

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

NAB41QW: Does your bank provide consumer credit insurance on an opt-out basis in relation to your credit card products?

Answer
No. NAB provides customers with an opt-in to take National Credit Card Cover (NCCC) as part of the application process (or at any time after a product has been issued).