



# Indicator Rates For Foreign Currency Account

8 March 2024

## NAB Foreign Currency - Onshore

This document forms part of the Terms and Conditions for the NAB Foreign Currency Account – Onshore along with the following documents:

- NAB Foreign Currency Account – Onshore Terms and Conditions
- Business Banking Fees – A guide to fees and charges (for business customers)
- Personal Banking Fees – A guide to fees and charges (for personal customers)
- Foreign Currency Holding Fee and Thresholds

Foreign Currency		Debit Balance – Base Interest Rate (p.a.)*# (an interest margin may also apply – see below)	Credit Balance – Interest Rate (p.a.)
<b>CAD</b>	Canadian dollar	9.350%	NIL
<b>CNY</b>	Chinese yuan renminbi	6.410%	NIL
<b>DKK</b>	Danish krone	7.620%	NIL
<b>EUR</b>	Euro	7.900%	NIL
<b>HKD</b>	Hong Kong dollar	6.110%	NIL
<b>JPY</b>	Japanese yen	4.910%	NIL
<b>NZD</b>	New Zealand dollar	9.180%	NIL
<b>NOK</b>	Norwegian krone	7.960%	NIL
<b>SGD</b>	Singapore dollar	8.330%	NIL
<b>ZAR</b>	South African rand	12.610%	NIL
<b>SEK</b>	Swedish krona	7.700%	NIL
<b>CHF</b>	Swiss franc	5.770%	NIL
<b>THB</b>	Thailand baht	10.760%	NIL
<b>AED</b>	United Arab Emirates dirham	9.960%	NIL
<b>GBP</b>	United Kingdom pounds sterling	9.100%	NIL
<b>USD</b>	United States dollar	9.810%	NIL

\* “Overdrawn debit interest rate” for customers who *do not* have an approved overdraft facility: the interest rate charged on debit balances is equal to the applicable Debit Balance - Base Interest Rate.

# “Interest Rate” for customers who *do* have an approved overdraft facility (Foreign Currency Overdraft Facility customers): the interest rate charged on debit balances is equal to the “lending rate” (which is the applicable Debit Balance – Base Interest Rate) plus the applicable customer margin (if any) set out in the foreign currency overdraft facility letter of offer.

**Note:** Please refer to the product terms and conditions for the basis upon which and the method used to calculate the interest charged on a debit balance and interest earned on a credit balance.

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice on this document, National Australia Bank Limited (NAB) recommends you consider whether it is appropriate for your circumstances. NAB recommends you consider the terms and conditions document, available from NAB, before making any decisions regarding this product. This product is issued by National Australia Bank Limited ABN 12 004 044 937 AFSL 230686. The Target Market Determination for this product is available at [nab.com.au/TMD](http://nab.com.au/TMD).

All rates are effective 8 March 2024 and are subject to change at any time. Fees and charges apply. To find out more call 13 10 12 or visit a NAB branch.