



Financial Services Guide NAB Equity Referenced Term Investments (‘NERTI’)

Effective 1 February 2026

About this and other documents

This Financial Services Guide ('FSG') is an important document provided by National Australia Bank Limited ABN 12 004 044 937 ('NAB', 'we', 'us' or 'our') setting out the range of financial services and the type of financial products that we are authorised to provide in relation to NERTIs under our Australian Financial Services Licence 230686 ('AFSL').

If we provide you with other financial services or financial products, we may provide you with separate financial services guides containing information relevant to those services and products.

This document will help you decide whether to use the financial services and the type of financial products we provide in relation to NERTIs. It includes information about:

- how we and our associates are remunerated for the financial services relating to NERTIs; and
- our internal and external complaints handling procedures and how these are available to you.

Before you enter into NERTIs with us, you will receive the NERTIs Product Disclosure Statement dated 1 February 2026, ('PDS'). The PDS contains important information about NERTIs to help you make informed decisions.

Any terms that are not defined in this FSG, will mean as they are defined in the PDS.

Financial services and products we are authorised to provide

NAB is authorised under its AFSL to provide the following financial services in relation to NERTIs:

- general financial product advice, and dealing, in relation to derivatives, securities and non-cash payment facilities; and
- making a market in derivatives.

Who does NAB act for when providing the financial services?

NAB acts on its own behalf and is responsible for the financial services it provides to you under its AFSL. NAB may act as agent where it is dealing in securities.

Remuneration for financial services relating to NERTIs

NERTI benefits

We will not charge you brokerage or fees for financial services we provide you in relation to NERTIs unless we set these out in the PDS or otherwise disclose these to you.

We include a profit margin in income rates we quote for NERTIs. The PDS sets out more information about this profit margin and other factors that affect NERTI pricing.

Financial Adviser fees

If you are an Australian wholesale client, invest in a NERTI through a financial adviser and agree to pay them a fee, you may either decide to pay your financial adviser directly yourself or you may request to use the Optional Adviser Fee Facility. If you decide to use the Optional Adviser Fee Facility, you and your financial adviser must complete and sign the section marked "Optional Adviser Fee Facility" in the NERTI Application Form. This will include stating the percentage per annum rate applicable for each amount invested in a NERTI you enter into. This fee will be agreed between you and your financial adviser. An instruction to pay the Adviser Ongoing Service Fee will mean you do not have to pay your financial adviser directly. Instead, the Adviser Ongoing Service Fee will be subtracted from the Income Amount paid on or after maturity of your NERTI. For further information please see the PDS.

If you are not an Australian wholesale client, the Optional Adviser Fee Facility is not available to you.

Remuneration or other benefits received by NAB staff members

NAB staff members are salaried employees of NAB and in most cases do not receive any proportion of any fees or commissions paid to NAB or any other company in the NAB Group in connection with the financial services or financial products referred to in this FSG. Staff members may be entitled to receive additional monetary or non-monetary benefits and/or rewards resulting from participation in programs conducted by the NAB. Monetary benefits or rewards may include variable reward, the level of which may depend on the overall performance of the NAB Group of companies. Whether staff members receive any such benefits and rewards depends on a number of balanced performance and behavioural factors, which may include a measure linked to sales of unspecified products and services provided to customers. Non-monetary benefits or rewards for eligible staff may be provided in the form of recognition points which can be redeemed for products from a regularly updated catalogue which may include items such as film tickets, home appliances, beauty & fashion products and personal experiences. It is not possible to determine at any given time whether a staff member will receive any form of benefit or reward or to quantify them. They are not directly attributable to any particular product that the staff member has given advice on.

Participation in licensed markets and clearing and settlement facilities

We are a participant in each of Austraclear Limited, ASX Settlement and Transfer Corporation and Yieldbroker Pty Limited. We are a non-broker participant in the Australian Securities Exchange Limited. We use clearing facilities including CLEARSTREAM, Reserve Bank Information and Transfer System, Real Time Gross Settlement, Austraclear, Continuous Linked Settlement, ASX OTC Clearing, LCH OTC Clearing and LCH Repoclear.

Compensation arrangements

We are regulated by the Australian Prudential Regulation Authority (APRA) and have professional indemnity insurance arrangements in place to help provide cover for claims that relate to the financial services we provide. As an APRA regulated entity, we are exempt from the compensation requirements in the Corporations Act 2001.

What to know before lodging a complaint

We'll always do our best to serve you and our communities well. It's what we're here for. However, we understand there'll be times when you're dissatisfied or not happy with us.

It could be our products, services, staff or even how we've handled your complaint. Whatever it might be, we want you to tell us about it - so we can get to the bottom of it, make changes and do better.

When is it a Complaint?

If you'd like us to respond to a problem that needs fixing, we'll consider this a complaint. We'll get in touch with you and try to resolve it as quickly as we can (hopefully the first time you contact us).

When is it Feedback?

If you have ideas on how we can do things better, but don't want us to respond or resolve anything, we'll consider this as feedback. We'll review it, record it, and take it on board, but we won't get in touch with you.

How to lodge a complaint with us

You can either make a Complaint yourself or ask someone to help you do it - such as a friend, family member, support worker or carer. If you're getting help, it's best to lodge the complaint online or by mail (find out more in section 10 of the **NAB Complaints Policy**, at nab.com.au).

There are a number of ways to make contact and lodge a complaint with us;

1. Call us on one of these numbers:

13 22 65 for personal customers

13 10 12 for business customers

+61 3 8641 9083 if you're overseas

1800 966 100 for Indigenous and Torres Strait Islander customers

When you call us, we can arrange for an interpreter to help you (depending on availability).

2. See us in person

You can call us on **13 22 65** or visit our website for **branch locations** and opening hours, or to make an appointment.

3. Fill out a form online

You can easily fill in our **Complaints, compliments and feedback** form through our website or app.

Important: If you want a response from us, please select 'make a complaint'. If you select 'give a compliment' or 'give feedback', we'll read and consider your compliment or feedback but won't get back to you about it.

4. NAB internet banking

Chat to us through **NAB internet banking**, opens in new window. (You'll just need to be registered and logged in.)

5. By mail

Pick up a **Complaints, compliments and feedback form** from any NAB branch, and return it in the envelope provided with the form. You can also send your Complaint in a letter to our NAB Resolve team at:

NAB Resolve

Reply Paid 2870

Melbourne VIC 8060

6. Chat to your Relationship Banker

If you have one, you can complain to them directly.

How we can help you make a complaint

Our job is to make this process accessible for everyone. This means we can help you if you:

- Are deaf, hard of hearing or have a speech impairment and use the National Relay Service
- Require interpreting and translating services (find out more about our **services for customers with English as a second language**)
- Require assistance from our staff due to disability, mental illness, or a medical condition.

From here, we can make the process easier for you. For example, if you tell us that you'd prefer we only communicate with you in writing, we can do that.

To find out more about how we can help, just call us, visit one of our branches or read up on **accessibility and inclusion** at nab.com.au.

How long will it take to resolve your complaint?

When you make a Complaint, this is the timeline you can generally expect:

1. When we first speak with you or within one business day

We'll let you know we've received your Complaint and give you a reference. This might take a little longer if you got in touch by mail.

2. We'll try to resolve it as soon as we can

If we can, we'll start working on a resolution right away.

3. We'll pass it on if we can't resolve it within five days

We'll send it along to a specialist team and you'll be assigned a Case Manager.

4. We'll then try to resolve it within 30 days

We'll do our best to respond within 30 days, or 21 days depending on what your Complaint is about.

5. And if we can't respond within 30 days?

If your Complaint is Complex or there are circumstances outside of our control, we might not be able to respond to your complaint within 30 days, or within 21 days depending on what it's about. In this case, we'll write to you to explain why (also called an 'Internal Dispute Resolution (IDR) delay notification'). We'll tell you:

- The reasons for the delay
- Your right to complain to AFCA if you're dissatisfied
- The contact details for AFCA.

Making a complaint with AFCA if we can't resolve it

If you're not satisfied with our response to your complaint, or if we haven't resolved it within the required timeframe, you can make a complaint to AFCA. Keep in mind there might be a time limit for contacting them, so it's best to get in touch with them quickly or check their website for more info.

You can contact AFCA:

On their website: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678 (free call)

**In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001.**

Instructing and contacting us

You can give us instructions in writing (i.e. email or letter) or any other method we agree with you. Our contact details are:

NAB NERTI Administration team

Level 14, 395 Bourke Street
Melbourne Vic 3000

Telephone: 1800 343 070

Email: equity.solutions@nab.com.au

For more information visit

nab.com.au

or call us on **13 22 65**

8am – 7pm AEST Monday to Friday

9am – 6pm AEST Saturday to Sunday

or ask at your **local branch**



Help for people with hearing or speech difficulties. Contact us on **13 22 65** through the National Relay Service.