

## FAQ

**Q: What is this service (Pre Departure Account Opening in Australia) about?**

**A:** This channel facilitates the opening of an Australian bank account while still in Malaysia. All you have to do is complete the online account opening form and have your account ready before you arrive in Australia. The account will be opened with National Australian Bank (NAB).

**Q: How does it work and where can I apply for an NAB account online?**

**A:** *Step 1:* Complete the online application form [here](#)

*Step 2:* You will receive a welcome email with the following details:

*i. Account details*

*ii. A named banker's contact information (who will assist you on your queries)*

*iii. The branch location.*

As this point, you can start depositing funds into your account. However, no withdrawal is allowed until you arrive in Australia and pass the necessary identification requirements.

*Step 3:* When in Australia, meet your banker to be formally identified. Once you have successfully provided proof of your identity as required by Australian law, your account will be activated. Your new bank cards will be given by your banker. Now you can access to your funds (if any).

**Q: I have submitted my application, but no email was received. What should I do?**

**A:** Sometimes the welcome letter e-mail may get pushed into your junk/spam mailbox folder. Please check your junk/spam mailbox folder. However, if it is not there, kindly e-mail to [nab.migrant.banking@nab.com.au](mailto:nab.migrant.banking@nab.com.au) and the welcome letter will be resent.

**Q: How long does it take for the account to be opened?**

**A:** Your account will take 2 to 5 working days to open upon successful online submission.

**Q: How advance in time can I transfer funds into my NAB account before undergoing the identification process in Australia?**

**A:** You can transfer funds to your NAB account **up to 12 months before your arrival in Australia.**

**Q: What are the documents needed during the identification process?**

**A:** Just show your **passport with the immigration stamp** to your banker **within 6 weeks of arriving in Australia.**

Should you breach the 6 weeks timeframe, you are required to **present valid documents\* that meets the Australia's 100 points identification requirements.**

\*Please note that only original documents and certified copies are acceptable. Kindly refer to [attachment](#) for more info on the required documents and the list of Approved Certifiers. Below is a general overview of documents needed:

**document combinations chart**

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**legend**

Primary Identification documents <b>with</b> Photographs	
Primary Identification documents <b>without</b> Photographs	
Secondary Identification documents	

**Q: What are the types of accounts available from NAB?**

**A:** Please visit [here](#) for more info. Meanwhile, below is a brief write up on the two available accounts:

**i. NAB Classic Banking:** *An account which allows direct fund transfer from overseas.*

- No opening or minimum balance required
- No monthly account service fees or overdrawn fees
- Access to over 3,400 NAB ATMs and rediATMs in Australia, with no additional ATM fees
- ATM access in eight different languages
- Unlimited access to NAB branches, NAB Internet Banking (web and mobile), NAB Telephone Banking and NAB Visa Debit\* and EFTPOS.

*\* Terms and conditions apply*

**ii. NAB iSaver:** *A high interest online savings account that allows direct fund transfer from overseas. You can combine your NAB Classic Banking Account with a NAB iSaver.*

- No minimum or opening balance required
- No transaction or monthly account keeping fees
- Interest calculated daily and paid monthly on very dollar
- Unlimited deposits and withdrawals without affecting your interest rate
- Transfer money between your accounts through NAB Internet and NAB Telephone Banking with no transfer fees involved
- Access to savings through a linked NAB Classic Banking Account

**Q: Are there any fees involved or minimum deposits required when opening an account?**

**A:** There are no application fees, no minimum deposits and no monthly accounts fees when opening a NAB Classic Banking account or NAB iSaver account.