

TRADE FINANCE REFERRAL SCHEME

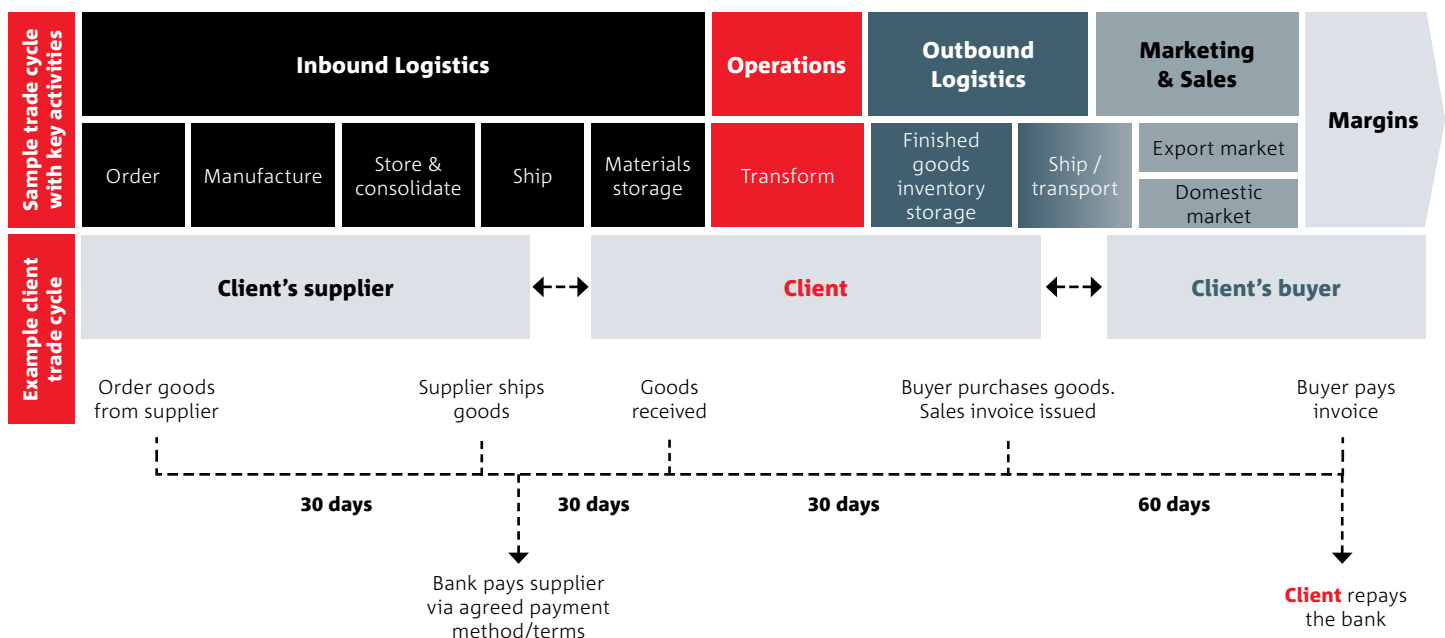
Trade and Working Capital Solutions

What is NAB Trade and Working Capital Referral Scheme?

NAB Trade and Working Capital Solutions assist your clients to effectively manage their domestic/cross border tradeflows and to finance their working capital requirements.

The NAB Trade Finance Referral Scheme introduces commission for trade finance referrals from Brokers and Introducers with a combination of one off establishment fees and trail commissions on trade transactions for imports and exports.

NAB can assist your clients across the trade life cycle



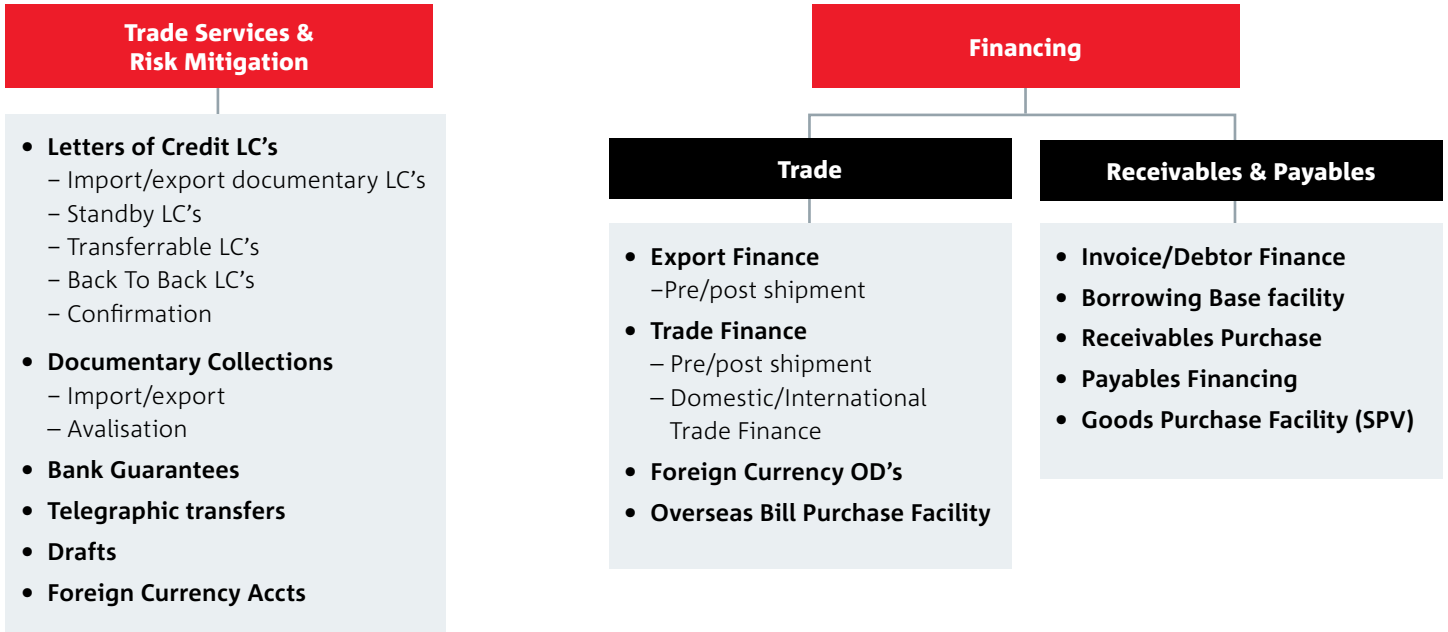
Assess your client requirements

Have your clients thought about what it would mean to their business:

- If they were able to improve their negotiating position with key suppliers and trading partners
- If they were able to pay suppliers for goods up front in cash and receive early settlement discounts
- For exporters whether offering more competitive credit terms would help them secure an important trading partnership
- If they were able to access cash to help manage their trade cycle without needing to draw on capital reserves

If 'Yes' applies to any of these questions, your client may benefit from discussing their needs with NAB Business Banking Team.

NAB Trade and Working Capital Solutions



Benefits of considering NAB Trade and Working Capital Solutions

- **Flexibility** – helps your clients manage seasonal and day-to-day cash flow needs.
- **Multi-Currency** – gives your clients the option to draw export trade finance in Australian dollars or major foreign currencies, depending on the currency of the sale.
- **Convenience** – drawings are aligned to the trading cycle from seven days up to a maximum of 180 days.
- **Bargaining Power** – allows your clients to offer or negotiate competitive payment terms in order to accomplish their company goals.
- **Expertise** – the NAB banking team comprises of a Banker, a Trade and Working Capital specialist and any other relevant specialists. Our team is there to assist you with your client's unique Trade and Working Capital requirements.

Frequently Asked Questions

Where can I obtain more info about the Trade Finance Referral Scheme?

Through your NAB Business Banking Team or email us at TWCHub@nab.com.au.

I would like to discuss how NAB may be able to assist one of my clients, what should I do?

Please contact your NAB Business Banking Team or email us at TWCHub@nab.com.au.

What information do I need to prepare for NAB to provide me with a view on how they can help my client?

It is always useful to prepare a brief summary of your client's business; what they would like to achieve, fix or accomplish, their company structure within the last two financial years, an account receivables aged trial balance and an accounts payables aged trial balance. We always recommend meeting with the client to better understand their requirements and discuss any aspects that are relevant to their request.

How long does it take for NAB to review the information and provide my client and I with an assessment on their banking request?

Once the NAB receives all requested information, we aim to provide you with a view on the application within 2 weeks of submission. For more information, please contact your NAB Business Banking Team or email us at TWCHub@nab.com.au.

Where to from here?

Please contact your NAB Business Banking team or email us at TWCHub@nab.com.au to find out more information about the scheme.