

General Information Deposit Accounts

For more information call

National Australia Bank Limited

on (65) 6419 6875

or visit our office

5 Temasek Boulevard

#15-01, Suntec Tower 5

Singapore 038985

Or visit us at www.nabasia.com

Facsimile: (65) 6336 0067

Banking Hours: 9:00am - 4:30pm
(Monday to Friday)

Reg. No. F02979K

Financial solutions. For life.™

 **National Australia Bank**

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General Information

This brochure provides general information about the Deposit Accounts available from the Singapore branch of the National Australia Bank Limited. By using this brochure you will be able to understand better how our Deposit Accounts work.

Whilst this brochure describes the important features of the Terms and Conditions which apply to Deposit Accounts, it is not a substitute for, or supplement to, those Terms and Conditions. For a full understanding of any of these features you are referred to our Terms and Conditions. In the event of any conflict between this brochure and the Terms and Conditions then the Terms and Conditions prevail.

We may vary or replace our Terms and Conditions from time to time. We will give at least 30 days prior notice of changes in accordance with the Singapore Code of Consumer Banking Practice. A copy of the Code is available from us on request.

To determine whether your copy of this brochure is current ask your Relationship Manager, or enquire at our Bank's branch premises.

You may also wish to refer to our Guide to Fees and Charges and the Interest Rate Sheet which applies to our Deposit Accounts.

Our staff will also be pleased to provide any further information you may require.

National Australia Bank Limited, Singapore Branch

Address: 5 Temasek Boulevard #15-01
Suntec Tower 5, Singapore 038985
Telephone: (65) 6419 6875
Facsimile: (65) 6336 0067
Service Hours: 9.00am — 4.30pm (Monday to Friday)
Website: **www.nabasia.com**

Investing made easy

If you want a competitive rate of interest, peace of mind and unbeatable convenience, you should consider a National Australia Bank Deposit Account. You can choose between a Call Deposit Account and a Term Deposit Account.

A Call Deposit Account gives you flexibility as well as the opportunity to move funds to take advantage of favorable interest rates and movements in exchange rates.

On the other hand, if you choose a Term Deposit Account then you'll enjoy the financial certainty of a guaranteed return over a fixed period. We can tailor your deposit to your needs, with a choice of currencies and the length of time you wish to have your money in a Term Deposit Account. What's more, your Term Deposit Account can pay you interest on a tiered balance basis, so the higher your balance the higher the interest rate you will receive.

So if you're looking for an investment that's as easy as it is rewarding, read on to find out more about National Australia Bank Deposit Accounts. Details of fees and charges, our relevant Terms and Conditions, current interest rates and an application form are available from your Relationship Manager or from our Bank's branch premises.

Call Deposit Account

You have the option to establish your Call Deposit Account in a single foreign currency, provided it is a currency we accept. These change from time to time and currently include US Dollar, Australian Dollar, New Zealand Dollar, Pound Sterling, Hong Kong Dollar, Singapore Dollar and Euro. You can hold multiple Call Deposit Accounts, each in a different currency. You may make additional deposits to your Call Deposit Account on any Banking Day. **Banking Day** means in relation to payments or transactions in any currency, a day (excluding Saturdays) on which banks are open for business in Singapore and on which we are prepared to trade in that currency. These days will differ from currency to currency because of holidays in overseas markets which set rates for those currencies. The definition of Banking Day may change in accordance with prevailing market practice or as we determine necessary from time to time. You may withdraw from your Call Deposit Account or close the account by giving us 1 Banking Day prior written notice.

The minimum initial deposit in a single currency you can make to your Call Deposit Account is an amount equivalent to US\$5,000. We will use the exchange rate we set for selling US\$ on the day you make the deposit to verify that your deposit exceeds the minimum.

Interest on your Call Deposit Account will accrue as simple interest daily at the rate we prescribe from time to time. The interest rates that will apply to your Call Deposit Account will change during the life of your account and details of the current interest rates are available from your Relationship Manager or our Bank's branch premises. The number of days in a year we use for the calculation of interest is as follows:

- Hong Kong Dollar, Singapore Dollar and Pound Sterling — 365 days; and
- Other currencies — 360 days.

We will credit your Call Deposit Account with the interest earned on the credit balances in your Call Deposit Account on the last Banking Day of each month.

We reserve the right to not pay you interest if the balance in your Call Deposit Account falls below an amount equivalent to US\$5,000 at any time and you may also have to pay us a low balance fee. For details please see our [Guide to Fees and Charges](#), a copy of which can be obtained from your Relationship Manager or our Bank's branch premises.

A monthly maintenance fee is payable for each Call Deposit Account maintained with our Bank. Details of the current fee are contained in our [Guide to Fees and Charges](#).

Term Deposit Account

A National Australia Bank Term Deposit Account lets you lock-in a competitive interest rate for a fixed period of time. With a range of currency, time periods and investment amounts to choose from, you can easily select a Term Deposit Account to suit your individual needs.

The benefits of a National Australia Bank Term Deposit Account

With a National Australia Bank Term Deposit Account, you can:

- **Enjoy financial certainty** by locking in a known return for a fixed period.

- **Invest in a range of foreign currencies** (each deposit must be in a single currency) under the umbrella of one Term Deposit Account
- **Enjoy a higher interest rate.** A Term Deposit Account pays you interest on a tiered basis, so the higher the total amount of all your Term Deposits in the one Term Deposit Account the higher the interest rate on each new deposit.
- **Apply for a personal standby line of credit** secured by your Term Deposit Account, subject to the Bank's normal approval and credit assessment.

You choose the Term

Term means the period of time that you deposit your money with us in your Term Deposit Account. You can select from a wide range of Terms to suit your needs. The minimum Term is 7 days and the maximum is 1 year. The last day of the Term is the Maturity Date.

You choose the amount

You do not need a large amount of money to enjoy the benefits of a Term Deposit Account. Our minimum requirement is the equivalent of US\$20,000 for each deposit. If through withdrawal (early or at maturity) of part of your deposit the balance remaining is below the minimum Term Deposit Account requirements then we will convert the account to a Call Deposit Account. We do not roll over amounts which fall below our minimum amount.

You choose the currency

You have the option to invest in a range of foreign currencies including US Dollar, Australian Dollar, New Zealand Dollar, Pound Sterling, Hong Kong Dollar, Singapore Dollar, Canadian Dollar, Japanese Yen, Swiss Franc and Euro. Each deposit can only be held in a single currency and must be of an amount equal to or greater than our minimum requirement but they are grouped together in a single umbrella account for your ease of use.

Deposit Interest & Tiers

Your interest rate is fixed for the Term you have chosen for your deposit. The rate is determined by which tier your deposit falls in. The higher the total amount of the deposits in your Term Deposit Account, the higher the interest rate available for any new deposit. A Term Deposit once made does not change its

does not change its interest rates until it is rolled over to a new Term Deposit on its next Maturity Date. This is so even if the total amount you have on deposit shifts you from one tier to another during the unexpired Term because of movements in your other Term Deposits. On the next Maturity Date, the net impact of your deposits and withdrawals during the expired Term will determine the interest rate for the next Term for a particular deposit but only for those deposits that are rolling over on that date.

Example:

US\$ Term Deposit

Tier 1 Equal to or under US\$49,999 Interest Rate 3.30%p.a.

Tier 2 US\$50,000 to US\$199,999 Interest Rate 3.40%p.a.

Total amount on deposit on Day 1 = US\$35,000

Additional deposits of US\$20,000 made on Day 15 changing total amount on Term Deposit to US\$55,000

30 day Term Deposit expires on Day 30 and is rolled over to a new 30 day Term Deposit but at the higher interest rate of 3.40%p.a.

We calculate interest as simple interest accruing daily at the rate we set with you from the date you make your deposit up to (but excluding) the Maturity Date*. The interest rate we set is conditional on you maintaining total deposits above the minimum for the tier to which that interest rate applies. The number of days used for the calculation of annual interest is as follows:

- Hong Kong Dollar, Singapore Dollar and Pound Sterling — 365 days; and
- Other currencies — 360 days.

We will credit the interest earned on your Term Deposit on the Maturity Date in accordance with your rollover instructions. Information on the Interest rates and the minimum amounts that apply to different tiers are available from your Relationship Manager or our Bank's branch premises.

- * No interest will be payable for the day on which the Deposit Account is closed.
- * Interest for a Deposit Account will not accrue until we have actually received cleared funds and credited them to the Deposit Account.
- * If we need to convert the cleared funds to another currency then interest begins to accrue 2 Banking Days after we receive cleared funds.

What happens at the end of your Term?

At the end of the Term we will automatically roll over your Term Deposit to a new Term Deposit for the same Term again. Interest earned during the expired Term will be handled in accordance with the instructions you give at the time of starting the Term Deposit. Interest can be rolled over or credited in Singapore Dollars or another currency which we handle to a Deposit Account with our Bank or transferred by Interbank Giro to another bank. You need to contact us at least 2 Banking Days before the date of rollover if you want to amend or cancel these rollover instructions.

Alternatively, you can withdraw your funds from your Term Deposit on the Maturity Date. Please refer to our [Guide to Fees and Charges](#) for the charges applicable to withdrawing your funds on the Maturity Date.

Early withdrawal

The interest rate we pay on a National Australia Bank Term Deposit is based on you leaving your funds in your Term Deposit Account for a set period of time. So you cannot withdraw your deposit before the Maturity Date without incurring an additional fee.

If you make an early withdrawal, we are entitled to deduct from the amount withdrawn our early withdrawal charges and any other fees (including the economic cost to us of your early withdrawal) before paying the remaining amount to you. Economic cost is calculated as the cost of the Bank obtaining funds from the market for the balance of the Term due to your premature withdrawal request. The formula we use is the cost of borrowing the amount of the Term Deposit withdrawn from the market less the interest being paid by the Bank on the Term Deposit being prematurely withdrawn for the unexpired part of the Term Deposit.

Details of these charges are available from your Relationship Manager or our Bank's branch premises. If the Term Deposit is partially withdrawn, the interest rate applicable to the remaining balance of that particular Term Deposit (provided it is greater than the minimum amount we require for a Term Deposit) will be re-fixed based on the rates applying on the date of the partial withdrawal.

How to open a National Australia Bank Deposit Account

It's easy. Go to the customer service counter at our Bank's branch premises and one of our friendly staff members will be happy to discuss with you the type of account or service that will best suit your needs.

An account can be opened in your name solely or it may be a joint account with one or more other persons.

If you are not already a customer of the Bank it will be necessary for you to provide the following information:

1. Personal identification; and
2. Personal details.

1. Personal identification

If you are a Singaporean or a Permanent Resident of Singapore, you will need to provide your Singapore Identity Card to prove your identity before you can open your first account.

If you are a foreigner working in Singapore, you will need to provide your Passport together with your employment pass issued by the Singapore Authorities for identification purpose. If you are a foreigner but do not have an employment pass, you will need to provide your Passport, together with two of the following: - a driving licence, bank cards, or credit cards.

2. Personal details

After you have provided satisfactory personal identification we will need to obtain some additional personal information from you in order to open your account/s.

The Bank will ask you for:

- Your contact details, date and place of birth and marital status;
- Details of your occupation, name of employer (if applicable) and monthly income; and
- Information as to the source and ownership of your funds.

Please note that the Bank will send notices, confirmations and statements to the most recent mailing address it has recorded for you. It is important that you advise the Bank of any changes to that address so as to ensure that you promptly receive relevant information, including confirmations, statements and other notices.

If you wish to advise the Bank of any changes to any information we hold about you, or you find that any information we hold about you is incorrect, you can simply phone (65) 6419 6875 during our office hours, attend our Bank's branch premises or write directly to the Bank.

Joint Accounts

You can open accounts with another person. We may deposit in your joint account any cheque, payment order or bill of exchange that is payable to any one or more of you. We will deal with any one of you regarding the Joint Account and each of you has the right to bind the others in respect of any Deposit Account. If we receive conflicting instructions from two or more of you we may require written instructions signed by all of the account holders.

Authority to Operate Account

When you open your Deposit Account you will complete a signing authority which tells us who you nominate as the authorised person (Authorised Person) to operate the account in addition to yourself. Where you are a company you can only operate your account by nominating an Authorised Person. We are entitled to accept instructions we believe to have been given by your Authorised Person or by you. We are not obliged to require proof of identity from such persons before acting on instructions. You can change who your Authorised Person is once your account is opened.

Giving us instructions

You are responsible for the risks of giving or allowing someone else to give instructions to us by telephone, facsimile, e-mail or any other electronic means. If you use such means then you have exposed yourself to the risk of the instruction being unauthorised or given by an unauthorised person or intercepted by a third party. The safest form of giving instructions is to visit our Bank's branch premises in person.

Making Deposits

You may deposit to your Deposit Account by:

1. telegraphic transfer;
2. personal cheque, or bank draft or other order; or

Each amount you deposit will be converted to the currency you have selected for the Deposit Account when you opened it. If you have deposits in more than one currency you will have to nominate which currency each new deposit is to be held in. We will convert at the exchange rate we set for selling the currency you nominate as at the day we receive the cleared funds, assuming that it is a Banking Day in the relevant markets. If it is not a Banking Day in relevant markets then we will convert at the exchange rate we set for selling the relevant currency on the next Banking Day. It takes us 2 Banking Days to convert your cleared funds to your nominated currency. In such cases your interest commences to accrue 2 Banking Days after the day we receive cleared funds.

1. Incoming Telegraphic Transfer for credit to your account

Unless otherwise instructed by the remitting bank, the Bank will credit the funds to your account after we have received confirmation of the telegraphic transfer from the remitting bank and any necessary checking is completed. If the transfer is to a Term Deposit Account we also need instructions as to the length of the Term.

2. Depositing Cheques by Post

When depositing a cheque sent to us by post, the cheque should be properly crossed and marked **Not Negotiable** with the relevant Deposit Account number written on the reverse side together with instructions as to the period of the deposit if the cheque is for deposit into a Term Deposit Account.

3. Mailing Cash Deposits

You should never send us cash in any currency by post for deposit to your Deposit Account.

Cleared Funds

You cannot draw on the proceeds of any cheque, draft or other order deposited in your Deposit Account until we have actually received cleared funds from the payer. If we do not receive cleared funds from the payer, then the deposit is void and you do not receive any interest on the deposit. Instead we may reverse the deposit entry and debit your Deposit Account with the amount of the cheque, draft or order together with any applicable interest charges, fees and other charges, any foreign exchange loss we may have sustained or incurred and any other costs and expenses in connection with effecting and then reversing the deposit entry.

3. cash whether in Singapore Dollars or any other currency which we have agreed to accept.

The steps involved in clearing a cheque, draft or order (irrespective of currency) are usually:

- We will seek payment of the cheque, draft or order from the bank (drawee bank) on which the cheque, draft or order is drawn; and
- The drawee bank will verify that it has the funds to pay the cheque, draft or order and then pay the funds to our Bank; and
- We will then credit the amount of the funds to your account with our Bank.

Cheques drawn on Singapore banks will clear usually within 1 Banking Day if in Singapore Dollars. All other cheques whether in a foreign currency or drawn on overseas banks will take anything up to 3 weeks to clear. These time frames are indicative only and you cannot draw on proceeds of deposits until we have received cleared funds.

We set daily time limits by which we must have actually received cleared funds or cash otherwise they will not be credited to your Deposit Account until the next Banking Day in the case of cash and until the cleared funds are received by us in the case of other methods of deposit. A Banking Day means in relation to payments or transactions in any currency, a day (excluding Saturdays) on which banks are open for business in Singapore and on which we are prepared to trade in that currency. The daily time limits for different currencies are as follow:

For SGD, AUD, CAD, USD, HKD, GBP and Euro, before 10 am and for NZD, before 8 am (effectively the preceding Banking Day).

All other currencies — Before 4 pm in order for the funds to be credited 2 Banking Days later.

Please refer to our [Guide to Fees and Charges](#) for the fees and charges that may be applicable to deposits to your Deposit Accounts.

Making Withdrawals

Your right to make a withdrawal from any Deposit Account depends on whether your Deposit Account is a Call Deposit Account or a Term Deposit Account and is conditional on there being sufficient cleared funds in your account. We need a minimum of 1 Banking Day's notice for a withdrawal from a Call Deposit Account and 2 Banking Days' notice for a withdrawal from a Term Deposit Account. We do not provide overdraft facilities on Deposit Accounts and we regard any such account as overdrawn if it has a negative balance. You have 7 days to put your account into credit if it becomes overdrawn

You may withdraw money from your Deposit Account:

- In the form of Singapore Dollars;
- Via telegraphic transfer in the foreign currency of your choice (provided it is a currency we deal in) or in Singapore Dollars transmitted to the destination you have instructed;
- Via a bank cheque drawn on us and handed to you or delivered in accordance with your instructions; or
- Via a demand draft in any currency (other than Singapore Dollars) offered by us drawn on our overseas correspondent and handed to you or delivered in accordance with your instructions.

Special conditions apply to early withdrawals from Term Deposits Accounts.

We may set daily time limits by which we must have actually received your withdrawal instructions otherwise we will not process them until the next Banking Day. The current daily time limit is 9:30 am on a Banking Day for all Deposit Accounts.

Please refer to our [Guide to Fees and Charges](#) for the charges applicable to withdrawals from your Deposit Accounts.

Interest Rates

We calculate interest according to prevailing money market conventions and any applicable rules, codes and guidelines issued by The Association of Banks in Singapore. Details of our rates (which change from time to time) are available from your Relationship Manager or our Bank's branch premises. Interest does not begin to accrue until we have received cleared funds, converted them into the currency you have nominated (if applicable) and credited them to your account.

Fees & Charges

The fees and charges you must pay for various services associated with our Deposit Accounts are explained in our [Guide to Fees and Charges](#). This brochure is provided to you before you open or operate a Deposit Account. Our fees and charges will change over time and you can obtain a current copy from your Relationship Manager or our Bank's branch premises.

Holidays & Notice Periods

We have set notice periods for receipt of various instructions from you regarding your Deposit Accounts because of the impact of holidays in Singapore, United States of America

We have set notice periods for receipt of various instructions from you regarding your Deposit Accounts because of the impact of holidays in Singapore, United States of America and/or other overseas markets. When holidays in different markets overlap, the combinations impact on our ability to set selling rates for currencies or to effect settlement of your instructions. The day we are prepared to sell a currency will depend on whether there are holidays in any relevant markets and how they overlap. A market is relevant if it is Singapore, the United States of America or the country of a currency involved in the conversion. You are responsible for asking us whether there are any holidays in relevant markets which may impact on instructions you are contemplating giving us.

Stop Payments

You can ask us to amend, stop, cancel or refund any cheque or demand draft. If we agree to accept such instructions then we reserve our rights to impose conditions and to debit your Deposit Account with applicable fees and charges. You acknowledge that we have no responsibility if we have not been able to effect the stop payment instruction in time to prevent payment being made on the cheque or demand draft.

Non-use of Account

If you:

- do not make a deposit or withdrawal for 6 months from your Call Deposit Account; or
- in the case of all Deposit Accounts irrespective of type, if we cannot contact you using the last address you registered with us,

the Bank can classify your relevant Deposit Account as a Dormant Account . Once this occurs, your access to the funds in your Deposit Account will eventually be restricted. Once your Deposit Account is classified as restricted you will not be able to gain access to your funds unless you provide proof of your identity and a current address.

Please note that we do not have to pay interest on the funds in any Deposit Account which has been classified as a Dormant Account .

If an account is classified as dormant for 5 years then we can transfer the balance to our unclaimed funds account. To recover your funds you will need to come to our Bank's branch premises in person and provide proof of your identity and a current address.

No interest will be paid on funds held in the unclaimed fund account.

Following the expiration of the 7th year after the date on which the Deposit Account was classified Dormant , we are entitled to beneficially retain the funds transferred to the unclaimed fund account.

Closing Account

You may close any Term Deposit Account at any time upon giving at least 2 Banking Days prior notice and subject to any applicable premature withdrawal fee or other additional fees that apply. You may close any Call Deposit Account at any time upon giving at least 1 Banking Day s prior notice.

You may request closure of any Deposit Account at our Bank s branch premises or if this is not convenient, by writing to us.

The Bank also reserves the right, in certain circumstances (for details, please refer to the Terms and Conditions for our Deposit Accounts), to close your account and forward any proceeds, less applicable fees and charges, to you.

In the event of your death

If you die whilst your Deposit Account is open then we hold the balance of the account to the order of your personal representative. If your Deposit Account is a Joint Account then the other holders of the account are entitled to the credit balance automatically. Whoever is entitled to the credit balance is also liable for all the fees and charges and other obligations which attach to the account.

Statements

We will send you monthly statements for Call Deposit Accounts. We provide you with a confirmation when you start your Term Deposit.

It is your responsibility to tell us if you have not received a confirmation or statement or if there are errors, discrepancies, unauthorised debits or movements in your Deposit Accounts. You have 14 days from the date of a statement or confirmation to notify us of errors.

Set-off

The Bank can combine the balances of two or more of your accounts, including joint accounts and then use the combined

balance to reduce debts you owe to the Bank. For example, if your loan account is overdue, the Bank might use money in your Deposit Account(s) to reduce the amount you owe on the loan account. The Bank will give notice to you if we have combined any of your accounts and used it to reduce the amounts you owe the Bank. We need not provide this notice before taking such action. This right of set-off applies irrespective of whether you have provided your Term Deposit Account as a security for a loan we have made to you.

Our disclosure to you regarding Foreign Exchange Risk

Any transaction relating to your Deposit Account involves certain risks, including exchange rate risk if it involves converting one currency to another currency. These risks include fluctuation of exchange rates, non-availability of foreign exchange, exchange control, and adverse market conditions or disruptions. You can be exposed to this risk when making deposits which involve currency conversion, or when making withdrawals which involve currency conversion. Our minimum amounts for deposits and account balances may also expose you to similar risks where movements in foreign exchange rates change those minimum amounts which are usually expressed in US Dollars.

Our disclosure to you regarding the operation of laws and regulations in Singapore and overseas

Any transaction relating to your Deposit Account is subject to the laws of Singapore and the acts, practices and policies of the Singaporean government and regulators. It may also be subject to applicable laws, acts, practices and policies existing in overseas jurisdictions relevant to the execution of the transaction. These laws, acts, practices and policies include, but are not limited to, anti-money laundering and anti-terrorist regulations which affect, restrict, prohibit or otherwise render unlawful transactions, payments or dealings with assets, any person, group or entity which may or may not include those having a connection with certain countries, areas, individuals, groups, bodies, entities, materials, items, substances, political or religious systems, beliefs or convictions. A transaction may be interrupted, prevented, delayed or otherwise adversely affected, either in whole or in part, by reason of these laws, acts, practices and policies. It is entirely your risk if any of this occurs and we have no obligation to contest any act of any regulatory authority. To the maximum extent permitted by applicable law, we and any other institutions involved in the transaction are not liable for any loss of any kind arising directly or indirectly from or in connection with such transactions.

Your information

Please read our [Privacy Policy & Notification](#) and the [Terms and Conditions for our Deposit Accounts](#) for information about how we collect, process, use and store your information.

Complaints & Disputes

Our complaint handling procedure has been designed in accordance with the Singapore Code of Consumer Banking Practice and reflects its underlying principles of sincerity, transparency and fairness (see section 19 of the Code).

We will acknowledge receipt of your complaint within 2 business days of receiving it. We will then complete our investigation of your complaint and write to you telling you of the outcome within 14 days of receipt of the complaint. If the complaint involves a third party such as another bank then our investigation may take longer than 14 days.

If you are not satisfied with the outcome of our investigation you can contact our Compliance Manager and appeal our decision. Our Compliance Manager will acknowledge receipt of the appeal and investigate the appeal within the same time frames as for the initial complaint. You may then appeal to the Consumer Mediation Unit of the Association of Banks in Singapore if you are still not satisfied.

Feedback

At National Australia Bank, we are committed to providing first class banking and financial services to you and answering your enquiries quickly, accurately and professionally. Should you have any feedback on our services, any questions, need more information or wish to raise an issue, you may call our hotline (6419 6875), email to us at our email address ufirst@nabasia.com, write to us or speak directly to the staff serving you.

We look forward to establishing and maintaining an enduring and satisfactory relationship with all our customers.

- Nothing herein should be construed as our advice as regards the relative attractiveness of one investment option over another.
- The terms herein are subject to change without notice.
- Please be aware that the exchange rate between currencies may go down as well as up.
- National Australia Bank Limited ABN 12-004-044-937