



# Changes to NAB Foreign Currency Account - Onshore Terms and Conditions

**(Addendum)**

**Terms and Conditions**

Effective 24 February 2025

**Effective 24 February 2025, if you signed up for a NAB Foreign Currency Account after 09 November 2023, the following changes apply to your terms and conditions:**

Please take the time to read the updated terms and conditions at [nab.com.au/FCA-terms](https://nab.com.au/FCA-terms).

**Key changes**

**How will the accounts work?**

Clauses 1.2 and 1.4 have been updated to make it clear where details on indicative exchange rates found on the NAB website.

**Banking Code of Practice**

Clause 14.1 has been amended to remove general descriptive and duplicative information. This has been simplified to *'NAB has adopted the Banking Code of Practice and relevant provisions of that code apply to this product, if you are an individual or a "Small Business" referred to in the Banking Code of Practice'*.

## **Definitions and interpretation**

**Banking Code of Practice or Code:** Will solely be referenced as the “Banking Code of Practice”.

**NAB:** We have updated the definition to clarify that the terms ‘we’ and ‘us’ now have the same meaning as ‘NAB’. This means that whenever you see ‘we’ or ‘us’ in the document, it refers to NAB.

**Small Business:** We have removed the definition of ‘Small Business’ from the terms and conditions. Now, any reference to ‘Small Business’ will follow the definition provided in the Banking Code of Practice, which includes an expanded range of businesses.

### **National Relay Service**

Customers who have hearing or speech difficulties are directed to contact us through the National Relay Service on 13 22 65. Rather than calling 13 36 77.

For more information visit

**nab.com.au**

or call us on **13 22 65**

7am – 9pm AEST Monday to Friday

8am – 6pm AEST Saturday to Sunday

or ask at your **local branch**



Help for people with hearing or speech difficulties. Contact us on **13 22 65** through the National Relay Service.