



THE NATIONAL BANK  
Customer Commitment


THIS IS OUR COMMITMENT TO YOU



“ Our customers are our business. So when you choose to bank with us, we make you a very important promise.

Whatever financial goals you may have in your life, we'd like to help you achieve them. Whether it's owning your own home, travelling the world, starting your own business, or creating a better future for yourself and your family - whatever it is that's important to you, we're committed to supporting you in any way we're able to.

STEVEN FYFE, DEPUTY CEO



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We've helped generations of New Zealanders to follow their dreams. We understand that when you succeed, we succeed and New Zealand succeeds.

We think you have the right to expect that from your bank. That's why we've set out our commitment to you. It's a clear, unequivocal statement of what you can expect when you choose to bank with us.

We take our responsibilities to you and to New Zealand seriously.

We've set ourselves high standards because you deserve nothing less. That's why we encourage you to let us know if you feel we're not keeping our promise to you. Because ultimately, we know that helping you achieve your ambitions depends not on what we say, but what we do.

Here's what you can expect when you bank with The National Bank.

1 You can expect personalised service.

Every interaction with you is important.

- We'll give you choices so you can bank the way you want to, including branches, ATMs, Online Banking, Touchtone and Mobile Phone banking – and we'll make sure you can always talk to a real person, any time – just call 0800 18 18 18.
- We'll explain our products and services in language that's as simple and straightforward as possible, and we'll be up-front about our fees and charges.
- We'll do our very best to make sure you never have a problem with your banking. But if you do, we'll act quickly to fix it, do our best to make sure it doesn't happen again, and keep you fully informed throughout the process.

2 We'll help you get ahead.

Whatever your financial goals may be, we'd like to help you achieve them. We'll provide you with a complete range of banking and financial solutions, and we'll help you choose the products and services that best suit your needs.

- We'll help you make informed choices about your finances by giving you access to a wide range of relevant information, tools and resources.
- We'll listen and understand your needs, before helping you choose the best products and services for your situation.

3 You can trust us to do the right thing.

We'll take your finances seriously and act responsibly.

- We'll provide secure systems and processes to protect your finances. We'll also protect you against Online Banking fraud and credit card fraud with our Online Banking Promise and zero liability policy.
- When you find managing your finances challenging we'll provide support, information and options to help you, including our specialist Customer Connect Team – just call 0800 108 818.
- We'll help you by only lending or advancing credit to you when we believe you can manage the repayments, taking into account what we know about your credit history.
- If we offer you lending or credit, we'll explain in clear and simple language how interest is charged, what fees apply and when, what happens if you are late making interest payments, and how to request a credit increase that is lower than what we have offered you.

4 We'll continue to invest in New Zealand.

We will make a positive contribution to the communities we're part of.

- We'll support things that are important to New Zealanders – like cancer research, sport (at both international and grass roots levels), our rural communities, and life skills education to help young New Zealanders live their dreams.
- We'll give every staff member one day's paid 'volunteer leave' each year to work on projects that benefit their local community.
- We'll work hard to actively manage and reduce our impact on the environment.

