



The National Bank
The thoroughbred among banks

Graduate Plus

For customers who took up the package prior to 1 August 2008

Package at a glance

Graduate Plus offers you:

- an everyday account with discounted fees
- a National Bank credit card, to give you flexibility and help you manage your finances
- an interest-free overdraft of up to \$2,000 for your first year as a Graduate Plus customer, to help you with unexpected expenses and costs
- a personal loan up to \$20,000, with a special discounted interest rate to help you get the things you need, like a car
- savings account options
- retirement savings options
- affordable Plus Cover contents and car insurance specially designed for people who are flatting
- help with planning and saving for your OE, including ways to manage your money when overseas
- solutions to help plan your financial future, including insurance and investment options.

Rates and Fees

The following fee options apply to your Graduate Plus account while you are on the Graduate Plus package.

Graduate Plus Account

OPTION 1 – PAY AS YOU GO:

Monthly Account fee	Nil
Automated transaction fee	\$0.30
Manual transaction fee	\$0.60
Monthly overdraft management fee (Calculated as a percentage of the agreed overdraft limit or the overdrawn balance - whichever is the greater.)	0.12% (min \$5.00)

[More information on non-standard fees which apply to this account.](#)

OPTION 2 – ALL INCLUSIVE:

Monthly Account fee	\$5.00
Automated transaction fee	Nil
Manual transaction fee	Nil
Monthly overdraft management fee (Calculated as a percentage of the agreed overdraft limit or the overdrawn balance - whichever is the greater.)	0.12% (min \$5.00)

[More information on non-standard fees which apply to this account.](#)

Fees displayed are subject to change

Automated transactions include touchtone and Mobile Phone Banking, automatic payments, direct debits (including loan repayments), and Online Banking.

Manual transactions include cheques and transactions handled by our staff in branches or over the phone.

No credit interest is paid on Graduate Plus accounts.