

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

**NAB49QW:** Do staff have any incentives (monetary or non-monetary) to encourage customers intending to cancel their credit card to keep their credit card or to obtain another NAB product?

**Answer**

The team responsible for speaking with customers who wish to close their NAB credit card account are not on an incentive program that directly rewards staff for the retention of credit cards customers. Staff in this team participate in the NAB Group Short Term Incentive Plan which rewards staff on the basis of a balanced scorecard.