

Want to know more?

For more information on the AddsUP Savings Plan, please contact:
www.goodshepvic.org.au/microfinance or
www.nab.com.au/microfinance

Important information

The information in this brochure is of a general nature and has been prepared by National Australia Bank Limited ABN 12 004 044 937 (NAB) for information purposes only for personal customers. The information is current at the time of printing (April 2009) but may change without notice. The products and services described are only available to approved customers. Terms and conditions and fees and charges apply. For further information contact NAB.

Any advice contained in this document has been prepared by NAB without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, NAB recommends you consider whether it is appropriate for your circumstances.

NAB recommends you consider the Terms and Conditions, Product Disclosure Statement or other disclosure documents available from NAB before making any decisions, regarding these products.

All products described in this brochure are issued by National Australia Bank Limited ABN 12 004 044 937.

AddsUP
Savings Plan

 **Good Shepherd**
youth & family service

NAB Community
Microfinance



AddsUP

Savings Plan

No matter how small you start,
it all adds up



Congratulations on paying off your No Interest Loan (NILS®)*

What's next? School costs, saving for a holiday or a new car? Or do you just want the comfort of knowing that you have some 'emergency' money available for those times you can't plan for?

NAB, in collaboration with NILS® is pleased to offer you access to AddsUP, a matched savings plan to help you save for the things that matter to you by matching what you save dollar for dollar.

The AddsUP Savings Plan is a feature available with the NAB Concession Card Account. This has been developed as a community initiative with Good Shepherd Youth & Family Service and the national NILS® network.

Am I eligible for an AddsUP Savings Plan?

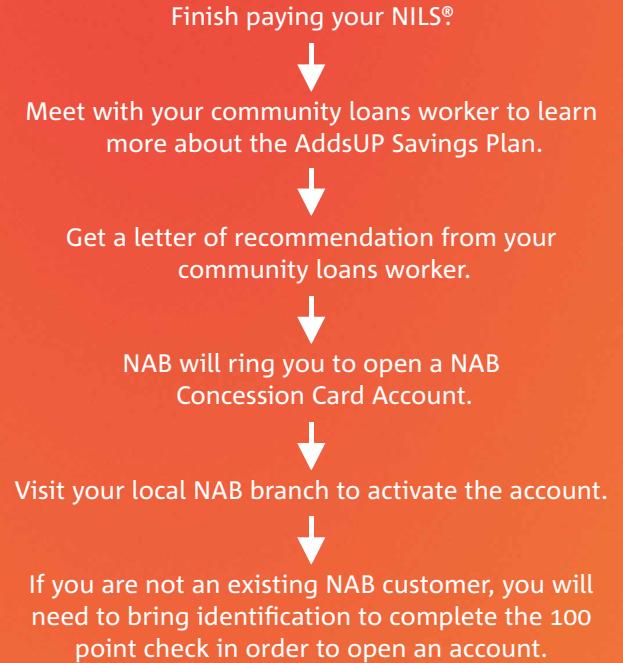
The AddsUP Savings Plan is only offered to people who have successfully completed paying at least one NILS® loan.

To qualify for NILS® you need to have a current Centrelink Health Care Card, Pension Card or Family Tax Benefit Part A.

*Note – NILS® is a national program developed by Good Shepherd Youth & Family Service and delivered by over 280 community organisations across Australia who provide ongoing money mentoring to NILS borrowers. Not all NILS programs offer the AddsUP Savings Plan, so please check as to whether this program operates in your community

How it Works

To get access to the AddsUP Savings Plan, you will need to:



Once your account is open, start making regular payments directly to NAB – just like your NILS® repayments.

Once you've saved \$300, every dollar after this is matched to a total value of \$500.

Your savings will be matched once for the lifetime of the account.

This means that for fortnightly payments of \$20, after a year, you will have saved \$520 and NAB will contribute another \$500.

This adds up to a total saving of \$1,020. Your savings can be accessed at anytime allowing you to stop and start saving as you need.