



Hi Nerida,

As we come to the end of another busy year and into the festive season, I wanted to send a note thanking you for banking with NAB in 2024.

This year I have been fortunate to connect with many of our customers. We appreciate your continued support. We exist because of our customers, and we are proud to have supported many of you to buy your own home or start and build your businesses.

Australians possess a can-do spirit and a tremendous ability to find opportunity in challenge. This is being tested at the moment by cost of living pressures and inflation.

The festive season can be particularly difficult especially for those finding it tough to pay the bills and afford everyday essentials. We are here to help those customers who need extra financial support with our dedicated Customer Care team. You can find out more at [nab.com.au/wecare](http://nab.com.au/wecare).

More support is also needed in communities right across Australia. That's why we're partnering with charities and community groups to assist individuals and families in need this Christmas.

As Australia's leading business bank, we want to help our business customers to thrive and achieve their goals. Thankfully, most Australian businesses are doing just this, and Australia can expect growth in FY25. That's important because small businesses really are the heartbeat of our economy – two thirds of Australians own or are employed by a small business.

NAB continues to step up efforts to stop the scams scourge. We are investing in systems and taking action to keep customers safe by removing links from texts, expanding payment alerts in digital banking, and collaborating closely with Government, banks, telcos and other sectors.

We need your help in recognising scams and reporting them to us and the authorities as quickly as possible. For more information visit [nab.com.au/security](http://nab.com.au/security).

We are also working hard to make NAB simpler and faster to bank with. We have great bankers and teams to support you. We want to provide our customers with service that is considered the best in Australia and New Zealand. This requires significant change, and making our business simpler for you to interact with is key. We can do better and we will.

We are always here for customers and you can contact us through the many channels available at [nab.com.au/contact-us](http://nab.com.au/contact-us).

On behalf of all my NAB colleagues, I would like to thank you again for banking with NAB.

**Kind regards,  
Andrew Irvine**

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