

# NAB Direct Link Fees and Charges Schedule

Effective 1 October 2023

Channel	
<b>Establishment Fee</b>	\$1,500.00 one off <sup>1+</sup>
<b>Maintenance Fee</b>	\$75.00 per calendar month <sup>+</sup>

Services	
<b>Direct Credit payment</b>	\$0.15 per transaction <sup>2,+</sup>
<b>Direct Debit payment</b>	\$0.15 per transaction <sup>2,+</sup>
<b>Domestic payment – urgent (RTGS)</b>	\$12.00 per transaction
<b>International payment with currency conversion</b>	Free <sup>^</sup>
<b>International payment without currency conversion (in AUD or from a NAB Foreign Currency Account in that same currency)</b>	\$20.00 <sup>^</sup> per transaction

1. Establishment fee is payable and debited at the time the service is provided. Transactions fees are payable and debited either on the day of processing or at the beginning of the month after that for which the fee is charged. Refer to the Terms and Conditions of the delivery channel.

2. Only applies where NAB is the processing bank. Should your bureau be planning to lodge files via another bank, refer to the bureau for that bank's fees.

<sup>^</sup> 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 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.

<sup>+</sup> Denotes taxable supplies under GST legislation.