

more
than
money



NAB Cessnock 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 Cessnock branch at 75 Vincent Street, Cessnock on **Wednesday, 12 June 2024**. 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 Post Office offering Bank@Post

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.

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

Post Office name	Cessnock Post Shop
Address	Cessnock Market Place, 205 Wollombi Road, Cessnock NSW 2325
Opening hours	Monday to Friday 9.00am–5.00pm Saturday 9.00am–12.30pm
Distance	230m

Nearest alternative branch:

Branch	NAB East Maitland
Address	Stockland Green Hills Shopping Centre, 1 Molly Morgan Drive, East Maitland NSW 2323
Opening hours	Monday to Thursday 9.30am–4.00pm Friday 9.30am–5.00pm
Facilities	SmartATM Teller Services Express Business Deposit
Distance	29km

Business banking customers

For business banking 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 **54%** of our customers in **Cessnock** have only visited the branch once in the last year
- More than **68%** 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 Cessnock customers are banking:



75%

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



92%

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



7%

rely on branch-only banking and no other methods.



18%

who use this branch are also using 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	840	185
Business bank customers	183	101

*January 2023 – December 2023

Number of personal banking transactions

Year	Cash withdrawals	Cash deposits	Cheque deposits
2021	4453	5892	658
2022	4474	5433	603
2023	4781	5525	548

Number of business banking transactions

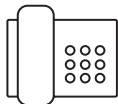
Year	Business deposits	Cheque deposits
2021	9994	960
2022	7001	1325
2023	7240	1315

Other ways to bank with us



Use NAB Internet Banking or the NAB app 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 both*
- 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.

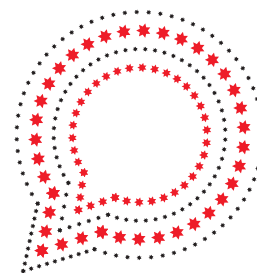
To find out more and get the support you need, visit nab.com.au/customer-support

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)

*Cash exchange is only available for Australian currency and is subject to cash availability at the Post Office at the time of the request. BPAY® is a trademark registered to BPAY Pty Ltd ABN 69 079 137 518. Transactions at Australia Post outlets will incur the same fees as over the counter transactions carried out at NAB branches. Transactions are subject to daily limits. Terms and conditions apply to all NAB products and are available at nab.com.au or on request. Fees and charges may be payable. NAB Internet Banking terms and conditions apply (available at nab.com.au). The NAB app is compatible with Android™ and iOS, minimum platform requirements apply. Android is a trademark of Google LLC. IOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license.