

more
than
money



NAB Chatswood Interchange branch is closing

More and more, our customers are choosing to do their banking online, over the phone, or by video conference. And, as they continue to bank differently, it's important we continue to adapt with them.

Because of these changes, we've made the difficult decision to close our NAB Chatswood Interchange branch at 436 Victoria Avenue, Chatswood on **Thursday, 23 January 2025**. If you would like to continue banking in-person, our NAB Chatswood branch, located 600m away, will continue to help you with your banking needs. Of course, we'll keep helping you bank in other ways, and make sure this change is as smooth as possible for you.

Where else can I bank?

If you'd still like to do your banking face-to-face, you've got options.

Nearest alternative branch:

Branch	NAB Chatswood
Address	300 Victoria Avenue, Chatswood NSW 2067
Opening hours	Monday to Thursday: 9.30am-4.00pm Friday: 9.30am-5.00pm
Facilities	Teller Service Smart ATM Coin Deposit Machine Business Change Machine Express Business Deposit
Distance	600m

Nearest Post Office offering Bank@Post¹

You can withdraw cash, deposit cash and cheques, and check your account balance using your PIN enabled card linked to your NAB transaction account at participating Post Offices. If you have a Passbook, you can also withdraw cash.

¹See Other ways to bank with us section on page 3 for more details on **Bank@Post** including daily transaction limits.

Post Office name	Chatswood Post Shop
Address	Concourse Level, 436 Victoria Avenue, Chatswood NSW 2067
Opening hours	Monday to Friday: 9.00am-5.00pm Saturday: 9.30am-1.00pm
Distance	130m

Business banking customers

For Business customers a number of additional options are available. For more information, contact your banker or Transactional Specialist, or call 13 10 12.

Why we made this decision

Closing a branch is always a difficult decision and we understand the change can be a big adjustment for some customers. Before the decision was made, we took a lot into consideration.

Here are the main reasons

- Over the past few years, fewer customers are using branches to do their banking
- Approximately **65%** of our customers in **Chatswood Interchange** have only visited the branch once in the last year
- More than **81%** of customers are also using other locations

How is banking changing?

To give you a bit more context to our decision, here's how our NAB Chatswood Interchange customers are banking:



80%

who use this branch are registered for online banking (including mobile app) and/or telephone banking.



89%

of those registered for online banking (including mobile app) and/or telephone banking are active users.



9%

rely on branch-only banking and no other methods.



74%

of over the counter transactions completed at this branch that can be completed at the Post Office.

How are customers using this branch?

Branch visitation over the last year*

Customer segment	Regular (3+ visits)	Heavy (12+ visits)
Personal bank customers	847	95
Business bank customers	216	76

*January 2023 – December 2023

Number of personal banking transactions

Year	Cash withdrawals	Cash deposits	Cheque deposits
2021	3465	3851	799
2022	4167	4669	749
2023	4774	4783	691

Number of business banking transactions

Year	Business deposits	Cheque deposits
2021	4468	1115
2022	3908	1212
2023	3672	1060

In addition to over the counter transactions that are measured at each branch, NAB also considers a range of factors including the number of appointments for home loans, personal loans and credit cards, inbound and outbound phone calls, account openings and maintenance, enquiries relating to internet banking and self-service, disputed transactions, suspected fraudulent transactions, enquiries about lost or stolen cards, supporting vulnerable customers with their transactions, customer complaints and more.

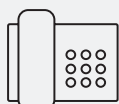
Due to the varying nature of the ways customers and colleagues interact with these products and services, as well as the multiple channels in which these can be accessed and measured, these are not captured as standard over the counter transactions, but are certainly considered when assessing how each branch is used.

Other ways to bank with us



Use NAB Internet Banking or the NAB app² to:

- Transfer funds and pay bills
- Check your account balances and statements
- Make credit card payments
- Manage your loan
- Apply for new accounts
- Deposit cheques in the NAB app to the value of \$5,000 over a rolling 7-day period
- Activate your new card and set your PIN



Call us on 13 22 65 to:

- Transfer funds
- Pay bills using BPAY[®]
- Check your account balances
- Manage your loan
- Apply for new accounts
- Order statements
- Manage your term deposit
- Talk to a home lender



Bank@Post

Use a chip-enabled NAB card with PIN or barcoded deposit slip linked to a NAB transaction account to:

- Deposit up to \$9,999 cash per day. Overall maximum cash deposit of \$9,999 per day applies to deposits at either Australia Post or ATMs
- Deposit up to 99 cheques with a \$999,999 limit per transaction
- Withdraw up to \$2,000 per day
- Business customers can exchange cash to the value of \$1,000 from coins to notes, notes to coins, or a mixture of both³
- Passbook customers can withdraw up to \$1,000 over a 7-day period

You can also continue to access your money using your NAB card and PIN via ATMs, NAB Smart ATMs (including cash and cheque deposits) and EFTPOS at participating outlets.

Additional support in times of need

We offer extra support to customers experiencing tough times. It could be job loss, natural disaster, elder financial abuse, family and domestic violence, losing a loved one or financial difficulty.

We're also committed to providing an accessible and inclusive banking experience for all Australians. Interpreter services are available for customers with limited English.

To find out more and get the support you need, visit nab.com.au/customersupport

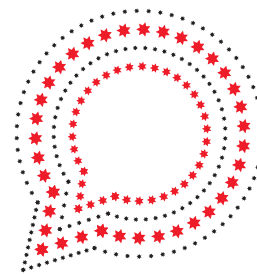


We're here for Indigenous customers

NAB has a dedicated customer service line for Indigenous Australians to access further support.

Indigenous Australians can call 1800 966 100 (toll free) to get help with:

- Finding out how much you have in your account (balance enquiry)
- Getting money out of your account (using ATMs, NAB Internet Banking, your card or Bank@Post)
- Ordering a new card or cancelling a card that has been lost or stolen



The NAB Indigenous Customer Service line is open:

Mon – Fri 8am – 7pm (AEST/AEDT)

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