

Hi,

Following the acquisition of the Citi consumer banking business by NAB in 2022, we will move Citi branded home loan accounts to a similar NAB branded home loan account on 24 February 2024 (Effective Date). We will advise if that date changes.

Customers have received comprehensive communications about the changes in December 2023, where we mailed a Summary of Changes and Variation Notice including details relating to moving customers' Citi branded home loan account(s) to a similar NAB branded home loan account(s).

We're starting the next phase of the move to NAB, and we are sending you this information to ensure you are across what's changing.

What communications will home loan customers moving from Citi to NAB receive from 15 January 2024?

The communications will provide details to customers about their NAB branded home loan account(s) that have been created for them, such as account number(s).

If not already done, customers can register and log into NAB Internet Banking now, however, they will not be able to see their NAB branded home loan accounts or features until after 24 February 2024 (Effective Date).

While there will be some changes to the account, the essential features including the repayment amount will be the same.

The NAB branded home loan(s) will be **activated** on 24 February 2024 (Effective Date) when the Citi branded home loan balance(s) move across. We're providing the NAB account details to customers now so that they can prepare for any actions they may need to take ahead of the move.

Until the 24 February 2024, there's no change to the way customers use their Citi branded home loan account(s).

Customers can continue to contact us via our regular customer service channels.

We will continue to keep you informed as we progress through the migration of the Citi accounts to NAB accounts.