

more  
than  
money



# NAB Kununurra branch is closing

The NAB Kununurra branch at 7 Ebony St, Kununurra has been temporarily closed since September 2022, and we've made the difficult decision to permanently close it. We'll keep helping you bank in other ways and make sure this change is as smooth as possible.

## Where else can I bank?

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

### Nearest Post Office offering Bank@Post<sup>1</sup>

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.

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

Post Office name	Kununurra Post Shop
Address	89 Coolibah Drive, Kununurra WA 6743
Opening hours	Monday to Friday: 9.00am-5.00pm
Distance	350m

## Business banking customers

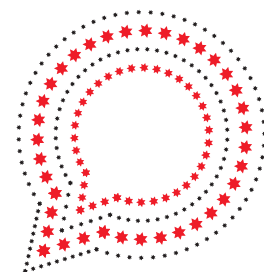
For Business customers a number of additional options are available. For more information, contact your banker or Transactional Specialist, or call 13 10 12.

## 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)

## 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.

### How is banking changing?

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



# 82%

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



# 98%

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



# 87%

of the over the counter transactions completed at this branch in 2022, could have been completed at the Bank@Post.

### How were customers using this branch and alternative options?

#### Branch visitation in 2022\*

Customer segment	Regular (3+ visits)	Heavy (12+ visits)
Personal bank customers	129	23
Business bank customers	48	24

\*The branch has been closed since September 2022

#### Number of personal and business banking transactions

Year	Personal banking			Business banking	
	Cash withdrawals	Cash deposits	Cheque deposits	Business deposits	Cheque deposits
2020	2,886	1,714	192	3,125	262
2021	2,044	1,075	140	2,523	161
2022	1,151	480	59	810	93

#### Number of Bank@Post transactions

Year	Deposits	Withdrawals	Balance Inquiry	Total
2022	797	153	8	958
2023	1,354	276	32	1,662
2024*	1,024	849	137	2,010

\*The number of Bank@Post transactions reflect the period from January to October 2024

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.

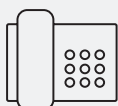
Due to the varying nature of the ways customers and colleagues interact with these products and services, as well as the multiple channels in which these can be accessed and measured, these are not captured as standard over the counter transactions, but are certainly considered when assessing how each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

## Other ways to bank with us



### Use NAB Internet Banking or the NAB app<sup>2</sup> 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<sup>®</sup>
- 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 both<sup>3</sup>
- 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](https://nab.com.au/customersupport)



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