

Broker use only. Not for distribution to clients.



The latest on NAB's customer management proposition

We want all customers who have been introduced to NAB to enjoy the benefits of being a valued NAB customer. That means making them feel welcome, secure and in control of their banking.

NAB has been working on a number of initiatives to continue to improve the customer experience from 'Day 1' and beyond.

Onboarding new customers

We are increasing our efforts to make onboarding calls to customers, ensuring they have access to the latest digital tools in the NAB App and Internet Banking and that all their banking needs are met from the moment they join NAB.

This includes the Premier Banking Service provided to high-value customers with \$850,000 or more in aggregate home loan footings with NAB. These customers will be introduced to a dedicated team to assist with any banking need, including opening new accounts, standard service requests and account maintenance. We also have processes in place to refer customers through to services provided by MLC Advice, JB Were and more!

As always, these teams understand the importance of the customer's relationship with their broker and will refer new lending opportunities to you as per existing processes.

Digital options

The NAB App now gives customers the ability to control their banking with us like never before.

Eligible customers can now complete the following processes from their mobile device:

- Fix their variable loan
- Refix their expiring fixed rate loan
- Add an offset account
- Review and change direct debits
- View their fixed rate and interest only expiry dates

They'll soon also be able to accept a **personalised variable interest rate discretion** when their fixed rate is expiring. Eligible customers will receive a letter notifying them of the variable rate they've been automatically offered as well as being able to view this in the app.

They can choose to accept the variable rate offered or refix with a new fixed rate, all within the app.

With these digital options and prompts now available for customers, we'll soon be discontinuing the email notifications for brokers regarding home loan milestones. Instead, we'll be encouraging customers to either self-serve through our various channels or contact you for assistance with their home lending needs.

No changes to commissions or trail

NAB's digital, branch and contact centre support for customers do not change trail commissions and will support the broker relationship.

As the customer's bank, we want to provide the best ongoing service possible. As their broker, we'll ensure your relationship and remuneration is protected.

Further support

More information on processes in the NAB App is available in the **Resources** tab of the NAB Broker Portal.

If you have any questions, please speak to your BDM.