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# Studying in **Australia.**

Australian banking solutions  
for international students.

**Offshore**

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## 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. We have a national network of branches and can provide you with access to your money through over 3,100 NAB ATMs and rediATMs Australia-wide without paying additional ATM fees.

We are also able to provide you with unlimited access to your account through a range of banking options including NAB Branches, NAB ATMs and rediATMs, NAB Internet Banking, NAB Telephone Banking, EFTPOS, NAB Visa Debit, NAB Internet Banking On Your Mobile and NAB SMS Banking.

You can also access NAB ATMs in 8 different languages including: Simplified Chinese, Traditional Chinese, Korean, Japanese, Vietnamese, Arabic (MSA), Spanish and Italian.

## Open your Australian bank account before you leave home

Studying in a new country can be both an exciting and a daunting experience. With so many things to think about, it's good to know that opening a local bank account in Australia, before you leave home, is easy and safe. Opening an account in Australia before leaving home means your family can transfer money to Australia, so that it's all ready for you when you arrive.

### 5 easy steps to opening an account:

Step 1	<p><b>After reading the product information, apply online for your NAB account(s) at <a href="http://nab.com.au/internationalstudent">nab.com.au/internationalstudent</a>.</b></p> <p>This is a one page application form that takes about 10 minutes to complete. The key information you will need to complete the form is your passport number and passport expiry date.</p> <p>When applying it is important to note that you must [intend to] come to Australia within 12 months of an account being opening opened.</p>
Step 2	<p><b>Have your application processed.</b></p> <p>When your application has been processed and approved, you will receive an email (within two weeks), containing your:</p> <ul style="list-style-type: none"><li>• New account number,</li><li>• Swift BIC/Bank ID and some information about the account.</li></ul>

	<p>Your email will also contain contact details of your dedicated Migrant Banker in Australia. We provide our international students, where possible, with a banker who speaks your first language.</p> <p>Once you have the account number you can transfer money straight into your account. However, it is a requirement of the Australian Government that you provide us with proof of your identity before you can carry out any withdrawals (debit transactions) on the account. You can provide us with the appropriate identification when you arrive in Australia and meet with your banker.</p>
Step 3	<p><b>Transfer money.</b></p> <p>You can transfer your money to your account through your current internet banking provider or by using a third party provider.</p> <p>Please review our Partner's page on our website for more information on Foreign Exchange companies that could help you.</p>
Step 4	<p><b>Arriving in Australia.</b></p> <p>At least two weeks prior to your arrival in Australia, you should contact your dedicated NAB Migrant Banker and schedule a time to meet. You should bring your proof of identity with you to the meeting so that we can activate your account. You can do this by showing us your passport within 6 weeks of arrival.</p>
Step 5	<p><b>Visit your local NAB Migrant Banking Centre.</b></p> <p>When you meet with your banker they will verify who you are and activate your account(s). Once they have completed this they can also register you for NAB Telephone Banking and NAB Internet Banking and issue you with your NAB Debit cards, which your banker should have ready for you.</p> <p>We can also review your banking needs and services and we will provide you with a copy of the relevant Terms and Conditions, Fees and Charges as well as a brochure relating to your product(s) you have selected.</p>