

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

NAB36QW: Does your bank make unsolicited offers of pre-approved or conditionally approved loans?

Answer

No. NAB does not make unsolicited offers of pre-approved loans or conditionally approved loans. Customers are only sent credit card limit increase offers if they have consented to receive these offers. Customers are required to go through full income verification on application/acceptance of any such offer. For unsecured personal loans, customers are only contacted if they have consented to receive offers. Customers are neither pre-approved nor conditionally approved for an unsecured personal loan.