

# Arrange your personal bank account before you arrive in Australia with National Australia Bank

## About National Australia Bank

Known locally as NAB, National Australia Bank is one of Australia's largest banks that has been helping its customers for over 150 years.

## Why open an account before you arrive in Australia?

Opening your Australian bank account before you arrive offers you a number of benefits:

- It's easy to open and means you have one less thing to do when you arrive;
- You can transfer funds to Australia before you arrive, if you need to, so it's waiting for you. (Please note you will only be able to withdraw money from your account once you have been formally identified by your NAB banker in Australia);
- If you apply for an account 10 working days before you arrive, you won't have to wait for your debit/bank cards as they will be ready for you on arrival;
- Easy identification process, you just need to show us your passport within 6 weeks of arriving in Australia;
- You can advise your employer of your account details before you arrive so they can ensure you are on payroll before you arrive in Australia.

[Apply for your Australian bank account](#)

## NAB's offering

- A simple online application;
- Fast account opening, normally within 2–5 working days;
- The ability to open your account up to a year before you arrive in Australia;
- A named dedicated banker;
- A national network of branches and ATMs;
- Your debit/bank cards ready for you on arrival in Australia;
- A simple identification process – just present your passport to your dedicated banker within 6 weeks of arriving in Australia;
- Accounts with no application fees, no minimum deposit and no monthly account servicing fees;
- Option of an online savings account that pays competitive interest.

## 5 easy steps to opening your account

<b>Step 1</b>	Simply apply online at <a href="http://www.nabgroup.com/migrantbanking">www.nabgroup.com/migrantbanking</a> , or click on the apply button in this email.
<b>Step 2</b>	When your application has been processed, you will receive an email (normally within 2–5 working days of us receiving your application) containing your: <ul style="list-style-type: none"><li>• New account number;</li><li>• Swift BIC/Bank ID and some information about the account;</li><li>• Details of your dedicated banker in Australia;</li><li>• Details on how to set up your pre-arrival, view only, internet banking.</li></ul>
<b>Step 3</b>	Once you have your account number you can transfer money straight into your account. It is important to note you will only be able to withdraw money from your account once you have been formally identified by your banker in Australia.
<b>Step 4</b>	2 weeks before you arrive in Australia you will need to schedule an appointment to meet with your banker to provide us with proof of your identity, as required by Australian legislation. For example you can do this by showing us your passport within 6 weeks of arrival in Australia.
<b>Step 5</b>	Your banker will then provide you with your new bank card(s) and/or cheque book(s) and help you with any other needs you may have.

## Pre-arrival accounts

We offer the following accounts pre-arrival in Australia:


NAB Classic Banking	NAB iSaver
<p>The standard account NAB offers is the NAB Classic Banking account which you can pay funds into directly from overseas. <b>The NAB Classic Banking account features:</b></p> <ul style="list-style-type: none"><li>• No monthly account service fee, ever.</li><li>• No opening or minimum balance requirements.</li><li>• No overdrawn fees.</li><li>• Access to our national NAB branch network.</li><li>• Access to over 3,400 NAB ATMs and rediATMs Australiawide without paying additional ATM fees.</li><li>• ATM access in eight different languages.</li><li>• A named dedicated banker.</li><li>• Unlimited access to NAB branches, NAB Visa Debit* and EFTPOS, NAB Telephone Banking, NAB Internet Banking and NAB Internet Banking on your Mobile as well as access to iPhone<sup>1</sup>, iPad<sup>1</sup> and Android<sup>2</sup> mobile phone applications, which are free to download.</li><li>• Access to special offers on shows, events, experiences and movies from Visa Entertainment via your NAB Visa Debit card.</li></ul>	<p>You can combine your NAB Classic Banking Account with a NAB iSaver, an online savings account which you can pay funds into directly from overseas. <b>The NAB iSaver features:</b></p> <ul style="list-style-type: none"><li>• No bank fees – no transaction or monthly account keeping fees.</li><li>• Interest calculated daily and paid monthly on every dollar<sup>3</sup>.</li><li>• No minimum or opening balance requirements.</li><li>• Unlimited deposits and withdrawals without affecting your interest rate.</li><li>• Your customers can move money between their accounts through NAB Internet and NAB Telephone Banking without any transfer fees.</li><li>• Access to savings through a linked NAB Classic Banking account<sup>4</sup>.</li></ul>

## To apply now:

[Apply for your Australian bank account](http://www.nabgroup.com/migrantbanking)

## For more information:

 **Web:** [www.nabgroup.com/migrantbanking](http://www.nabgroup.com/migrantbanking)

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