

Now that you're working for your money, our free services and advice will get your money working for you.

Make your pay packet do what you want it to do.

At last, your first pay packet has arrived. No more scraping by on pocket money or bursaries. You're working for your own money and it's coming in as regularly as clockwork. But is it going to disappear in a wild spending spree the day you get it? To keep your hands on it for any length of time and to make it work for you, you're going to need a will of iron. Or a good bank. One that knows the traps and how to keep you out of them. The National Bank. We'll set you up with a 'Banking Portfolio'. In one sturdy satchel, you'll have everything you need to manage your money properly.

FREE SERVICES

A Free Cheque Account

As our first step towards helping you, we will provide you with a cheque account free of base and activity fees for 12 months. It's the inexpensive and safe way to pay accounts, obtain cash and keep control of your finances. You qualify if you are under 25 years of age and open an Accelerated Savings Plan with a minimum deposit of \$10.00 per month. This offer is for a limited period only.

Free Direct Credit

This service means that your salary or wages can be paid directly into your cheque account by your employer without cost to you. Your money is immediately available but there is no risk of loss or theft and less temptation to spend when the cash is not in your pocket.

Free Automatic Payments

We can pay your rent, insurance and other regular payments automatically from your cheque account — no need to worry about forgetting to pay them anymore. Just tell us who to pay, how much and how often. Then we'll take care of it. If you qualify for a free cheque account, all automatic payments you arrange before April 1984 will be free of bank charges for 12 months, from the date your account was opened.

Two convenient ways to get your money working for you

Accelerated Savings Plan The fastest

way to save for a specific goal such as a car or overseas holiday and still have access to your money if you really need it. Accelerated Savings Plan returns 8% per annum on every dollar, every day. Deposits can be made automatically from your cheque account or direct credited from your salary. (Government regulations require that deposits be lodged for a minimum of 30 days)

Savings Bank Passbook Accounts

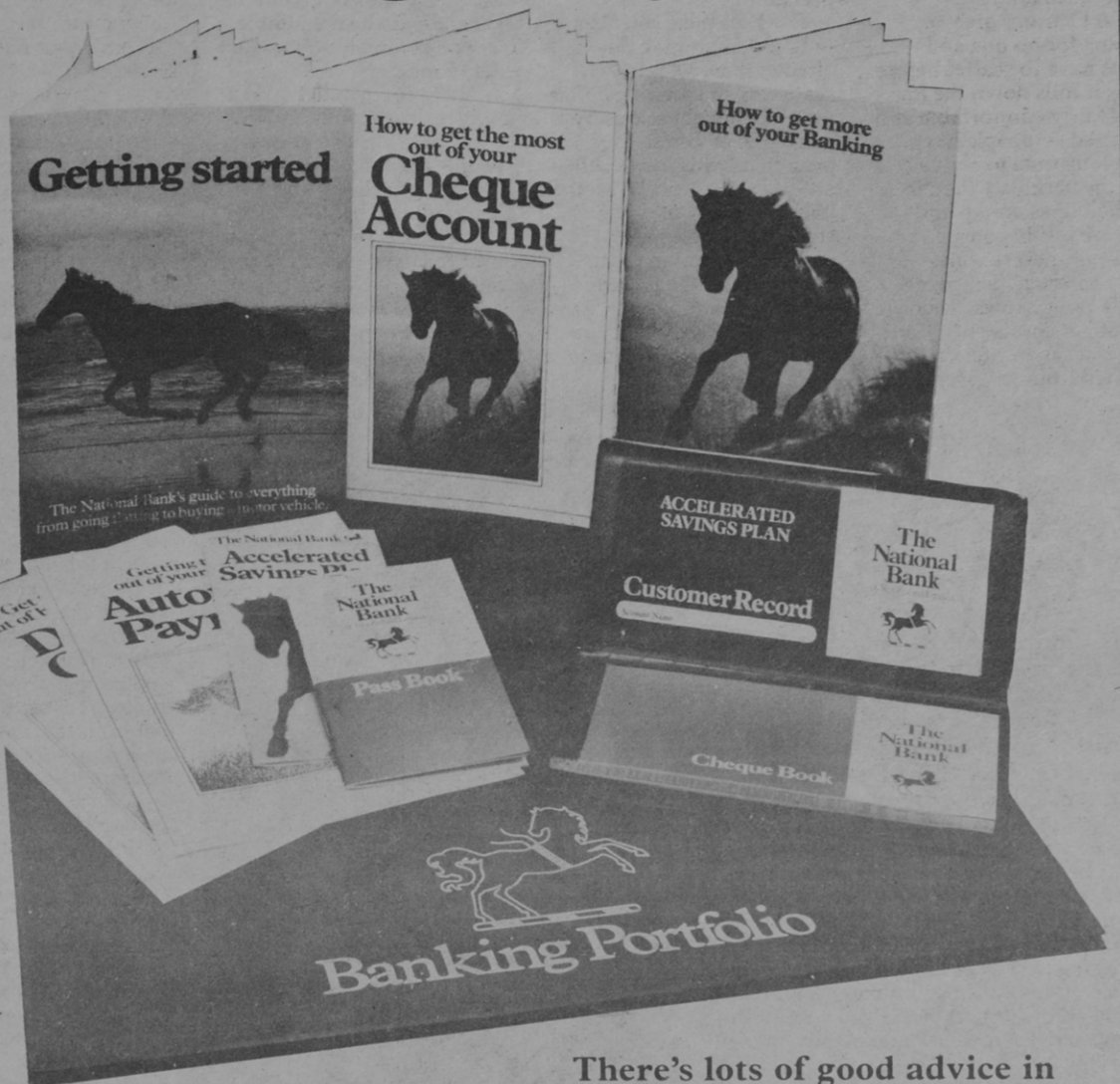
You can have as many savings accounts as you like — free of charge. You may deposit or withdraw your money at any time, while the balance in your account keeps on earning interest at 3% per annum.

Convenient VISA/Cheque Guarantee Card

If you are 18 years or over, you may apply for a VISA card, one of the world's most accepted credit cards. It allows you to pay for all sorts of things without using cash or cheques. When you do want to use a cheque, the cheque guarantee on the back of your VISA card guarantees that cheque up to \$100. And it also allows you to cash a cheque for up to \$200 at any National Bank branch.

If you are still studying, a Bursary Back-Stop account can help you

We like to think we can recognise potential when we see it. That's why we bend over backwards to help students on tertiary bursaries. Our Bursary Back-Stop leaflet explains how to apply for a loan, and our other special services for students, including free automatic payments, free cheque accounts and free bursary advance.



There's lots of good advice in these informative booklets

"Getting Started" The National Bank's general guide to everything — not just banking. Flatters' rights, apprenticeships, buying and selling a vehicle and travelling overseas are just a few of the topics it covers.

"How to get the most out of your Cheque Account" Statements. Crossed cheques. Direct Credits. Overdrafts. Automatic Payments. Confused? We all are at first. This booklet has all the answers. Did you know we even have left-handed cheque books?

"How to get more out of your Banking" No one's pretending banking is easy to grasp all at once. It's a jargon jungle for one thing. This booklet will take you through it all, step by step, and quickly make you more confident when dealing with money.

Get everything you need plus friendly, helpful service when you pick up your 'Banking Portfolio' at any branch of The National Bank.

As required by the Securities Regulations 1983, the Bank advises that all deposits are unsecured.

**The
National
Bank**
of New Zealand Limited



Share our world of experience

NB 989