

NAB Connect Fees and Charges Schedule

Effective 1 October 2023

Core Services	
Transfers using linked account service	Free
Fast payment	\$0.25 per payment ²
Overnight domestic payments	\$0.25 per transaction ¹
Direct Credit, Payroll & Executive Payroll payment	\$0.25 per transaction ^{2,+}
Direct Debit payment	\$0.25 per transaction ^{2,+}
BPAY [®] payment	\$0.25 per payment ⁺
RTGS payment	\$12.00 per payment
Foreign currency account transfer to linked account	Free
International payment with currency conversion	Free [^]
International payment without currency conversion (either debiting a NAB foreign currency account and paying in that same currency or paying to a beneficiary in AUD currency)	\$20 [^] per payment
Direct Entry Credit User ID	\$150.00 per ID ⁺
Direct Entry Debit User ID	\$545.00 per ID ⁺
Trace Request/Investigations	
Direct Credit, Fast payment, Payroll & Executive Payroll	\$25.00 per enquiry ⁺
All other domestic payments	\$25.00 per enquiry

Please Note:

1. For payments that do not require a Direct Entry User ID. **2.** Part of the Domestic Payments Service. [^]Overseas bank charges will also be payable. You can elect to pay overseas bank charges from your account, or deducted from the funds you send. If you choose to pay the overseas bank charges from your account, the amount of the overseas bank charges will generally be shown in NAB Connect at the time of transaction and the amount will be debited from your account at the end of the month. However, there are some limited currencies where you will not be able to pay for the overseas bank charges up front because those charges are not known at the time of transaction - in these circumstances, the overseas bank charges will generally be debited from your account at a later date. Notwithstanding the above, there may be exceptional instances beyond NAB's control where overseas banks will directly deduct these overseas bank charges from the money you send. ⁺ Denotes taxable supplies under GST legislation. The fees and charges listed are inclusive of GST. Standard account fees and charges continue to apply. [®]Registered to BPAY[®] Pty Ltd ABN 69 079 137 518. ©2023 National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 A138291-0923