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A message from NAB CEO Andrew Irvine

We're here to help

Hi,

As Australians are experiencing a period of ongoing global volatility, I'm writing to you to share what we are hearing from our customers.

NAB's bankers are out speaking with businesses and consumers every day, right across Australia. Customers are telling us that constantly changing world events are making them feel increasingly uncertain. They're also concerned how long this period will last.

This is occurring against a backdrop of elevated inflation, which is being felt by every household and business. NAB recognises the challenge facing the country in getting inflation under control, and the impact this is having on our customers.

It is vital that we don't lose sight of what really matters for our country.

As I have said before, improving productivity, getting more homes built and strengthening energy security should be Australia's top priorities. Progress in these areas is critical to improving Australia's long-term confidence and growth. Until we see more progress, future generations are likely to be worse off and uncertainty is likely to persist.

We will continue to advocate for you on these issues.

While we all grapple with an uncertain world, you can be certain of NAB's support. NAB has helped Australians through hard times before, and we will do so again.

We are proud to partner with our customers to achieve their business and home ownership dreams. During the first six months of our financial year, NAB has provided \$16 billion in business lending and helped more than 96,000 Australians buy or refinance a home.

While a lot of our customers are well positioned, we know there are others that need our support.

If you're feeling financial pressure or uncertainty, we encourage you to contact us early. The sooner we understand your situation, the sooner we can help.

A range of support options may be available, including:

- Tailored payment arrangements
- Financial hardship assistance
- Business support and restructuring options
- Access to specialist bankers and support teams

You can contact us on 1800 701 599, visit nab.com.au, or speak directly with your banker.

We're here to help you over the long term.

Thank you for choosing to bank with NAB.

Yours sincerely,

Andrew Irvine
NAB Group Chief Executive Officer

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