prepared Australians are to withstand financial shocks. How able they are to bounce back – and why some people bounce back better or faster than others," says Elliot.

"By helping our customers become more financially resilient, we also help others. We contribute to a stronger, more financially resilient economy, one from which business also benefits."

"By helping our customers become more financially resilient, we also help others."



FINANCIAL RESILIENCE COMPONENTS

Economic Resources

- Savings
- Debt management
- Ability to meet living expenses
- Ability to raise funds in an emergency
- Income level

Financial Products & Services

- Access to a bank account
- Access to credit & needs met
- Access to insurance & needs met

Financial Knowledge & Behaviour

- Knowledge of financial products & services
- Confidence using financial products & services
- Willingness to seek financial advice
 - Proactive financial actions

Social Capital

- Social connections
- Access to social support in times of crisis
- Access to community and government support when needed

3. RESEARCH AND ADVOCACY

NAB's commitment to addressing financial exclusion includes research and advocacy to better understand the problem. Through research we can provide a voice to people excluded from mainstream banking products and services and offer public policy insights and recommendations.

Since 2011, NAB has worked with the Centre for Social Impact to measure financial exclusion in Australia. This year we adopted a new approach, focusing on the broader concept of financial resilience. We believe our research is critical to helping inform actions required in order for every Australian to build their financial resilience.

Increase awareness and understanding of financial resilience				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Release and promote the NAB funded evaluation tool for measuring financial resilience with the Centre for Social Impact - Evaluation tool released and stakeholder engagement undertaken	Improved monitoring and evaluation for collective impact on the issue of financial resilience	Customers Community and Partners	Capabilities, Attitudes and Behaviours	30 September 2017
Continue to engage employees and build their understanding of financial resilience and financial inclusion - Number of immersion sessions - Deliver financial literacy and resilience training sessions at Employee Connect events - Survey the financial resilience of NAB employees	Support employees to become more financially resilient	Our People	Capabilities, Attitudes and Behaviours	Ongoing and monitored annually
Continue to communicate NAB's financial inclusion program and outcomes and the financial resilience research findings to industry stakeholders - Number of events and engagements	Improved understanding and awareness of financial inclusion and financial resilience amongst stakeholders	Community and Partners	Awareness and Understanding of Culture and Diversity	Ongoing and monitored annually
Conduct research to further improve the understanding of financial abuse and potential initiatives to respond to the issue - Insights and recommendations developed for internal use	Improved employee understanding of financial abuse	Customers Community and Partners Our People	Awareness and Understanding of Culture and Diversity	30 September 2017
Build the knowledge and capability of the microfinance network				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Support the building of knowledge and capability for the No Interest Loan Scheme network - Support of national conference - Support of capital stewardship across the network	Improved capability of the network to provide access to the No Interest Loan Scheme	Community and Partners	Capabilities, Attitudes and Behaviours	Ongoing and monitored annually
Support the building of knowledge and capability for the StepUP microfinance workers - Support of biannual training	Improved capability of the network to provide access to the StepUP program	Community and Partners	Capabilities, Attitudes and Behaviours	Ongoing and monitored biannually

A JOURNEY TO FINANCIAL INDEPENDENCE



Karen, Customer Service advisor and Jaymee, NILS client at Good Money Geelong

Hardworking mother-of-two Denise never thought for a second that she would end up with no assets and nowhere to live. Yet after experiencing years of financial abuse by her husband this is exactly the position she was in.

Denise decided to leave the relationship with her two young children - without a job or a place to live. After seeking help from community organisations, Denise was referred to Good Money Collingwood and the No Interest Loan Scheme (NILS).

"It was at that point that I decided I wasn't going to do nothing with my life," says Denise. "I wanted to contribute to the community, hold my head up high and say I'm a good role model for my children."

Denise enrolled in a civil construction and machinery course and upon completion needed to get professional licenses in order to work. With the support of the team at Good Money, Denise successfully applied for a NILS loan to pay for the necessary licenses and began working in her new field.

"I've started my own business, so I've taken that money and done something really good with it," says Denise.

With the success of her new business Denise has been able to set herself and her family up for a promising future. Where previously Denise had been turned away from the banks, unable to secure a loan, she has now been able to take out a home loan and purchase a new apartment for her family.

"Our future is really bright. We're really positive and I'm smiling about what tomorrow is going to bring," says Denise.

"I've started my own business, so I've taken that money and done something really good with it."

4. CONTINUOUS INNOVATION

NAB's next phase of growth is defined by ideas, creativity and execution. Our future lies in our ability to foster a culture of innovation. Across the bank, we are tapping into ideas and talent from both inside and outside the organisation, for the benefit of our customers.

We are using local and global knowledge insights to develop solutions to help tackle financial exclusion in Australia. From our plans to launch an online microfinance offering; to our support of Good Shepherd Microfinance to digitise the No Interest Loan Scheme; we continue to innovate our product design and delivery to support the development of safe, affordable and appropriate products and services for our customers and Australians on low incomes.

Conduct research and monitor and evaluate our impact to inform product and service delivery				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Evaluate the impact of the NAB Assist hardship program using NAB's Financial Resilience Framework - Release insights and recommendations	Improved understanding of how to support customers in hardship	Customers Community and Partners Our People	Awareness and Understanding of Culture and Diversity	30 September 2017
Evaluate the impact of the No Interest Loan Scheme using NAB's Financial Resilience Framework - Release insights and recommendations	Improved understanding of how to provide access to the No Interest Loan Scheme	Community and Partners	Awareness and Understanding of Culture and Diversity	30 September 2017
Evaluate the impact of Good Money using NAB's Financial Resilience Framework - Insights and recommendations developed for internal use	Improved understanding of the role of Good Money in providing access to the No Interest Loan Scheme, StepUP and referral services	Community and Partners	Awareness and Understanding of Culture and Diversity	30 September 2017
Review the provision of credit to microenterprises through the Microenterprise Loan Program - Insights and recommendations developed for internal use	Improved understanding of the impact of access to credit for microenterprises	Customers Community and Partners Our People	Products and Services	30 September 2017
Review the AddsUP matched savings product in partnership with Good Shepherd Microfinance - Insights and recommendations developed for internal use	Improved understanding of the impact of matched savings products for people on low incomes	Customers Community and Partners Our People	Products and Services	30 September 2017
Identify practical applications of NAB's Financial Resilience Framework to build the financial capability of Indigenous Australians - Refer to NAB's Reconciliation Action Plan	Improved financial resilience of Indigenous Australians	Customers Community and Partners	Awareness and Understanding of Culture and Diversity	30 September 2017
Improve customer experience through digital solutions				
Output	Outcome / Impact	Stakeholder	FIAP Focus Area	Time Frame
Develop and launch an online microfinance offering to reach more Australians on low incomes - Number of loans - Value of loans	Improved financial inclusion of people on low incomes	Customers Community and Partners Our People	Products and Services	30 September 2017
Support Good Shepherd Microfinance to digitise the No Interest Loan Scheme to reach more Australians on low incomes	Improved financial inclusion of people on low incomes	Customers Community and Partners Our People	Products and Services	30 September 2017
Understand the impact of the microfinance offering for Indigenous Australians - Refer to NAB's Reconciliation Action Plan	Improved understanding of financial inclusion for, and the financial resilience of, Indigenous Australians	Customers Community and Partners Our People	Awareness and Understanding of Culture and Diversity	30 September 2017

SUPPORTING CUSTOMERS THROUGH HARD TIMES



“At Kildonan, we know that issues rarely happen in isolation,” says CEO Stella Avramopoulos. “If someone is struggling to pay a bill, it’s likely there are many more issues at play, such as mental illness or family violence.”

The Kildonan UnitingCare team also know that it may take only one serious life event, such as divorce or separation, loss of employment or a child’s illness, to have a major impact on an individual’s finances and their ability to stay afloat.

That’s why they developed **CareRing**, because they knew a holistic, wraparound approach was needed. Simply sorting out one bad debt is not enough in most cases. Since 2013 NAB has worked with Kildonan UnitingCare to find new ways of helping customers deal with their financial hardships, a critical task in a country with around \$2 trillion in household debt.

“Unlike any other program in Australia, **CareRing** is a one stop shop, providing a single point of contact via trained Kildonan staff enabling households to access a wide range of community based services depending on their needs,” says Ms Avramopoulos. “It is designed to identify vulnerable customers at their earliest stages of financial distress - when they are struggling to pay a bill.”

When someone calls the NAB Assist hardship assistance team they can be referred to **CareRing** where the experienced team can address issues beyond their financial situation - issues that

“Kildonan is honoured to partner with NAB in providing such a valuable service to vulnerable customers.”

they, and their family, are facing and help get them back on their feet. It is not just about supporting people and families, but empowering them.

“**CareRing** is the first program of its kind in Australia to bring together companies within the banking and utilities sectors with the not for profit sector to combat the increasing number of Australian facing financial hardship. Kildonan is honoured to partner with NAB in providing such a valuable service to vulnerable customers,” says Ms Avramopoulos.

STATEMENT BY THE FINANCIAL INCLUSION ACTION PLAN PARTNERSHIP GROUP

On behalf of the Financial Inclusion Action Plan Partnership Group, I would like to acknowledge and congratulate NAB for your ongoing public commitment to financial inclusion and financial resilience.

Together we are embarking on a journey to explore, learn and grow – both as a program through this Foundation Financial Inclusion Action Plan and as trailblazers undertaking the important process of reducing inequalities and promoting inclusive growth in our communities.

Financial hardship can impact us all, at any stage in our lives – through the Financial Inclusion Action Plan, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome. By building capacity, awareness and greater access to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers and employees.

The Financial Inclusion Action Plan Partnership Group exists to support the growing community of practice to identify opportunities to better respond to financial risks, develop meaningful actions across key stakeholders and measure the social and economic impact.

Drawing on our individual expertise the Financial Inclusion Action Plan Partnership Group will provide implementation, evaluation and quality assurance support to ensure key actions you have identified are (i) on track to achieve the intended impact and (ii) engaging those stakeholders in most need of support. We are proud to be on this important journey with NAB.

At the heart of the Financial Inclusion Action Plan program is the belief that together we can achieve more. NAB joins the growing community of organisations that understand they play a critical role in Australia's financial future – together we can reduce inequalities and realise inclusive growth for all Australians.

Sincerely,



Vinita Godinho

General Manager, Advisory
Good Shepherd Microfinance

On behalf of the Financial Inclusion Action Plan Partnership Group



Supported by



Australian Government
Department of Social Services



FROM LITTLE THINGS BIG THINGS GROW



Karen, Customer Service advisor and Jaymee, NILS client at Good Money Geelong

Having successfully paid off a NILS loan, Dianne was eligible to take part in the AddsUP Savings Plan – a program that encourages people to save by matching their savings of \$500 - dollar for dollar.

As a single mother-of-two boys and full time carer to her son with Down Syndrome, Dianne never thought she was in a position to save. But the routine of repaying her NILS loan meant Dianne managed to save the \$500 which, when matched by NAB, became \$1,000.

To repay her NILS loan and save \$500, Dianne focussed on little changes that, when combined, had a big impact. Things like shopping around for the best phone and energy plans.

“I’d never even thought about it really, I just paid the bills because that’s what I’d always done,” says Dianne.

“If someone had have said that to me before I started this program I would have said ‘you’ve got to be kidding, how can I possibly put that much money aside.’ I thought it was impossible with the income I’m on.”

Dianne is now harnessing her positive savings habits and the \$1,000 from the AddsUP Savings Plan to save for a new car. She has opened a NAB savings account, made a budget and is ready to save.

“I’ll be saving \$50 a fortnight until my NILS loan for my lounge is paid off. Then I’ll be saving \$120 a fortnight. If I do that, by the end of the year I should have a fair bit of money sitting there,” says Dianne. “Taking part in the AddsUP Savings Plan has changed my life, the way I look at things and my attitude in general.”

“Taking part in the
AddsUP Savings Plan
has changed my life,
the way I look at things
and my attitude
in general.”

For more information:

Email: corporate.responsibility@nab.com.au

Visit: nab.com.au/financialresilience

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