

**House of Representatives Standing Committee on Economics
Review of the Four Major Banks (Second Report)
National Australia Bank (NAB)**

NAB30QW: Please provide any submission you made to the Ramsay Review of External Dispute Resolution Schemes (including submissions in response to the interim report).

Answer

NAB made two submissions to the Ramsay EDR Review – one in October 2016, in response to the Review’s Issues Paper, the other in January 2017, in response to the Review’s interim report. Both of these submissions are included with this response (Annexures U & V).