

Bringing Asia to Australia

National Australia Bank offers seamless banking for Asian financial institutions, companies and individuals planning to do business in Australia as it continues to develop innovative payment and trade solutions. Andrew Yiangou, general manager for international clearing solutions, and Michael Hogan, head of trade in Asia for National Australia Bank explain how the Australian bank has expanded its ability to support trade and investment flows with Asia.

As Australia becomes increasingly connected to Asia, National Australia Bank (NAB) is ready to deliver a responsive, reliable and consistent service to Asian-based institutions, businesses and individuals looking to transact and set up in Australia.

NAB offers many advantages for companies and individuals seeking to migrate to Australia. For example we can arrange overseas banking and open offshore accounts for individuals up to 12 months before they set up in Australia, allowing for seamless transactions and banking. We offer a simple and personal service where you can apply for an account in your own language, as well as deal with a dedicated banker who also speaks your language.

We can also accept introductions from your existing local bank, allowing you to retain control over your existing banking relationships.

"NAB does everything possible to provide first class service at every touch point for customers from Asia," says Michael Hogan, NAB's head of trade in Asia. "Our services mean that you're ready to do business from the moment you arrive in Australia."

NAB offers migrant and international student banking solutions into Australia, as well as

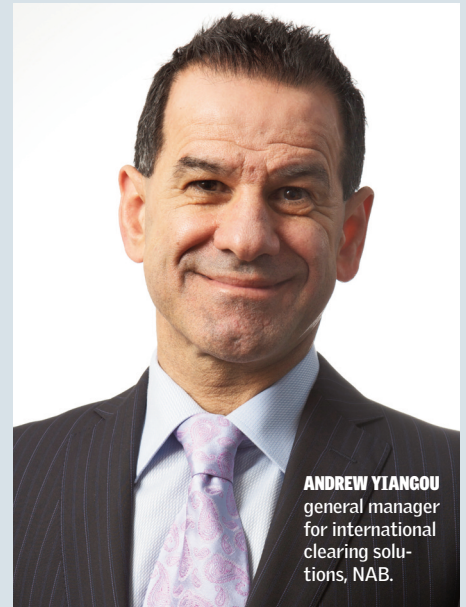
New Zealand (through the Bank of New Zealand) and the United Kingdom (through Clydesdale Bank and Yorkshire Bank) to help customers establish their banking in their chosen country well before they arrive.

RELATIONSHIP FOCUSED

NAB has a dedicated team who work with you to form a genuine and trusted relationship. We are upfront and transparent about what we can and can't deliver, and we execute on what we say we will – so there are no surprises. We partner with you to connect you with the right specialists you need to ensure your business success over the long term.

Our network of locally-based teams means that we have key decision makers located right where you are. This ensures that you and your organisation receive quick, accurate responses for any banking requirements that you have.

Introductions are generally made to NAB via a referral from our bank partners around the globe, allowing you easy access to the required services from our bank while maintaining your relationship with your home-country bank.



ANDREW YIANGOU
general manager
for international
clearing solu-
tions, NAB.

MORE THAN JUST BANKING

NAB does a lot more than just assisting offshore-based individuals and corporate clients to establish Australian banking services. From accessing market information, to legal services, property agents, and other professional services, our onshore business services can support almost any business need.

NAB has a strategic partnership with Austrade, the government's trade, investment and education promotion agency, to help our clients better tap into the opportunities that Australia has to offer.

AUSTRALIA'S SAFEST BANK

Importantly, NAB has an enviable AA- credit rating. It is ranked Number 18 on *Global Finance's* 'World's Top 50 Safest Banks' list and is the Number 1 ranked Australian bank.

The bank has had an on-the-ground presence in Asia for over 40 years, supporting locally-based individuals and businesses, and we continue to grow our Asian footprint to support our clients. Locally-based teams are available from our regional offices, while our global teams assist clients around the world.

NAB'S ONSHORE BUSINESS SERVICES SUPPORT



SOURCE: NATIONAL AUSTRALIA BANK

¹ SWIFTWatch (Full year 2011 excluding intra-group traffic).

INTERNATIONAL CLEARING

Our international clearing team provides solutions to banks and financial institutions to facilitate cross border transactions to Australian account holders. Accounts can be structured to meet the unique needs of financial institutions, including pooling and set-off capabilities.

With commanding market-shares¹ of 28.98% and 24.30% for commercial (MT1xx) and wholesale (MT2xx) payments processing for Asia-Pacific, NAB is a leading provider of payments clearing services to financial institutions across the region.

"Whilst the numbers are certainly an indicator of success for NAB, it's the client experience and related feedback that we take the most pride in," says Andrew Yiangou, NAB's general manager, international clearing solutions.

This is why NAB is proud to have won the Best Australian Dollar Cash Management Services award for banks in Asiamoney's Cash Management Poll for the sixth year running.

"The 2012 award represents wonderful acknowledgment of the significant time and effort expended in developing our Asian coverage. It is the true voice of the customer," says Yiangou.

Our client retention rate is over 98%, which speaks volumes for the standard of service offered by our customer relations teams. There are many things we do to offer you superior service, including:

- Payments specialists in the same country, region or time zone as our clients and where possible they speak the same language; supported by a consistent visitation programme;
- A strong operations and service support base in Australia, with selective Asian language skills. No matter how good your offshore sales force is, you need an equally

focused support base onshore;

- Our Asian footprint in Hong Kong, Tokyo and Singapore is continuing to expand;
- Flexible product solutions, supported by strong liquidity and efficient intraday pay away processes. This is a huge advantage for our clients, particularly for banks that are seeking a reliable wholesale clearer;
- A close and collaborative relationship with NAB's financial institutions group, which acts as our relationship management team;
- A strong trans-Tasman product and support offering through our wholly owned subsidiary, Bank of New Zealand.

In another vote of confidence for NAB's client-focussed approach, FImetrix, a market research and consulting firm specialising in international financial services, has just completed its biennial survey on Australian dollar Bank-to-Bank services. The survey of global financial institutions rated NAB:

- Equal Number 1 in FImetrix's Satisfaction Index Score;
- Number 1 for CLS Clearing Services;
- Number 1 for Commercial Payments Clearing; and
- Financial institutions rated NAB equal Number 1 in terms of the likelihood that they will continue their relationship with the bank.

TRADE FINANCE

NAB has developed a range of trade, risk and



**BEST LOCAL CURRENCY
CASH MANAGEMENT
SERVICES IN AUSTRALIA
AS VOTED BY FINANCIAL
INSTITUTIONS – AUD**

 **National Australia Bank**

exchange capabilities to assist our Asian clients invest and operate more effectively and take advantage of the growing links between Australia and Asia. The trade and investment corridors between the two regions are estimated to be growing at around 30% a year² due to interest in the important energy, resource and agricultural commodities produced in Australia. Australia is also a key provider of intellectual property and project expertise.

Our teams of transaction specialists around the region can help our clients take advantage of the opportunities growing trade has to offer. ▲



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² NAB Supply Chain Finance internal research, H2 2012.