

NOTICE OF FILING

Details of Filing

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File Number: VID1253/2024
File Title: AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v
NATIONAL AUSTRALIA BANK LIMITED ACN 004 044 937 & ANOR
Registry: VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



Sia Lagos

Registrar

Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.

Concise Statement



No. of 2024

Federal Court of Australia
 District Registry: Victoria
 Division: General

Australian Securities and Investments Commission

Applicant

National Australia Bank Limited (ACN 004 044 937) and another
 Respondents

A. IMPORTANT FACTS GIVING RISE TO THE CLAIM

1. This proceeding concerns the failure of the first respondent (**NAB**) and its subsidiary, the second respondent (**AFSH**), to respond to debtors' hardship notices as required by the *National Credit Code* (**Code**), being Schedule 1 to the *National Consumer Credit Protection Act 2009* (Cth) (**Credit Act**).
2. The failures relate to the hardship notices listed in Schedules A and B hereto and they involve contraventions of s 72(4) of the Code, as described further below.

NAB and AFSH and relevant obligations under the Code

3. NAB is and was at all relevant times:
 - (a) a company incorporated according to law;
 - (b) the ultimate holding company of AFSH; and
 - (c) the holder of Australian credit licence (**ACL**) 230686 which authorised it to, among other things, engage in credit activities within the meaning of s 6 of the Credit Act and provide credit under credit contracts to which the Code applies.
4. AFSH is and was at all relevant times:
 - (a) a company incorporated according to law;

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- (b) the holder of ACL 391192 which authorised it to, among other things, engage in credit activities within the meaning of s 6 of the Credit Act and provide credit under credit contracts to which the Code applies; and
 - (c) NAB's agent appointed under the AFSH Agency Agreement dated 30 September 2012 between NAB and AFSH, with authority to enter into loans including credit contracts and to collect amounts owing on those loans on NAB's behalf.
5. Section 72 of the Code governs aspects of the communications between a credit provider and a debtor where the debtor is facing hardship meeting their obligations under a credit contract entered into on or after 1 March 2013, summarised as follows:
- (a) If a debtor considers that he or she is, or will be, unable to meet their obligations under a credit contract to which the Code applies, the debtor may give the credit provider notice under s 72(1) of the Code (designated as a 'hardship notice'), orally or in writing, of their inability to meet their obligations.
 - (b) Within 21 days after the day of receiving the debtor's hardship notice, the credit provider may give the debtor notice under s 72(2) of the Code, orally or in writing, requiring the debtor to give the credit provider specified information within 21 days. If such notice is given, the debtor must comply with the requirement (s 72(3)).
 - (c) The credit provider must give the debtor a written notice which complies with s 72(4)(a) or (b) (as applicable) before the end of the period identified in s 72(5) of the Code. Different periods are specified in s 72(5) depending on whether the credit provider requires information under s 72(2) (and, if so, whether the credit provider receives information in compliance with the requirement or not). If the credit provider does not require information under s 72(2), the period specified is 21 days after the day of receiving the hardship notice.
 - (d) With effect from 10 February 2014 to 15 September 2023, the credit provider was exempt from the requirement to give notice under s 72(4)(a) if that provision would have otherwise applied: ASIC Class Order [CO 14/41].
 - (e) With effect from 15 September 2023, s 72(4) does not apply if the credit provider and the debtor agree to a change to the credit contract that defers or otherwise reduces the obligations of the debtor under that contract for a period not exceeding 90 days: s 72(4A) of the Code.
 - (f) Subsection 72(4) of the Code is a civil penalty provision.
 - (g) Section 175A of the Credit Act provides that the credit provider's obligation to give a credit notice under s 72(4) of the Code continues until that act is done (s 175A(1)) and a credit provider who contravenes s 72(4) of the Code commits a separate contravention of that provision in respect of each day during which the contravention

occurs (including the day the relevant pecuniary penalty order is made or any later day) (s 175A(2)). Section 175A applies in relation to a contravention of s 72(4) of the Code if the conduct constituting the contravention of the provision occurs wholly on or after 13 March 2019: *National Consumer Protection (Transitional and Consequential Provisions) Act 2009* (Cth), Schedule 8, Part 2, s 3.

Failure by NAB to issue notices in response to hardship notices

6. On or about the dates identified in column (c) of Schedule A, NAB entered into contracts for the provision of credit of the types and with the document IDs identified in columns (b) and (d) of Schedule A (the **NAB credit contracts**) with the customers identified by the reference numbers in column (a) of Schedule A (**NAB customers**).
7. In respect of each of the NAB credit contracts:
 - (a) the contract was made on or after 1 March 2013;
 - (b) the contract was a 'credit contract' within the meaning of s 5 of the Credit Act and s 4 of the Code;
 - (c) the Code applied to the contract pursuant to s 5(1) of the Code;
 - (d) NAB was the 'credit provider' within the meaning of s 5 of the Credit Act and s 204 of the Code; and
 - (e) the NAB customer was a 'debtor' within the meaning of s 5 of the Credit Act and s 204 of the Code.
8. Further, in respect of each of the NAB credit contracts:
 - (a) on or about the date identified in column (e) of Schedule A, the NAB customer gave NAB, and NAB received, a hardship notice within the meaning of s 72(1) of the Code (**NAB hardship notice**);
 - (b) NAB did not give the NAB customer, within 21 days after receiving the NAB hardship notice, a notice under s 72(2) of the Code requiring the NAB customer to give specified information;
 - (c) pursuant to s 72(4) and (5), NAB was required to give the NAB customer a notice in accordance with s 72(4)(a) or (b) (**NAB response notice**) before the end of the period comprising 21 days after the day of receiving the NAB hardship notice, being the date identified in column (g) of Schedule A; and
 - (d) NAB did not give the NAB customer a NAB response notice at any time before commencement of this proceeding.

Failure by AFSH to issue notices in response to hardship notices

9. On or about the dates identified in column (c) of Schedule B, AFSH entered into contracts for the provision of credit of the types and with the document IDs identified in columns (b) and (d) of Schedule B (the **AFSH credit contracts**) with the customers identified by the reference numbers in column (a) of Schedule B (**AFSH customers**).
10. In respect of each of the AFSH credit contracts:
 - (a) the contract was made on or after 1 March 2013;
 - (b) the contract was a 'credit contract' within the meaning of s 5 of the Credit Act and s 4 of the Code;
 - (c) the Code applied to the contract pursuant to s 5(1) of the Code;
 - (d) AFSH was the 'credit provider' within the meaning of s 5 of the Credit Act and s 204 of the Code; and
 - (e) the AFSH customer was a 'debtor' within the meaning of s 5 of the Credit Act and s 204 of the Code.
11. Further, in respect of each of the AFSH credit contracts:
 - (a) on or about the date identified in column (e) of Schedule B, the AFSH customer gave AFSH, and AFSH received, a hardship notice within the meaning of s 72(1) of the Code (**AFSH hardship notice**);
 - (b) AFSH did not give the AFSH customer, within 21 days after receiving the AFSH hardship notice, a notice under s 72(2) of the Code requiring the AFSH customer to give specified information;
 - (c) pursuant to s 72(4) and (5), AFSH was required to give the AFSH customer a notice in accordance with s 72(4)(a) or (b) (**AFSH response notice**) before the end of the period comprising 21 days after the day of receiving the AFSH hardship notice, being the date identified in column (g) of Schedule B; and
 - (d) AFSH did not give the AFSH customer an AFSH response notice at any time before commencement of this proceeding.

B. THE RELIEF SOUGHT FROM THE COURT

12. ASIC seeks the relief claimed in the Originating Application.

C. THE PRIMARY LEGAL GROUNDS FOR THE RELIEF SOUGHT

13. In the premises referred to in paragraphs 3 and 5 to 8 above:
- (a) in respect of each of the NAB hardship notices, NAB (as credit provider):
 - (i) failed to give the debtor a NAB response notice before the end of the period identified in s 72(5) of the Code; and
 - (ii) thereby contravened s 72(4) of the Code on the day after the date identified in column (g) of Schedule A;
 - (b) further, in respect of each of the NAB hardship notices received by NAB on or after 13 March 2019, NAB (as credit provider):
 - (i) failed to give the debtor a NAB response notice at any time before commencement of this proceeding; and
 - (ii) by operation of s 175A of the Code, thereby contravened s 72(4) of the Code on the second day after the date in column (g) of Schedule A and on each day thereafter, with the total number of daily contraventions identified in column (h) of Schedule A (up to the date of this Concise Statement).
14. In the premises referred to in paragraphs 4, 5 and 9 to 11 above:
- (a) in respect of each of the AFSH hardship notices, AFSH (as credit provider):
 - (i) failed to give the debtor an AFSH response notice before the end of the period identified in s 72(5) of the Code; and
 - (ii) thereby contravened s 72(4) of the Code on the day after the date identified in column (g) of Schedule B;
 - (b) further, in respect of each of the AFSH hardship notices received by AFSH on or after 13 March 2019, AFSH (as credit provider):
 - (i) failed to give the debtor an AFSH response notice at any time before commencement of this proceeding; and
 - (ii) by operation of s 175A of the Code, thereby contravened s 72(4) of the Code on the second day after the date in column (g) of Schedule B and on each day thereafter, with the total number of daily contraventions identified in column (h) of Schedule B (up to the date of this Concise Statement).

D. THE ALLEGED HARM SUFFERED

15. The NAB customers and the AFSH customers were experiencing financial difficulty and were in a position of vulnerability vis-à-vis NAB and AFSH, as can be inferred from the fact that they gave a hardship notice and therefore considered themselves unable to meet their

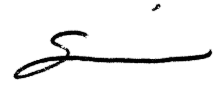
loan obligations. The reasons provided by those customers at the time of lodging their hardship notices as referred to in column (f) of Schedule A and Schedule B include circumstances such as maternity, bereavement, family violence, medical issues, separation, the pandemic, business failure or downturn, natural disaster, underemployment/reduced hours and unemployment. By way of example (with typographical errors appearing in source document):

- (a) Customer N181 stated on 24 July 2019, *“As of July 1st, my place of work was unexpectedly shut down due to unpaid rent which lead to the owner deciding not to reopen and left me without a job. I am also owed 2 weeks of paid work as well as any redundancy entitlements I have as per fairwork guidelines - I have submitted a claim with them to try and recover this. My husband is still working but his income only just covers our everyday expenses and we have officially used the last of our savings to pay the last two mortgage repayments.”* (NAB.2000.0003.0016)
- (b) Customer N220 stated on 3 November 2019, *“I have been in emergency twice and hospitalised as well as undergoing surgery. I need to have a second surgery in December. Due to extreme bullying in the workplace I had to resign from my job and therefore have had an extreme loss in income which has affected my physical and mental health extremely. On top of this I’ve had a loved one become extremely unwell overseas whom I had to go and visit and I am expediting extreme hardship with no support from family.”* (NAB.2000.0003.0234)
- (c) Customer N224 stated on 2 January 2020, *“I have just left a long term domestic violence relationship and have now only 1 income and i can not make my payments. I have no support i applied for a stage 5 debt agreement but it got rejected and they advised nab said to contact the finical hardship team. I have a large number of bills and can not pay them.”* (NAB.2000.0003.0123)
- (d) Customer N62 stated on 21 June 2022, *“Yes, We are a family of 5 and all had Covid at different times, my husband being the last one of us to get Covid, therefore he was required to lockdown or over 5 weeks (prior rules changing for family members not needing to isolate) My husband works for himself and there we had absolutely no income coming in for almost two months. We are trying to catch up and but it is proving very difficult when we are so far behind on our mortgage and all other bills. I too did not have enough sick leave to cover me for all the time I had to take off work due to Covid and looking after the family members.”* (NAB.2000.0003.0007)

16. By failing to give those customers the required notice under s 72(4), NAB and AFSH failed to properly inform them about the decision in relation to their hardship notice, and to advise

them about their rights under the AFCA scheme. It is reasonable to expect that this may have compounded the difficulty and vulnerability faced by those customers.

Date: 15 November 2024



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Signed by Gina Wilson

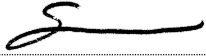
Lawyer for the Applicant

This Concise Statement was prepared by J S Graham KC and F L Shand of Counsel.

Certificate of lawyer

I Gina Wilson, certify to the Court that, in relation to the concise statement filed on behalf of the Applicant, the factual and legal material available to me at present provides a proper basis for each allegation in the pleading.

Date: 15 November 2024



Signed Gina Wilson

Lawyer for the Applicant

Schedule

No. of 2024

Federal Court of Australia

District Registry: Victoria

Division: General

Respondents

Second Respondent: AFSH Nominees Pty Ltd (ACN 143 937 437)

Date: 15 November 2024

SCHEDULE A

NAB credit contracts

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N2	Personal loan	29 July 2013	NAB.2000.0006.5673	5 April 2019	Other	26 April 2019	2028
N4	Credit card	14 October 2016	NAB.2000.0006.2992	19 March 2020	Unemployment - I was let go from my job due to company cut backs in relation to the corona virus. My whole department was let go and as I am still in my probationary period they only had to give me a weeks notice. (NAB.2000.0003.0127)	9 April 2020	1679
N5	Credit card	29 June 2016	NAB.2000.0006.2921	30 June 2020	Reduced Income - I was unemployed from Aug last year until end of Jan this year. I am currently on a contract casual role which is due to end in a month. I will then need to look for work . I am worried about paying my credit cardwhen I have no income coming through. I will apply for Jobskeeper but that amount only covers my rent and very basic living expenses. Wondering what is available in terms of reduced repayments plus if a freeze on interest is at all possible please. (NAB.2000.0003.0121)	21 July 2020	1576
N6	Personal loan	2 July 2015	NAB.2000.0006.4796	11 December 2018	Expenses	2 January 2019	Ongoing contravention not alleged
N7	Home loan	13 November 2015	NAB.2000.0006.1942	11 September 2019	Separation	2 October 2019	1869

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N8	Personal loan	29 January 2018		31 May 2019	Unemployment - No income (NAB.2000.0003.0055)	21 June 2019	1972
N9	Home loan	9 September 2014	NAB.2000.0006.3232	15 August 2019	Expenses	5 September 2019	1896
N10	Personal loan	17 October 2019		20 March 2020	Medical Condition - I have not been at work since 6th of March and I have been awaiting COVID-19 test results since 13th of March . In light of the uncertainty surrounding COVID-19 and the ability of my tenants to continue paying rent, I would like pause my mortgage repayments. (NAB.2000.0003.0139)	14 April 2020	1674
N12	Home loan	3 October 2014	NAB.2000.0006.2372	16 June 2020	Pandemic	7 July 2020	1590
N13	Home loan	21 May 2015	NAB.2000.0006.4282	11 February 2020	Other	3 March 2020	1716
N14	Home loan	12 November 2013	NAB.2000.0006.1515	21 March 2023	Other	11 April 2023	582
N15	Home loan	25 November 2014	NAB.2000.0006.2067	1 April 2020	Other	22 April 2020	1666
N16	Home loan	3 July 2015	NAB.2000.0006.1118	24 March 2023	Unemployed	14 April 2023	579
N17	Home loan	6 November 2014	NAB.2000.0006.3253	28 March 2021	Reduced Income - With Jobkeeper finishing I will not be earning as much due to reduced hours at the Sports Centre where I work.We currently have 2 x home loans and	19 April 2021	1304

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					it is just the smaller amount of \$704.00 due on the 01/04/21 that I will not be able to cover for this month only. (NAB.2000.0003.0236)		
N18	Home loan	21 October 2015		6 May 2019	Other	27 May 2019	1997
N19	Home loan	4 December 2015	NAB.2000.0006.2244	12 May 2021	Other	2 June 2021	1260
N20	Home loan	2 June 2016	NAB.2000.0006.2775	26 August 2021	Pandemic	16 September 2021	1154
N23	Home loan	12 February 2016	NAB.2000.0006.2551	10 September 2021	Pandemic	1 October 2021	1139
N27	Home loan	23 April 2014	NAB.2000.0006.3516	11 November 2021	Pandemic	2 December 2021	1077
N28	Home loan	6 December 2016	NAB.2000.0006.5434	12 March 2020	Unemployed	2 April 2020	1686
N29	Home loan	1 May 2013	NAB.2000.0006.1428	19 March 2021	Underemployed / Reduced Hours	9 April 2021	1314
N30	Home loan	11 February 2014	NAB.2000.0006.4448	21 February 2019	Underemployed / Reduced Hours	14 March 2019	Ongoing contravention not alleged
N33	Home loan	21 February 2017	NAB.2000.0006.2653	25 July 2023	Medical	15 August 2023	456
N34	Home loan	1 May 2017	NAB.2000.0006.5183	8 July 2019	Financially Over-committed - We currently have 3 investment properties that are under-performing and all those loans are	29 July 2019	1934

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					currently P&I, our monthly repayments far out-weigh the rental income. -My wife is currently on maternity leave at half pay which has further reduced our overall income. -Have been involved in a long running home building dispute over our owner occupied home that has been particularly costly in terms of lawyers costs and building inspectors costs, which has eaten away almost all our savings. (NAB.2000.0003.0259)		
N35	Home loan	1 May 2017	NAB.2000.0006.5179	22 February 2019	Expenses	15 March 2019	Ongoing contravention not alleged
N37	Home loan	22 February 2017	NAB.2000.0006.2109	2 August 2021	Reduced Revenue (small business/self employment) - Covid lockdown in Queensland (NAB.2000.0003.0079)	23 August 2021	1178
N38	Home loan	31 May 2017	NAB.2000.0006.5047	11 November 2019	Separation/End of a Relationship - My wife and I are having relationship issues. She has left home and have stopped paying her share. I am unable to pay full loan repayment on solely my salary. (NAB.2000.0003.0251)	2 December 2019	1808
N39	Home loan	13 June 2017	NAB.2000.0006.2116	27 May 2019	Financially Over-committed - I have a small shortage of funds. Please give an extension Thanks [REDACTED] (NAB.2000.0003.0177)	17 June 2019	1976
N40	Home loan	7 July 2017	NAB.2000.0006.3724	1 July 2019	Maternity	22 July 2019	1941

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N41	Home loan	5 June 2017	NAB.2000.0006.2250	8 October 2020	Pandemic	29 October 2020	1476
N42	Home loan	24 April 2015	NAB.2000.0006.0754	21 February 2022	Other	15 March 2022	974
N43	Home loan	19 December 2013	NAB.2000.0006.3730	19 August 2021	Expenses	9 September 2021	1161
N44	Home loan	17 July 2017	NAB.2000.0006.1787	27 September 2021	Pandemic	18 October 2021	1122
N45	Home loan	14 June 2017	NAB.2000.0006.2831	20 March 2020	Pandemic	14 April 2020	1674
N46	Home loan	31 July 2017	NAB.2000.0006.5012	3 April 2023	Other	24 April 2023	569
N47	Home loan	8 August 2017	NAB.2000.0006.4349	22 June 2023	Separation	13 July 2023	489
N48	Home loan	5 September 2017	NAB.2000.0006.3710	29 January 2021	Separation	19 February 2021	1363
N50	Home loan	1 September 2017	NAB.2000.0006.2138	13 October 2020	Pandemic	4 November 2020	1470
N51	Home loan	28 October 2013	NAB.2000.0006.4474	28 February 2022	Expenses	21 March 2022	968
N52	Home loan	16 May 2016	NAB.2000.0006.4927 NAB.2000.0006.4934	8 May 2023	Bereavement	29 May 2023	534

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N53	Home loan	17 June 2015	NAB.2000.0006.4396	10 December 2020	Underemployed / Reduced Hours	31 December 2020	1413
N54	Personal loan	23 December 2016		6 January 2020	Not recorded by NAB	28 January 2020	1751
N55	Personal loan	23 November 2015	NAB.2000.0006.3257	18 December 2018	Unemployed	8 January 2019	Ongoing contravention not alleged
N56	Personal loan	13 December 2016	NAB.2000.0006.3297	14 November 2018	Expenses	5 December 2018	Ongoing contravention not alleged
N57	Personal loan	26 September 2017	NAB.2000.0006.1110	13 June 2023	Other	4 July 2023	498
N59	Home loan	21 August 2014	NAB.2000.0006.2322	21 January 2019	Separation	11 February 2019	Ongoing contravention not alleged
N61	Personal loan	28 June 2016	NAB.2000.0006.5707	30 March 2020	Reduced Revenue (small business/self employment) - Coronavirus pandemic has forced temporary closure of my business (NAB.2000.0003.0125)	20 April 2020	1668
N62	Home loan	9 October 2014	NAB.2000.0006.4288	21 June 2022	Pandemic lockdown - Yes, We are a family of 5 and all had Covid at different times, my husband being the last one of us to get Covid, therefore he was required to lockdown or over 5 weeks (prior rules changing for family members not needing to isolate) My husband works for himself and there we had absolutely no income coming in for almost two months. We are trying to catch up and but it is proving very difficult when we are so far behind on our mortgage	12 July 2022	855

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
					and all other bills. I too did not have enough sick leave to cover me for all the time I had to take off work due to Covid and looking after the family members (NAB.2000.0003.0007)		
N64	Home loan	16 October 2017	NAB.2000.0006.2523	15 September 2022	I need more time to recover the health condition before being back to normal working. At the moment, I am in treatment of L4-l5 disc disorder and degeneration. (NAB.2000.0003.0007)	6 October 2022	769
N66	Personal loan	18 June 2015	NAB.2000.0006.4206	23 March 2020	Unemployment - No money until centrelink (NAB.2000.0003.0202)	14 April 2020	1674
N67	Credit card	13 January 2014	NAB.2000.0006.1832 NAB.2000.0006.1835 NAB.2000.0006.1843	14 December 2020	Not recorded by NAB	4 January 2021	1409
N69	Personal loan	8 January 2016	NAB.2000.0006.4445	26 May 2021	Underemployed / Reduced Hours	16 June 2021	1246
N70	Personal loan	28 November 2017	NAB.2000.0006.1242	27 February 2019	Not recorded by NAB	20 March 2019	Ongoing contravention not alleged
N71	Home loan	30 September 2013	NAB.2000.0006.1756	1 November 2021	Pandemic	22 November 2021	1087
N72	Credit card	7 December 2013	NAB.2000.0006.0638 NAB.2000.0006.0644 NAB.2000.0006.0641	26 March 2020	Other - Due to the government regulations regarding Covid-19 we are no longer able to operate our tourism business on the Sunshine Coast. We have had to refund 95% of our bookings are are not able to take any future bookings. The is the sole	16 April 2020	1672

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					source of income for myself and my wife. (NAB.2000.0003.0257)		
N73	Credit card	9 December 2014	NAB.2000.0006.3418 NAB.2000.0006.3421 NAB.2000.0006.3424	27 March 2020	Other	17 April 2020	1671
N74	Home loan	19 December 2017	NAB.2000.0006.1238	23 May 2023	Awaiting funds - i was wanting to know if i can get one month hardship, i owe a dear friend 2,000 dollars, after the 7th of june i can start paying 1,100.00 per fortnight, (NAB.2000.0003.0007)	13 June 2023	519
N75	Credit card	15 December 2014	NAB.2000.0006.3496 NAB.2000.0006.3499 NAB.2000.0006.3502	9 February 2021	Reduced Income - Not enough income to support my family Making it hard to buy back the credit card. (NAB.2000.0003.0165)	2 March 2021	1352
N76	Credit card	25 September 2017	NAB.2000.0006.4813 NAB.2000.0006.4816 NAB.2000.0006.4819	1 April 2020	Reduced Income - My partner has had her job put on hold and my working hours have been cut back due to the Coronavirus. (NAB.2000.0003.0244)	22 April 2020	1666
N77	Credit card	19 May 2014	NAB.2000.0006.2429 NAB.2000.0006.2442 NAB.2000.0006.2445	25 October 2018	Sensitive no consent	15 November 2018	Ongoing contravention not alleged
N78	Credit card	17 February 2014	NAB.2000.0006.1012 NAB.2000.0006.1015 NAB.2000.0006.1018	3 January 2019	Underemployed / Reduced Hours	24 January 2019	Ongoing contravention not alleged
N79	Credit card	25 March 2014	NAB.2000.0006.5375 NAB.2000.0006.5378	30 March 2020	Pandemic	20 April 2020	1668

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N80	Home loan	4 January 2018	NAB.2000.0006.5416	20 March 2020	Pandemic	14 April 2020	1674
N81	Credit card	30 June 2014	NAB.2000.0006.4585 NAB.2000.0006.4588 NAB.2000.0006.4591	13 July 2020	Pandemic	3 August 2020	1563
N82	Credit card	26 November 2015	NAB.2000.0006.4980 NAB.2000.0006.4983 NAB.2000.0006.4986	26 August 2019	Underemployed / Reduced Hours	16 September 2019	1885
N83	Credit card	29 January 2014	NAB.2000.0006.4618 NAB.2000.0006.4621 NAB.2000.0006.4624	20 March 2020	Reduced Income - My wife is a sole trader and is already experiencing loss of income/revenue due to the downturn in retail/services industry. Our investment property is a holiday-let and all booking have been cancelled for the foreseeable future affecting our income. Our current interest rates are costing us over \$10,000 extra per year compared to current advertised rates. (NAB.2000.0003.0228)	14 April 2020	1674
N88	Personal loan	7 February 2018	NAB.2000.0006.2574	25 February 2019	Expenses	18 March 2019	Ongoing contravention not alleged
N89	Home loan	15 December 2017	NAB.2000.0006.4655	3 August 2021	Unemployment - I lost my job in June 2021 and find it hard to get another one due to lockdown and uncertainty around us. (NAB.2000.0003.0232)	24 August 2021	1177
N90	Credit card	12 September 2017	NAB.2000.0006.3435 NAB.2000.0006.3438 NAB.2000.0006.3443	19 March 2020	Underemployed / Reduced Hours	9 April 2020	1679

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N91	Personal loan	27 April 2015	NAB.2000.0006.3628	19 November 2019	Underemployed / Reduced Hours	10 December 2019	1800
N92	Home loan	23 September 2014	NAB.2000.0006.1807	17 March 2023	Other	11 April 2023	582
N93	Credit card	5 March 2015	NAB.2000.0006.4683 NAB.2000.0006.4686 NAB.2000.0006.4689	8 January 2020	Unemployed	29 January 2020	1750
N95	Credit card	9 April 2015	NAB.2000.0006.2839 NAB.2000.0006.2849 NAB.2000.0006.2852	8 May 2019	Sensitive no consent	29 May 2019	1995
N96	Credit card	9 February 2017	NAB.2000.0006.2721 NAB.2000.0006.2724 NAB.2000.0006.2727	31 August 2020	Financially Over-committed - I would like to consolidate my Nab c/c into my existing personal loan. So join them together as I cannot get my credit card down. (NAB.2000.0003.0106)	21 September 2020	1514
N97	Credit card	1 August 2014	NAB.2000.0006.3871 NAB.2000.0006.3874 NAB.2000.0006.3879	2 April 2020	Pandemic	23 April 2020	1665
N99	Credit card	30 November 2013	NAB.2000.0006.2795 NAB.2000.0006.2805	1 May 2019	Unemployed	22 May 2019	2002
N101	Home loan	29 August 2016	NAB.2000.0006.1346 NAB.2000.0006.1353	24 February 2022	Separation	17 March 2022	972
N102	Credit card	27 November 2014	NAB.2000.0006.1813 NAB.2000.0006.1816 NAB.2000.0006.1819	27 March 2020	Pandemic	17 April 2020	1671

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N103	Home loan	4 December 2013	NAB.2000.0006.3933	13 October 2022	Business downturn - I changed to Full Time Job from April 2022. The full time salary is currently \$1723 fortnightly after tax compared to \$1400 weekly before tax 10 months ago. (NAB.2000.0003.0007)	3 November 2022	741
N104	Home loan	6 April 2018	NAB.2000.0006.3286	13 July 2021	Pandemic	3 August 2021	1198
N105	Credit card	2 September 2016	NAB.2000.0006.2689 NAB.2000.0006.2692 NAB.2000.0006.2695	14 March 2019	Expenses	4 April 2019	2050
N106	Home loan	22 March 2018	NAB.2000.0006.3014	26 February 2019	Maternity - I don't get payed anymore for 1 year that I want to go to maternity leave (NAB.2000.0003.0132)	19 March 2019	Ongoing contravention not alleged
N107	Home loan	17 February 2017	NAB.2000.0006.5406	21 September 2021	Underemployed / Reduced Hours	12 October 2021	1128
N108	Personal loan	4 May 2017	NAB.2000.0006.2988	31 July 2019	Expenses	21 August 2019	1911
N109	Home loan	16 December 2014	NAB.2000.0006.3334	13 March 2021	Separation/End of a Relationship - I have separated from joint account holder [REDACTED] [REDACTED] have moved out of property Child support payments of \$3,037/mth have begun It is agreed I will maintain home loan repayments until property is sold Property is agreed to be listed for sale by 18 March 2021 I moved into my brothers house [REDACTED] and I built upon significant credit	6 April 2021	1317

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					card debt, which I need to discuss options with NAB to pay down: NAB \$17,724.41 Virgin \$27,738.54 Westpac \$8,513.64 St George \$14,943.60 (NAB.2000.0003.0157)		
N110	Credit card	17 December 2014	NAB.2000.0006.4759 NAB.2000.0006.4762 NAB.2000.0006.4765	21 March 2020	Reduced Revenue (small business/self employment) - We are self-employed contractors providing marketing / sales services. Our 2 main clients are small business that have advised us they may not be able to pay us in the short term. They have suppliers they need to pay to continue business running as usual, and we understand that keeping business running is of importance right now. As self-employed we aren't eligible for any of the govt stimulus packages released to date as we don't have employees nor do these two main clients mentioned above. (NAB.2000.0003.0238)	14 April 2020	1674
N111	Credit card	9 August 2016	NAB.2000.0006.4270 NAB.2000.0006.4273 NAB.2000.0006.4276	19 March 2019	Underemployed / Reduced Hours	9 April 2019	2045
N112	Credit card	26 October 2016	NAB.2000.0006.5387 NAB.2000.0006.5390 NAB.2000.0006.5393	26 July 2021	Pandemic	16 August 2021	1185
N113	Credit card	19 April 2016	NAB.2000.0006.5206 NAB.2000.0006.5209 NAB.2000.0006.5212	30 March 2020	Unemployment - I'm one of those many business owners, whose business got significantly affected by the Covid-19 spread in Australia. Thus, I need some financial aid from NAB during this	20 April 2020	1668

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					pandemic. (NAB.2000.0003.0262)		
N114	Home loan	4 May 2018	NAB.2000.0006.2483	17 May 2023	Other	7 June 2023	525
N115	Credit card	3 December 2014	NAB.2000.0006.4231 NAB.2000.0006.4232 NAB.2000.0006.4233	30 March 2021	Business Downturn	20 April 2021	1303
N116	Flexiplus mortgage	24 December 2014	NAB.2000.0006.0646	22 September 2021	Separation	13 October 2021	1127
N117	Credit card	6 January 2014	NAB.2000.0006.2049 NAB.2000.0006.2052 NAB.2000.0006.2055	2 March 2020	Other	23 March 2020	1696
N118	Home loan	9 May 2018	NAB.2000.0006.2507	12 April 2023	Other	3 May 2023	560
N119	Home loan	28 July 2016	NAB.2000.0006.3314	23 February 2022	Awaiting funds - Covid caused my business to suffer and costs due to me from litigation matters were delayed. (NAB.2000.0003.0007)	16 March 2022	973
N120	Credit card	11 May 2016	NAB.2000.0006.1557 NAB.2000.0006.1561 NAB.2000.0006.1565	3 September 2019	Expenses	24 September 2019	1877
N121	Credit card	13 June 2017	NAB.2000.0006.3213 NAB.2000.0006.3214 NAB.2000.0006.3225 NAB.2000.0006.3228	26 March 2020	Unemployment - Hello, I have always made credit card payments ontime. I m out of work since first week o march due to coronavirus as im In high risk category. My family is under alot of stress and burden at the moment. I have mortgage to pay as well	16 April 2020	1672

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					and only income is centrelink at the moment. Could you please give interest free period for a year if possible? Im happy to make payments on my credit card. This way it will help during this tie of crisis and i can feed the family. (NAB.2000.0003.0151)		
N122	Personal loan	7 July 2015	NAB.2000.0006.2319	2 May 2019	Other	23 May 2019	2001
N124	Credit card	13 May 2016	NAB.2000.0006.0756 NAB.2000.0006.0759 NAB.2000.0006.0762	17 April 2020	Reduced Revenue (small business/self employment) - Many businesses has closed due to Covid 19. This has resulted in reduced income. I need a consideration with my personal credit card for couple of months. Thanking you [REDACTED] (NAB.2000.0003.0018)	8 May 2020	1650
N125	Credit card	3 March 2016	NAB.2000.0006.5241 NAB.2000.0006.5244 NAB.2000.0006.5247	3 October 2019	Other	24 October 2019	1847
N126	Home loan	4 May 2016	NAB.2000.0006.5200	11 November 2021	Other	2 December 2021	1077
N127	Credit card	1 September 2014	NAB.2000.0006.1020 NAB.2000.0006.1023 NAB.2000.0006.1026	23 April 2019	Not recorded by NAB	14 May 2019	2010
N128	Home loan	21 June 2018	NAB.2000.0006.4752	22 April 2022	Other	13 May 2022	915

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N129	Home loan	25 January 2016	NAB.2000.0006.2881	3 April 2023	Other	24 April 2023	569
N130	Personal loan	17 December 2014	NAB.2000.0006.1278	21 September 2020	Pandemic	12 October 2020	1493
N131	Credit card	12 December 2013	NAB.2000.0006.1633 NAB.2000.0006.1636 NAB.2000.0006.1639 NAB.2000.0006.1652 NAB.2000.0006.1655	4 January 2019	Sensitive no consent	25 January 2019	Ongoing contravention not alleged
N132	Credit card	9 August 2013	NAB.2000.0006.3186 NAB.2000.0006.3189 NAB.2000.0006.3192	19 January 2021	Unemployed	9 February 2021	1373
N133	Flexiplus mortgage	12 February 2018	NAB.2000.0006.2303	4 September 2019	Underemployed / Reduced Hours	25 September 2019	1876
N134	Home loan	13 September 2016	NAB.2000.0006.5070	13 May 2023	Medical	5 June 2023	527
N135	Credit card	8 August 2016	NAB.2000.0006.3048 NAB.2000.0006.3049 NAB.2000.0006.3060 NAB.2000.0006.3063	17 February 2020	Medical	10 March 2020	1709
N136	Home loan	19 July 2017	NAB.2000.0006.3203	23 February 2023	Expenses	16 March 2023	608
N137	Personal loan	29 June 2018		17 July 2019	Expenses	7 August 2019	1925

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N138	Home loan	28 June 2018	NAB.2000.0006.2959	19 March 2020	Business Downturn	9 April 2020	1679
N139	Personal loan	20 July 2018	NAB.2000.0006.4236	19 March 2020	Underemployed / Reduced Hours	9 April 2020	1679
N140	Home loan	20 July 2018	NAB.2000.0006.2613	6 September 2021	Pandemic	27 September 2021	1143
N141	Credit card	21 July 2017	NAB.2000.0006.2860 NAB.2000.0006.2863 NAB.2000.0006.2866	19 March 2019	Maternity - As I got pregnant I have lowered my hours working and recently my Centrelink payment have been stopped because I stopped going to university so I'm dealing with paying bills and baby bills and it's getting really hard without a job (NAB.2000.0003.0115)	9 April 2019	2045
N142	Credit card	31 May 2018	NAB.2000.0006.4164 NAB.2000.0006.4167 NAB.2000.0006.4170	7 November 2019	Financially Over-committed - Current level of debt and repayments to high to currently repay. Currently over due for utilities as well as several other creditors Planned income increase from late Jan 2020 will be able to assist with repayments/lowering debt levels. (NAB.2000.0003.0198)	28 November 2019	1812
N143	Personal loan	2 December 2016		19 September 2019	Expenses	10 October 2019	1861
N144	Credit card	2 March 2018	NAB.2000.0006.1484 NAB.2000.0006.1487 NAB.2000.0006.1490	31 July 2020	Expenses	21 August 2020	1545
N145	Personal loan	12 December 2016	NAB.2000.0006.2827	2 September 2020	Underemployed / Reduced Hours	23 September 2020	1512

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N146	Credit card	21 July 2017	NAB.2000.0006.4629 NAB.2000.0006.4632 NAB.2000.0006.4635	29 August 2020	Reduced Income - My wife is on jobseeker payment and our overall income has been reduced by more than 30% (NAB.2000.0003.0230)	21 September 2020	1514
N147	Credit card	15 June 2018	NAB.2000.0006.3952 NAB.2000.0006.3955 NAB.2000.0006.3958	18 June 2019	Underemployed / Reduced Hours	9 July 2019	1954
N148	Credit card	15 August 2018	NAB.2000.0006.2035 NAB.2000.0006.2038 NAB.2000.0006.2041	21 December 2020	Reduced Revenue (small business/self employment) - Current decline due to COVID 19 affecting Trading (NAB.2000.0003.0073)	11 January 2021	1402
N149	Personal loan	7 September 2018	NAB.2000.0006.2099	2 September 2022	Medical condition - I have only just resumed back to work after having covid and other medical issues following it. (NAB.2000.0003.0007)	26 September 2022	779
N150	Credit card	29 June 2018	NAB.2000.0006.3812 NAB.2000.0006.3815 NAB.2000.0006.3818	15 March 2021	Reduced Income - I am a student nurse and need to take unpaid leave whilst i go on placement. I am looking to freeze the debt for 3 months. (NAB.2000.0003.0183)	6 April 2021	1317
N151	Home loan	31 August 2018	NAB.2000.0006.2031	8 July 2019	Separation	29 July 2019	1934
N152	Credit card	22 March 2014	NAB.2000.0006.4454 NAB.2000.0006.4466 NAB.2000.0006.4469	18 January 2021	Unemployed	8 February 2021	1374

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N153	Credit card	3 December 2014	NAB.2000.0006.1281 NAB.2000.0006.1294 NAB.2000.0006.1297	29 November 2022	Medical condition - I was diagnosed with Mixed Dust Coal Workers Pneumoconiosis in March 2020 after 28+ years as an underground Miner and can no longer pass the Coal board nor Mine Medical required to gain further employment in the industry. Hard Rock or Coal. The condition is not Curable but can be suppressed with no further exposure to the mining environment. We've managed thus far from that date to meet financial commitments With Workers Comp, using My LSL, Annual Leave and Sick leave. As this is all now exhausted and I have been terminated by that employer on medical grounds, we are now needing to generate more income and are not yet at a point to meet commitments. We now have no money in savings and redraw left to band aid our financial commitments. Our business's aren't currently earning the income that mining did and even though we are getting better at our business's we are still not at a point to meet our commitments and just need time to build. (NAB.2000.0003.0007)	20 December 2022	694
N154	Credit card	4 September 2017	NAB.2000.0006.4916 NAB.2000.0006.4919 NAB.2000.0006.4922	6 April 2020	Pandemic	27 April 2020	1661
N155	Personal loan	24 July 2017	NAB.2000.0006.1949	13 November 2018	Underemployed / Reduced Hours	4 December 2018	Ongoing contravention not alleged

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N156	Credit card	7 March 2013	NAB.2000.0006.4348	3 September 2021	Pandemic	27 September 2021	1143
N157	Credit card	9 October 2017	NAB.2000.0006.3137 NAB.2000.0006.3140 NAB.2000.0006.3143	23 March 2020	Other - My workplace is shutting down due to the Corona Virus. (NAB.2000.0003.0141)	14 April 2020	1674
N158	Personal loan	28 September 2018	NAB.2000.0006.2332	15 September 2021	Unemployed	6 October 2021	1134
N161	Credit card	11 September 2013	NAB.2000.0006.4139 NAB.2000.0006.4142 NAB.2000.0006.4147	17 April 2021	Underemployed / Reduced Hours	10 May 2021	1283
N162	Credit card	2 May 2016	NAB.2000.0006.3354 NAB.2000.0006.3357 NAB.2000.0006.3363	8 May 2020	Not recorded by NAB	29 May 2020	1629
N163	Home loan	18 March 2014	NAB.2000.0006.2665	29 March 2023	Medical	19 April 2023	574
N164	Personal loan	21 July 2016	NAB.2000.0006.5633	28 December 2018	Underemployed / Reduced Hours	18 January 2019	Ongoing contravention not alleged
N165	Personal loan	25 May 2017	NAB.2000.0006.1262	8 July 2019	Underemployed / Reduced Hours	29 July 2019	1934
N166	Credit card	9 September 2014	NAB.2000.0006.5026 NAB.2000.0006.5029 NAB.2000.0006.5032	9 June 2020	Pandemic	30 June 2020	1597
N167	Credit card	30 March 2015	NAB.2000.0006.3583 NAB.2000.0006.3586 NAB.2000.0006.3589	16 September 2021	Bereavement	7 October 2021	1133

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N168	Home loan	5 September 2018	NAB.2000.0006.0650	28 February 2020	Other	20 March 2020	1699
N169	Credit card	22 March 2016	NAB.2000.0006.3020 NAB.2000.0006.3023 NAB.2000.0006.3026	18 July 2019	Medical	8 August 2019	1924
N170	Credit card	12 April 2018	NAB.2000.0006.5131 NAB.2000.0006.5134 NAB.2000.0006.5137	15 September 2021	Medical	6 October 2021	1134
N171	Credit card	18 October 2018	NAB.2000.0006.0726 NAB.2000.0006.0729 NAB.2000.0006.0732	3 November 2021	Pandemic	24 November 2021	1085
N172	Personal loan	4 January 2018	NAB.2000.0006.3368	23 April 2019	Other - I have separated from my partner and he was paying for half of the weekly rent, plus my family tax benefit was reduced significantly. I am struggling to be able to afford all my other bills and would like to reduce the payments I need to make to my personal loan - either temporarily or by extending the period of the loan. (NAB.2000.0003.0161)	14 May 2019	2010
N173	Credit card	15 July 2015	NAB.2000.0006.3572 NAB.2000.0006.3575 NAB.2000.0006.3578	24 April 2019	Expenses	15 May 2019	2009
N174	Credit card	29 October 2015	NAB.2000.0006.4565 NAB.2000.0006.4579 NAB.2000.0006.4582	3 April 2019	Not recorded by NAB	24 April 2019	2030

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N175	Credit card	8 September 2016	NAB.2000.0006.1600 NAB.2000.0006.1603 NAB.2000.0006.1606	15 February 2019	Other	8 March 2019	Ongoing contravention not alleged
N176	Home loan	20 February 2018	NAB.2000.0006.4129	11 February 2019	Underemployed / Reduced Hours	4 March 2019	Ongoing contravention not alleged
N177	Home loan	23 October 2018	NAB.2000.0006.5172	17 December 2019	Separation/End of a Relationship - My ex-wife hasn't helped with any financial payments leading up to her moving out. Which is just after Christmas. (NAB.2000.0003.0255)	7 January 2020	1772
N178	Home loan	23 December 2014	NAB.2000.0006.3856	10 January 2019	Sensitive no consent	31 January 2019	Ongoing contravention not alleged
N179	Home loan	14 February 2014		23 August 2021	Business Failure	13 September 2021	1157
N180	Home loan	22 August 2017	NAB.2000.0006.4770	7 October 2019	Expenses	28 October 2019	1843
N181	Home loan	2 January 2019	NAB.2000.0006.0748	24 July 2019	Unemployment - As of July 1st, my place of work was unexpectedly shut down due to unpaid rent which lead to the owner deciding not to reopen and left me without a job. I am also owed 2 weeks of paid work as well as any redundancy entitlements I have as per fairwork guidelines - I have submitted a claim with them to try and recover this. My husband is still working but his income only just covers our everyday expenses and we have officially used the last of our savings to pay the last two	14 August 2019	1918

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					mortgage repayments. (NAB.2000.0003.0016)		
N182	Credit card	14 July 2016	NAB.2000.0006.2456 NAB.2000.0006.2459 NAB.2000.0006.2464	1 February 2019	Other - I'm currently waiting for a worker's compensation claim to be finalised by CBA. I expect this to occur by the end of February however I am not being paid in the meantime and am now completely out of savings and I don't know what the outcome of the claim will be. I don't believe I will be able to pay my next MMP on my credit card. (NAB.2000.0003.0090)	22 February 2019	Ongoing contravention not alleged
N183	Personal loan	25 July 2017	NAB.2000.0006.4229	4 February 2019	Not recorded by NAB	25 February 2019	Ongoing contravention not alleged
N184	Credit card	4 July 2014	NAB.2000.0006.4198 NAB.2000.0006.4201	28 August 2020	Other - I have been affected by COVID-19 and my income has severely decreased. (NAB.2000.0003.0200)	18 September 2020	1517
N185	Home loan	1 November 2017	NAB.2000.0006.3649	13 February 2019	Other	6 March 2019	Ongoing contravention not alleged
N186	Credit card	25 January 2017	NAB.2000.0006.4991 NAB.2000.0006.4994 NAB.2000.0006.4997	21 February 2023	Unexpected expenses - Unexpected costs (NAB.2000.0003.0007)	14 March 2023	610
N187	Home loan	28 September 2018	NAB.2000.0006.5286	23 February 2021	Other - My husband has had his working hours reduced over the past 6 months due to Covid-19. These should return to normal from April/May if all goes to plan. Most months we will be able to make our repayments with no issue, but we would appreciate a repayment pause so on the off	16 March 2021	1338

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
					chance we are short one month it won't affect our credit rating and will relieve some pressure. I have some medical bills coming up which are also causing some financial stress. A pause will just give us some breathing space. (NAB.2000.0003.0268)		
N188	Credit card	14 January 2019	NAB.2000.0006.3798 NAB.2000.0006.3801	29 January 2020	Underemployed / Reduced Hours	19 February 2020	1729
N189	Home loan	27 February 2017	NAB.2000.0006.2717	25 March 2019	Separation	15 April 2019	2039
N190	Credit card	15 December 2015	NAB.2000.0006.2006 NAB.2000.0006.2009 NAB.2000.0006.2012	19 March 2019	Reduced income - I've JUST moved to a new city and have a casual job where I'm getting significantly less money per week than I was in Sydney (NAB.2000.0003.0069)	9 April 2019	2045
N191	Credit card	29 November 2014	NAB.2000.0006.4887 NAB.2000.0006.4890	26 September 2019	Sensitive no consent	17 October 2019	1854
N192	Interest only home loan	11 May 2017	NAB.2000.0006.4186	28 March 2019	Expenses	18 April 2019	2036
N193	Home loan	8 September 2017	NAB.2000.0006.0815	1 April 2019	Other	23 April 2019	2031
N194	Home loan	23 July 2013	NAB.2000.0006.4867 NAB.2000.0006.4872	26 April 2019	Not recorded by NAB	17 May 2019	2007

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N195	Home loan	6 March 2019	NAB.2000.0006.5005	21 December 2022	Expenses	11 January 2023	672
N196	Personal loan	14 February 2019	NAB.2000.0006.1680	23 April 2019	Medical	14 May 2019	2010
N198	Home loan	24 December 2014	NAB.2000.0006.4899	1 May 2019	Separation	22 May 2019	2002
N199	Home loan	11 April 2019	NAB.2000.0006.2000	11 August 2022	Underemployed / Reduced Hours	1 September 2022	804
N200	Home loan	15 April 2019	NAB.2000.0006.1468	21 March 2023	Other	11 April 2023	582
N201	Credit card	10 September 2018	NAB.2000.0006.4799 NAB.2000.0006.4802 NAB.2000.0006.4805	28 May 2019	Reduced income - Due to many bills and other repayments it is making it hard to pay of both my credit cards totalling \$8500 together Since there is a fee each month of \$60 on one of my cards it's making it very difficult to pay it off (NAB.2000.0003.0242)	18 June 2019	1975
N202	Home loan	18 March 2016	NAB.2000.0006.5017	14 November 2019	Expenses	5 December 2019	1805
N203	Home loan	19 October 2018	NAB.2000.0006.2779	1 November 2019	Expenses	22 November 2019	1818
N204	Home loan	30 July 2013	NAB.2000.0006.3866	10 July 2019	Underemployed / Reduced Hours	31 July 2019	1932
N205	Credit card	27 March 2013	NAB.2000.0006.3036 NAB.2000.0006.3038	27 November 2019	Expenses	18 December 2019	1792

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N206	Credit card	30 December 2015	NAB.2000.0006.2907 NAB.2000.0006.2910 NAB.2000.0006.2914	5 May 2020	Pandemic	26 May 2020	1632
N207	Credit card	3 May 2019	NAB.2000.0006.0974 NAB.2000.0006.0977 NAB.2000.0006.0980	24 March 2020	Pandemic	14 April 2020	1674
N208	Credit card	28 June 2019	NAB.2000.0006.2543 NAB.2000.0006.2544 NAB.2000.0006.2545 NAB.2000.0006.2548	7 May 2020	Pandemic	28 May 2020	1630
N209	Home loan	16 August 2016	NAB.2000.0006.3631	9 September 2022	Unemployed	30 September 2022	775
N210	Personal loan	31 July 2019	NAB.2000.0006.5917	8 September 2021	Medical	29 September 2021	1141
N211	Personal loan	7 May 2015		23 June 2020	Unemployed	14 July 2020	1583
N212	Home loan	20 August 2019	NAB.2000.0006.3637	12 April 2023	Other	3 May 2023	560
N213	Credit card	29 September 2017	NAB.2000.0006.2232 NAB.2000.0006.2235 NAB.2000.0006.2238	16 June 2020	Reduced Revenue (small business/self employment) - I have a loan of 30,000 and i am focusing on paying that off and i would like interest charges to be freezed for 6 months until December until everything returns back to normal (NAB.2000.0003.0085)	7 July 2020	1590

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N214	Home loan	14 November 2013	NAB.2000.0006.3346	5 October 2021	Unemployed	26 October 2021	1114
N215	Credit card	28 June 2019	NAB.2000.0006.0669 NAB.2000.0006.0672 NAB.2000.0006.0675	7 April 2020	Financially Over-committed - An over commitment to credit facilities has exacerbated the serviceability available by my finances. (NAB.2000.0003.0009)	28 April 2020	1660
N216	Personal loan	12 September 2019	NAB.2000.0006.4859	13 November 2019	Unemployed	4 December 2019	1806
N217	Home loan	11 October 2016	NAB.2000.0006.1973	16 October 2019	Not recorded by NAB	6 November 2019	1834
N218	Home loan	9 September 2014	NAB.2000.0006.4651	30 December 2019	Underemployed / Reduced Hours	20 January 2020	1759
N219	Home loan	18 September 2018	NAB.2000.0006.1042	29 October 2019	Separation	19 November 2019	1821
N220	Credit card	23 August 2017	NAB.2000.0006.4671 NAB.2000.0006.4674 NAB.2000.0006.4680	3 November 2019	Medical Condition - I have been in emergency twice and hospitalised as well as undergoing surgery. I need to have a second surgery in December. Due to extreme bullying in the workplace I had to resign from my job and therefore have had an extreme loss in income which has affected my physical and mental health extremely. On top of this I've had a loved one become extremely unwell overseas whom I had to go and visit and I am expediting extreme hardship with no	25 November 2019	1815

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
					support from family. (NAB.2000.0003.0234)		
N221	Home loan	5 January 2018	NAB.2000.0006.4661	7 November 2019	Medical	28 November 2019	1812
N222	Credit card	22 January 2016	NAB.2000.0006.2470 NAB.2000.0006.2474 NAB.2000.0006.2478	30 April 2020	Other - Partner has been stood down due to COVID-19 but is expecting JobKeeper payments, which is still less than he usually makes. I am the primary breadwinner for my family and need assistance until this crisis is over. I just need to extend my monthly repayments to enable me to pay \$1000 per month until the areas has settled. (NAB.2000.0003.0092)	21 May 2020	1637
N223	Home loan	22 October 2018	NAB.2000.0006.2537	5 November 2019	Unexpected Expenses - Unexpected medical and dental expenses (NAB.2000.0003.0098)	26 November 2019	1814
N224	Personal loan	27 September 2017	NAB.2000.0006.2980	2 January 2020	Separation/End of a Relationship - I have just left a long term domestic violence relationship and have now only 1 income and i can not make my payments. I have no support i applied for a stage 5 debt agreement but it got rejected and they advised nab said to contact the finical hardship team. I have a large number of bills and can not pay them. (NAB.2000.0003.0123)	23 January 2020	1756

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N225	Home loan	25 June 2014	NAB.2000.0006.1846	21 March 2020	Reduced Income - My hours at work have been cut due to the Corona virus. (NAB.2000.0003.0061)	14 April 2020	1674
N226	Home loan	2 September 2014	NAB.2000.0006.3183	29 November 2019	Underemployed / Reduced Hours	20 December 2019	1790
N227	Credit card	30 October 2019	NAB.2000.0006.4836 NAB.2000.0006.4839 NAB.2000.0006.4847	3 July 2020	Pandemic	24 July 2020	1573
N228	Personal loan	11 February 2019	NAB.2000.0006.3560	2 December 2019	Underemployed / Reduced Hours	23 December 2019	1787
N229	Home loan	16 July 2019	NAB.2000.0006.2307	17 January 2023	Separation	7 February 2023	645
N230	Home loan	3 July 2014		10 December 2019	Not recorded by NAB	31 December 2019	1779
N231	Personal loan	11 June 2019	NAB.2000.0006.2877	25 March 2020	Reduced Revenue (small business/self employment) - Due to the government policies, our restaurant business revenues less than 90% (NAB.2000.0003.0285)	15 April 2020	1673
N232	Credit card	5 December 2016	NAB.2000.0006.2926 NAB.2000.0006.2929 NAB.2000.0006.2932	13 December 2019	Unemployed	3 January 2020	1776
N233	Home loan	13 April 2016	NAB.2000.0006.5010	14 December 2019	Expenses	6 January 2020	1773

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N234	Interest only home loan	19 April 2016	NAB.2000.0006.2897	27 December 2019	Expenses	17 January 2020	1762
N235	Home loan	30 May 2019	NAB.2000.0006.2671	13 January 2020	Natural Disaster&Crisis	3 February 2020	1745
N236	Home loan	23 October 2018	NAB.2000.0006.0945	6 June 2022	Business downturn - reduction in turnover, due to lack of trade as result of covid and supply difficulties (NAB.2000.0003.0007)	27 June 2022	870
N237	Credit card	4 July 2016	NAB.2000.0006.5324 NAB.2000.0006.5327 NAB.2000.0006.5330	1 August 2023	Business downturn - I've lost my job as my boss pretty much bankrupted the company and owes me a few grand. (NAB.2000.0003.0007)	22 August 2023	449
N238	Home loan	30 January 2020	NAB.2000.0006.2657	12 June 2023	Other	3 July 2023	499
N239	Home loan	11 August 2015	NAB.2000.0006.5101	19 March 2020	Unemployed	9 April 2020	1679
N240	Home loan	14 February 2020		12 August 2021	Underemployed / Reduced Hours	2 September 2021	1168
N241	Home loan	27 March 2015	NAB.2000.0006.3403 NAB.2000.0006.3409	16 March 2020	Other	6 April 2020	1682
N242	Home loan	20 June 2017	NAB.2000.0006.4418	19 March 2021	Medical	9 April 2021	1314

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N243	Flexiplus mortgage	17 August 2018	NAB.2000.0006.4194	30 March 2020	Pandemic	20 April 2020	1668
N244	Home loan	24 September 2019	NAB.2000.0006.4832	20 March 2020	Reduced Income - My Husband is running a start up and due to corona virus, he has lost one of his contracts. (NAB.2000.0003.0248)	14 April 2020	1674
N245	Personal loan	10 August 2016	NAB.2000.0006.4830	23 March 2020	Unemployment - As of 23/03 the restaurant I work for was shut down due to the COVID-19 restrictions. At this present time I have no source of income. (NAB.2000.0003.0246)	14 April 2020	1674
N246	Home loan	16 March 2020	NAB.2000.0006.3481	23 December 2021	Family Violence / Abuse	13 January 2022	1035
N247	Credit card	13 February 2015	NAB.2000.0006.2490 NAB.2000.0006.2493 NAB.2000.0006.2496	27 March 2020	Unemployment - Our business has stopped due to Covid-19 (NAB.2000.0003.0094)	17 April 2020	1671
N248	Credit card	1 April 2014	NAB.2000.0006.3784 NAB.2000.0006.3787 NAB.2000.0006.3791	1 April 2020	Other - COVID-19 - reduced income, higher expenses, anxiety over future commitment (NAB.2000.0003.0179)	22 April 2020	1666
N249	Personal loan	19 August 2015	NAB.2000.0006.5665	30 March 2020	Reduced Income - Self employed care detailing business been affected by coronavirus downturn (NAB.2000.0003.0088)	20 April 2020	1668
N250	Flexiplus mortgage	28 February 2019	NAB.2000.0006.5163	21 April 2020	Pandemic	12 May 2020	1646

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N251	Home loan	25 March 2013	NAB.2000.0006.5488	23 July 2021	Reduced Income - Sydney lockdown has reduced my income and is currently on government covid payments. (NAB.2000.0003.0096)	13 August 2021	1188
N252	Home loan	19 October 2015	NAB.2000.0006.1112	1 August 2023	Other	22 August 2023	449
N253	Home loan	23 September 2015	NAB.2000.0006.1945	7 August 2021	Other - Loss of income due to the lockdown of the city, Melbourne, caused by the epidemic. (NAB.2000.0003.0067)	30 August 2021	1171
N254	Home loan	29 July 2015	NAB.2000.0006.2134	19 July 2021	Reduced Revenue (small business/self employment) - I work in construction and due to covid a lot of construction materials and labour has been very hard to source therefore delaying all of my projects. When the projects get delayed it means my income also gets delayed. Also with this 2 week construction lockdown has made the situation worse. (NAB.2000.0003.0081)	9 August 2021	1192
N255	Home loan	11 February 2019	NAB.2000.0006.1146	2 December 2020	Not recorded by NAB	23 December 2020	1421
N256	Home loan	1 April 2020	NAB.2000.0006.3174	19 January 2021	Pandemic	9 February 2021	1373
N257	Home loan	22 August 2014	NAB.2000.0006.1424	29 March 2021	Not recorded by NAB	19 April 2021	1304

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N258	Home loan	7 July 2016	NAB.2000.0006.1096	5 July 2021	Underemployed / Reduced Hours	26 July 2021	1206
N259	Home loan	26 March 2013	NAB.2000.0006.5427	21 October 2022	Expenses	11 November 2022	733
N260	Home loan	19 June 2020	NAB.2000.0006.1047	4 August 2021	Reduced Income - My husband lost his restaurant during the covid, we had financial problem since then. (NAB.2000.0003.0029)	25 August 2021	1176
N261	Home loan	25 June 2015	NAB.2000.0006.4877	6 September 2022	Other	27 September 2022	778
N262	Home loan	10 June 2014	NAB.2000.0006.0961	16 October 2020	Pandemic	6 November 2020	1468
N263	Home loan	28 September 2020	NAB.2000.0006.3966	3 March 2023	Underemployed / Reduced Hours	24 March 2023	600
N264	Home loan	9 November 2020	NAB.2000.0006.5064	18 August 2023	Underemployed / Reduced Hours	8 September 2023	432
N265	Home loan	4 December 2020	NAB.2000.0006.2917	2 August 2021	Other - COVID uncertainty for business (NAB.2000.0003.0119)	23 August 2021	1178
N266	Home loan	8 December 2020	NAB.2000.0006.3086	20 June 2023	Other	11 July 2023	491
N267	Home loan	22 December 2020	NAB.2000.0006.3322	2 November 2022	Other	23 November 2022	721
N268	Home loan	24 June 2019	NAB.2000.0006.1231	27 January 2022	Expenses	17 February 2022	1000

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N269	Home loan	16 December 2020	NAB.2000.0006.1358	10 August 2023	Expenses	31 August 2023	440
N270	Home loan	2 March 2020	NAB.2000.0006.5464 NAB.2000.0006.2096	20 June 2023	Awaiting funds - Waiting for funds from Medicare refund, it's taken longer than I thought. (NAB.2000.0003.0007)	11 July 2023	491
N271	Home loan	2 December 2013	NAB.2000.0006.2631 NAB.2000.0006.5504	31 March 2021	Natural Disaster - Additional expenses due to floods and temporary accommodation. (NAB.2000.0003.0102)	21 April 2021	1302
N272	Credit card	12 January 2021	NAB.2000.0006.1384 NAB.2000.0006.1386 NAB.2000.0006.1388	27 May 2022	Pandemic	17 June 2022	880
N273	Home loan	13 May 2021	NAB.2000.0006.2582 NAB.2000.0006.5492	19 June 2023	Expenses	10 July 2023	492
N274	Personal loan	26 July 2017	NAB.2000.0006.1855	30 July 2021	Unemployed	20 August 2021	1181
N275	Home loan	10 May 2016	NAB.2000.0006.0819	29 July 2021	Pandemic - With Re-age	19 August 2021	1182
N276	Home loan	9 July 2021	NAB.2000.0006.0742	15 August 2023	Maternity	5 September 2023	435
N277	Home loan	12 July 2021	NAB.2000.0006.4850	25 March 2022	Other	19 April 2022	939
N278	Home loan	19 November 2015	NAB.2000.0006.3804	12 August 2021	Pandemic	2 September 2021	1168

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N279	Home loan	20 November 2020	NAB.2000.0006.1592	11 May 2023	Expenses	1 June 2023	531
N280	Home loan	5 July 2021	NAB.2000.0006.2366	3 November 2022	Other	24 November 2022	720
N281	Home loan	1 September 2014	NAB.2000.0006.2588 NAB.2000.0006.5498	26 August 2021	Other	16 September 2021	1154
N282	Credit card	17 February 2020	NAB.2000.0006.2415 NAB.2000.0006.2418 NAB.2000.0006.2421	28 August 2021	Unemployed	20 September 2021	1150
N283	Personal loan	22 June 2021	NAB.2000.0006.4728	14 June 2022	Other	5 July 2022	862
N284	Personal loan	14 December 2020	NAB.2000.0006.2060	4 October 2021	Pandemic	25 October 2021	1115
N285	Home loan	13 September 2021	NAB.2000.0006.4249	10 August 2023	Separation	31 August 2023	440
N286	Home loan	15 October 2021	NAB.2000.0006.4893	8 April 2022	Underemployed / Reduced Hours	29 April 2022	929
N287	Home loan	28 February 2020	NAB.2000.0006.2299	21 March 2023	Other	11 April 2023	582
N288	Home loan	9 November 2021	NAB.2000.0006.3414	4 March 2022	Natural Disaster&Crisis	25 March 2022	964
N290	Credit card	8 June 2021	NAB.2000.0006.1765 NAB.2000.0006.1771 NAB.2000.0006.1777	11 April 2022	Reduced income - I was on a extra payment from the government of 40% on top of my fortnight income the government	2 May 2022	926

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
					has now taken off this payment as they have taken the hotel of quarantine this was sudden and we only found out at work 3 weeks ago. With the rising cost of goods and fuel. This has adversely affected my income. Can I possibly set up a payment plan with out penalties to try and pay off the \$1100 which is due by April 22nd I will have to work out a payment option as I have other bills and cost of living expenses which keep rising. Please let me know what plan I can set up as this is causing me alot of stress and anxiety to keep on top of this debt on my credit card (NAB.2000.0003.0007)		
N291	Personal loan	3 February 2022	NAB.2000.0006.5187	9 June 2022	Unemployment - Unemployed due to relocation I will be out of a job for 8 weeks. (NAB.2000.0003.0007)	30 June 2022	867
N292	Credit card	11 January 2022	NAB.2000.0006.4730 NAB.2000.0006.4736 NAB.2000.0006.4742	10 February 2023	Unemployed	3 March 2023	621
N293	Home loan	18 May 2021	NAB.2000.0006.1619	4 March 2022	Unemployed	25 March 2022	964
N294	Home loan	4 March 2022	NAB.2000.0006.2821	9 August 2023	Sensitive no consent	30 August 2023	441
N295	Home loan	14 March 2022	NAB.2000.0006.0700	23 May 2023	Unemployed	13 June 2023	519

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
N296	Home loan	11 May 2022	NAB.2000.0006.2261	19 June 2023	Other	10 July 2023	492
N297	Personal loan	22 September 2021		16 June 2022	Financially over-committed - I have over committed financially, and require some relief for 3-6 months to get back on top of my finances. (NAB.2000.0003.0007)	7 July 2022	860
N298	Personal loan	4 May 2017	NAB.2000.0006.1801	2 August 2022	Expenses	23 August 2022	813
N299	Credit card	17 March 2022	NAB.2000.0006.1658 NAB.2000.0006.1664 NAB.2000.0006.1670	9 August 2023	Expenses	30 August 2023	441
N300	Personal loan	2 September 2022	NAB.2000.0006.1625	29 September 2022	Unemployment - I can't make money due to my mental health and not fit for work (NAB.2000.0003.0007)	20 October 2022	755
N301	Home loan	8 September 2022	NAB.2000.0006.4485	1 June 2023	Medical	22 June 2023	510
N302	Home loan	20 October 2022	NAB.2000.0006.2596	22 September 2023	Other	13 October 2023	397
N303	Personal loan	30 June 2022	NAB.2000.0006.4694	21 November 2022	Underemployed / Reduced Hours	12 December 2022	702
N304	Home loan	22 March 2013	NAB.2000.0006.2901	18 July 2023	Awaiting funds - Laid off from work in 2019 Unemployed for over 6 months Went oversea to look for job and failed Used up savings to pay mortgage Urgent forced- return to Australia to look for job to continue	8 August 2023	463

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date NAB hardship notice received	(f) Reason for NAB hardship notice in Powercurve or in hardship notice (document ID)	(g) Date NAB response notice was due	(h) Number of days no NAB response notice provided (where s 175A applies)
					serve the mortgage repayment (NAB.2000.0003.0007)		
N305	Home loan	30 April 2019	NAB.2000.0006.4368	28 June 2023	Expenses	19 July 2023	483
N306	Home loan	24 May 2022	NAB.2000.0006.3562	19 April 2023	Other	10 May 2023	553
N307	Home loan	29 March 2022	NAB.2000.0006.1749	28 April 2023	Sensitive no consent	19 May 2023	544
N308	Home loan	12 May 2021	NAB.2000.0006.4324	15 May 2023	Separation	5 June 2023	527
N309	Home loan	19 June 2013	NAB.2000.0006.1363	19 November 2019	Expenses	10 December 2019	1800
N311	Home loan	24 November 2021	NAB.2000.0006.2325	26 July 2023	Other	16 August 2023	455
N312	Home loan	24 November 2021	NAB.2000.0006.2325	16 August 2023	Other	6 September 2023	434
Total	282						345,945

Schedule B
AFSH credit contracts

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Document ID for copy of credit contract (where located)	(e) Date AFSH hardship notice received	(f) Reason for AFSH hardship notice in PowerCurve	(g) Date AFSH response notice was due	(h) Number of days no AFSH response notice provided (where s 175A applies)
A1	Advantage home loan	20 October 2015	NAB.2000.0006.0336	8 December 2022	Unemployed	29 December 2022	685
A2	Advantage interest only home loan	23 October 2014	NAB.2000.0006.0156	18 December 2018	Sensitive no consent	8 January 2019	Ongoing contravention not alleged
A3	Advantage interest only home loan	9 September 2014	NAB.2000.0006.0044	2 February 2022	Expenses	23 February 2022	994
A4	Advantage home loan	2 March 2015	NAB.2000.0006.0002	14 October 2019	Other	4 November 2019	1836
A5	Advantage home loan	20 April 2015	NAB.2000.0006.0166	20 October 2021	Unemployed	10 November 2021	1099
A6	Advantage home loan	5 June 2015	NAB.2000.0006.0337	6 March 2023	Underemployed / Reduced Hours	27 March 2023	597
A7	Advantage home loan	4 July 2013	NAB.2000.0006.0145	4 May 2023	Underemployed / Reduced Hours	25 May 2023	538
A8	Advantage home loan	6 June 2013	NAB.2000.0006.0375	1 April 2020	Medical	22 April 2020	1666
A9	Advantage home loan	27 May 2015	NAB.2000.0006.0066	14 October 2019	Separation	4 November 2019	1836

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A10	Advantage home loan	4 November 2016	NAB.2000.0006.0065	1 December 2021	Unemployed	22 December 2021	1057
A11	Advantage home loan	13 February 2017	NAB.2000.0006.0339	13 May 2022	Separation	3 June 2022	894
A12	Advantage interest only home loan	27 March 2017	NAB.2000.0006.5961	27 November 2019	Medical	18 December 2019	1792
A13	Advantage home loan	4 July 2017	NAB.2000.0006.0416	20 May 2022	Business Downturn	10 June 2022	887
A14	Advantage home loan	16 October 2015	NAB.2000.0006.0013	27 September 2022	Sensitive no consent	18 October 2022	757
A15	Advantage home loan	12 January 2017	NAB.2000.0006.0269	6 February 2019	Unemployed	27 February 2019	Ongoing contravention not alleged
A16	Advantage home loan	4 March 2015	NAB.2000.0006.0136	17 February 2022	Other	10 March 2022	979
A17	Advantage home loan	10 October 2016	NAB.2000.0006.0095	29 August 2022	Unemployed	19 September 2022	786
A18	Advantage home loan	21 October 2016	NAB.2000.0006.0338	7 July 2022	Underemployed / Reduced Hours	28 July 2022	839
A19	Advantage home loan	12 April 2018	NAB.2000.0006.0004	24 February 2020	Other	16 March 2020	1703

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A20	Advantage home loan	20 April 2017	NAB.2000.0006.0396	31 January 2022	Pandemic	21 February 2022	996
A21	Advantage home loan	20 April 2017	NAB.2000.0006.0396	8 April 2022	Pandemic	29 April 2022	929
A22	Advantage home loan	2 May 2018	NAB.2000.0006.0239	16 August 2021	Other	6 September 2021	1164
A23	Advantage home loan	16 October 2017	NAB.2000.0006.0350	7 October 2022	Unemployed	28 October 2022	747
A24	Advantage home loan	14 December 2017	NAB.2000.0006.0216	19 March 2020	Pandemic	9 April 2020	1679
A25	Advantage home loan	22 May 2015		3 February 2022	Underemployed / Reduced Hours	24 February 2022	993
A26	Advantage home loan	7 February 2018	NAB.2000.0006.0045	2 January 2019	Medical	23 January 2019	Ongoing contravention not alleged
A27	Advantage home loan	6 December 2017	NAB.2000.0006.0034	9 October 2019	Not recorded by NAB	30 October 2019	1841
A28	Advantage home loan	4 October 2016	NAB.2000.0006.0165	7 September 2021	Pandemic - With Re-age	28 September 2021	1142
A29	Advantage home loan	28 October 2016	NAB.2000.0006.0128	19 December 2019	Unemployed	9 January 2020	1770
A30	Advantage home loan	16 June 2016	NAB.2000.0006.0202	11 August 2021	Medical	1 September 2021	1169

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A31	Advantage home loan	20 September 2017	NAB.2000.0006.0189	10 October 2019	Medical	31 October 2019	1840
A32	Advantage home loan	4 May 2018	NAB.2000.0006.0033	13 December 2022	Other	3 January 2023	680
A33	Advantage home loan	27 January 2017	NAB.2000.0006.0302	22 February 2022	Business Downturn	15 March 2022	974
A34	Advantage home loan	16 October 2017	NAB.2000.0006.0118	4 October 2019	Medical	25 October 2019	1846
A35	Advantage home loan	13 April 2017	NAB.2000.0006.0135	10 January 2023	Sensitive no consent	31 January 2023	652
A36	Advantage home loan	2 June 2017	NAB.2000.0006.0228	15 May 2019	Medical	5 June 2019	1988
A37	Advantage home loan	19 January 2017	NAB.2000.0006.0312	15 January 2019	Sensitive no consent	5 February 2019	Ongoing contravention not alleged
A38	Advantage home loan	14 August 2018	NAB.2000.0006.0097	27 August 2021	Medical	17 September 2021	1153
A39	Advantage home loan	10 December 2018		19 March 2020	Pandemic	9 April 2020	1679
A40	Advantage interest only home loan	16 January 2019	NAB.2000.0006.0098	24 March 2020	Pandemic	14 April 2020	1674

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A41	Advantedge home loan	8 April 2019	NAB.2000.0006.0395	20 October 2021	Unemployed	10 November 2021	1099
A42	Advantedge home loan	1 May 2019	NAB.2000.0006.0417	5 July 2023	Expenses	26 July 2023	476
A43	Advantedge home loan	19 August 2019	NAB.2000.0006.0201	15 August 2023	Medical	5 September 2023	435
A44	Advantedge home loan	31 October 2019	NAB.2000.0006.0167	25 November 2022	Medical	16 December 2022	698
A45	Advantedge home loan	24 January 2020	NAB.2000.0006.0054	3 April 2023	Expenses	24 April 2023	569
A46	Advantedge home loan	19 February 2020		20 May 2021	Unemployed	10 June 2021	1252
A47	Advantedge home loan	14 April 2020		9 March 2022	Other	30 March 2022	959
A48	Advantedge home loan	26 June 2020		6 October 2022	Sensitive no consent	27 October 2022	748
A49	Advantedge home loan	20 October 2020	NAB.2000.0006.0352	25 January 2022	Pandemic	15 February 2022	1002
A50	Advantedge home loan	5 May 2021	NAB.2000.0006.0397	27 January 2022	Underemployed / Reduced Hours	17 February 2022	1000
A51	Advantedge home loan	16 August 2021	NAB.2000.0006.0353	4 November 2022	Natural Disaster & Crisis	25 November 2022	719

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A52	Advantage home loan	3 September 2021	NAB.2000.0006.0365	14 April 2022	Medical	5 May 2022	923
A53	Advantage home loan	8 November 2021	NAB.2000.0006.0327	11 August 2022	Other	1 September 2022	804
A54	Advantage home loan	22 February 2022	NAB.2000.0006.0406	1 February 2023	Expenses	22 February 2023	630
A55	Advantage home loan	7 March 2022	NAB.2000.0006.0147	22 August 2023	Other	12 September 2023	428
A56	Advantage home loan	17 March 2022	NAB.2000.0006.0190	6 December 2022	Expenses	28 December 2022	686
A57	Advantage home loan	19 April 2022		23 March 2023	Unemployed	13 April 2023	580
A58	Advantage home loan	3 June 2022		14 June 2023	Underemployed / Reduced Hours	5 July 2023	497
A59	Advantage home loan	22 June 2022	NAB.2000.0006.0340	23 January 2023	Underemployed / Reduced Hours	13 February 2023	639
A60	Advantage home loan	27 October 2022	NAB.2000.0006.0119	29 August 2023	Medical	19 September 2023	421
A61	Advantage home loan	16 October 2017	NAB.2000.0006.0303	14 January 2019	Expenses	4 February 2019	Ongoing contravention not alleged
A62	Advantage home loan	5 April 2022	NAB.2000.0006.0035	21 June 2023	Underemployed / Reduced Hours	12 July 2023	490

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A63	Advantagedge home loan	27 June 2022	NAB.2000.0006.0086	3 February 2023	Unemployed	24 February 2023	628
Total 63							59,544