



A guide to fees and charges

Personal banking fees
Effective 22 January 2010

Contents

Section 1	Transaction and Savings Accounts	
	NAB Transaction and Savings Accounts Fee Summary Table	6
	Summary of Fee structure for account with fee rebate	8
	Fee Exemptions and Definitions	8
	NAB Visa Debit Card Fees	9
Section 2	Service Fees	
	Account Related Services	10
	Cheques	13
Section 3	Fixed Income Bonds	
	Fixed Income Bonds	14
Section 4	Credit Card Accounts	
	Credit Card Accounts	15
	Credit Cards – Other Fees	16
Section 5	Loans, Overdrafts and Other Lending Facilities	
	Loans	20
	NAB FlexiPlus Mortgage Facilities	25
	NAB Home Equity Line of Credit Facilities	26
	NAB Portfolio Facilities	26
	Packages	26
	Overdraft Facilities	27
	Other Lending Facilities	28
	Documentation Services	29
	Legal Fees	31
Section 6	Other Service Fees	
	International Services	32
	Safe Custody Services	35
	Other Banking Services	36
Section 7	Government Taxes	
	Goods and Services Tax (GST)	38

A guide to fees and charges – personal banking fees

To the extent that this document contains information on fees and charges relating to the following NAB products:

- NAB Personal Transaction and Savings Products
- NAB Fixed Income Bond
- NAB Internet Banking
- NAB Telephone Banking
- NAB Electronic Banking (card based)
- NAB Investment Cash Manager
- NAB Cash Manager

this document forms part of the terms and conditions or where applicable the Product Disclosure Statement (PDS) for each of these products, along with:

- the document titled ‘Product Disclosure Statement including Terms and Conditions’ or ‘Terms and Conditions’ for the relevant product; or
- the document titled ‘Product disclosure Statement including Conditions of Use for Electronic Banking (card based)’ for NAB Electronic Banking (card based); and
- for NAB Personal Transaction and Savings Products, the document titled ‘Indicator Rates – Deposit Products’
- for NAB Fixed Income Bond, the document titled ‘Indicator Rates – Selected Term Deposit Products’
- for NAB Investment Cash Manager, the NAB Investment Cash Manager Product Disclosure Statement including Terms and Conditions and the document titled ‘Indicator Rates – Deposit Products’
- for NAB Cash Manager, the NAB Cash Manager Terms and Conditions and the document titled ‘Indicator Rates – Deposit Products.’

These documents together make up the Terms and Conditions or PDS for the relevant product. If you have not already received copies of each of these items for your product, please let NAB know.

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, National Australia Bank Limited (NAB) recommends that you consider whether it is appropriate for your circumstances.

NAB also recommends you consider the Product Disclosure Statement or other disclosure document, available from NAB, before making any decisions regarding any of the products listed on page 3. The above products are issued by National Australia Bank Limited.

This guide covers the range of personal accounts and services available from NAB and the fees which may apply. By using this guide you will be able to identify which fees may apply to you and ways you may reduce them.

Section 1 details the fee structure which will apply to NAB Transaction and Savings accounts and NAB Visa Debit card.

Section 2 details the fee structure which will apply to Service Fees which could apply to your account(s).

Sections 3-6 cover the remaining fees which could apply to your account(s) including fees relating to loans and lending facilities and state government taxes and charges.

NAB's Business Banking Fees – 'A Guide to Fees and Charges' brochure details the range of accounts and services to business customers which are not listed in this brochure.

Where government charges and taxes apply, these are passed on to customers. A summary of these taxes is included in this brochure. These taxes may change at any time.

These charges and taxes are payable at the time that they are incurred and will be debited at a time NAB chooses. However, they will not be debited until they become payable.

The fees in this brochure do not apply to accounts with MLC, National Financial Management, Homeside or Bank of New Zealand Australia (BNZA), unless these fees have been specifically incorporated into the terms and conditions for those accounts or specifically referred to in correspondence or notices to you about your account.

Our staff will be pleased to provide any further information you may require. Simply call into your nearest branch or phone us on **13 BANK (13 22 65)** Monday to Friday, from 8am to 8pm EST.

Definitions

Monthly Account Service Fee: The fee payable on the last banking day of a month and debited at any time after that, usually no later than on the first banking day of the following month.

Non-NAB ATMs: Includes any balance enquiry or withdrawal from an ATM which does not belong to NAB.

EFTPOS: Lets you pay for goods or services and may let you withdraw cash at the same time, directly from your NAB deposit accounts or credit card. When NAB refers to EFTPOS this includes non-NAB branded machines.

Overseas Access: Access to overseas ATMs and purchases have additional charges. Refer to Section 2: Service Fees for further information.

ATM Owner Fee: The fee that an ATM owner will charge you to use their ATM in Australia. Includes any withdrawal, cash advance or balance enquiry you make at an ATM not belonging to NAB or the rediATM network. You will be notified of that fee at the time of the transaction.

Section 1

Transaction and Savings Accounts – Fee Summary Table

	NAB Transaction Accounts			
	NAB Classic Banking	NAB Gold Banking ²	NAB Concession Card	NAB Retirement Account
Monthly Account Service Fee	No Fee	\$10.00 ³	No Fee	No Fee
Transactions				
NAB ATM	✓	✓	✓	✓
Non-NAB ATM withdrawal or Balance Enquiry ⁴	✓	✓	✓	✓
Overseas ATM	Refer to Section 2	✓	Refer to Section 2	Refer to Section 2
EFTPOS	✓	✓	✓	✓
Deposits	✓	✓	✓	✓
Cheques withdrawals	✓	✓	n/a	✓
Branch withdrawals	✓	✓	✓	✓
NAB Telephone Banking	✓	✓	✓	✓
NAB Internet Banking	✓	✓	✓	✓
SMS Banking and Alerts	✓	✓	✓	✓
Visa Debit	✓	✓	n/a	✓
Overseas Visa Debit	Refer to Section 2	✓	n/a	Refer to Section 2
Australia Post & Bank@Post™ Access	✓	✓	✓	✓

✓ Included in Monthly Account Service Fee.

- Non-NAB ATM: You may be charged by the ATM owner where you use an ATM in Australia that doesn't belong to NAB or the rediATM network.
- This includes transaction accounts that form part of a NAB Choice or NAB Private Tailored Package.
- The monthly account service fee is waived if cumulative deposits into a NAB Gold Banking account are greater than or equal to the monthly threshold of \$5000 calculated on the last banking day of a month.
- Where you use an account to operate a NAB FlexiPlus Mortgage facility, it will be referred to by us in this booklet as a NAB FlexiPlus Mortgage Account.
- Annual Facility Fee applies. Refer to Section 5.
- Where you use an account to operate a NAB Home Equity Line of Credit facility, it will be referred to by us in this booklet as a NAB Home Equity Line of Credit Account.

NAB Transaction Accounts		NAB Savings Accounts			
NAB FlexiPlus Mortgage Account ⁴	NAB Home Equity Line of Credit Account ⁶	NAB iSaver	NAB Smart Reward Saver	NAB Smart Junior Saver	NAB Cash Manager
n/a ⁵	\$15.00 ⁷	No Fee	\$3.00 ¹⁰	No Fee	No Fee
✓	✓	n/a	n/a	n/a	✓
✓	✓	n/a	n/a	n/a	✓
✓	Refer to Section 2	n/a	n/a	n/a	Refer to Section 2
✓	✓	n/a	n/a	n/a	✓
✓	✓	✓ ⁸	✓	✓	✓
✓	n/a	n/a	n/a ¹¹	n/a ¹¹	✓
✓	n/a	n/a	✓	✓	✓
✓	✓	✓ ⁹	✓	✓	✓
✓	✓	✓	✓	✓	n/a
n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a

7 The monthly account service fee is not payable if, during the period from the last banking day of the previous month and the second last banking day of the current month, (a) the unpaid balance of the account for each day is at least 80% of your facility limit, and (b) you have not exceeded your facility limit and are not in default.

8 After the initial deposit, other deposits to a NAB iSaver account can only be made by transferring funds from the eligible NAB account. This can be done by using the funds transfer option in NAB Internet Banking and NAB Telephone Banking. Refer to Part A clause 2.11 of the Personal Transaction and Savings Products Terms and Conditions.

9 To and from an eligible NAB Transaction account only. Refer to Part A clause 2.4 of the Personal Transaction and Savings Products Terms and Conditions.

10 No monthly account service fee applies if one or no withdrawal is made in a month. If two or more withdrawals are made in a month, the monthly account service fee applicable will be \$3.00.

11 Cheque access via bank cheque only from NAB branches. Fees and charges may apply.

Fee Exemptions and Definitions

Fee Exemptions

Monthly Account Service Fee Waiver	Eligible Account(s)	Eligibility Criteria
Deposit Waiver	<ul style="list-style-type: none"> NAB Gold Banking 	<p>The monthly account service fee is waived if deposit(s) into a NAB Gold Banking account are greater than or equal to the monthly threshold of \$5000 calculated on the last banking day of a month. Deposits may include, but are not limited to:</p> <ul style="list-style-type: none"> Salary Investment Income Share Dividends Interest Income <p>Deposits do not include the following: Refunds, reversals, proceeds from loan drawdown or settlement, insurance premium refunds or interest paid in advance. This is not an exhaustive list and NAB reserves the right to add exemptions from time to time.</p>

Relationship (Footings):

Available subject to NAB discretion and customer application to NAB. Only NAB Smart Reward Saver customers may apply and must demonstrate a combined balance of \$35,000 or more in a single or joint personal account(s) and loan(s) on the final banking day of the preceding month. Approved applicants will be exempt from monthly account service fees.

Excluding

- NAB Personal Project Loans balances (see section 5 for Personal Project Loans details);
- NAB credit card balances;
- managed funds or insurance policies held with MLC, National Financial Management or National Australia Trustees Limited (members of the NAB group of companies);
- BNZA, UBank and Homeside deposit and lending account balances (each are Australian operating divisions of National Australia Bank Limited); and
- NAB Investment Cash Manager balances

Package Benefits

NAB Choice Package: NAB Gold Banking accounts that form part of this package are exempt from monthly account service fees.

NAB Private Tailored Package: NAB Gold Banking accounts that form part of this package are exempt from monthly account service fees.

NAB Portfolio Facility: A NAB Portfolio Facility and linked Sub Accounts are exempt from transaction fees. An ATM Owner Fee, as determined by the ATM operator and presented at the time of the transaction, may apply.

NAB Visa Debit Card Fees

NAB Visa Debit card and NAB Gold Visa Debit card Annual Fees ¹	NAB Classic Banking, NAB Retirement Account NAB eBanking ²	NAB Gold Banking
NAB Visa Debit card – first two cards	\$0 per card	\$0 per card
NAB Visa Debit card – per additional card	\$10 per card	\$10 per card
NAB Gold Visa Debit card – first two cards	\$20 per card	\$0 per card
NAB Gold Visa Debit card – per additional card	\$20 per card	\$20 per card

NAB Visa Debit card and NAB Gold Visa Debit card – other fees

Production of Transaction Evidence Fee	\$5 per item (except where item was not authorised by the cardholder)
Lost/Stolen Card Replacement Fee	\$20 per card issued in Australia. \$100 per card issued overseas. Where second or subsequent replacement card issued in a calendar year.
Request to change card colour	\$20 per request (applicable to NAB Visa Debit card only)

- The first annual fee will be charged when you request a NAB Visa Debit card or NAB Gold Visa Debit card and then annually in the same month thereafter.
- Product no longer for sale.

Section 2

Service Fees

Account Related Services

Overseas Access	NAB Debit card or Linked NAB Credit Card ²	NAB Visa Debit Card
ATM Cash withdrawal¹	\$4 per withdrawal	\$4 per withdrawal
Balance enquiry¹	\$1 per enquiry	\$1 per enquiry
Foreign currency transaction fee¹	2% of Australian dollar transaction amount for cash withdrawals made in currencies other than Australian dollars. Included in the Australian dollar transaction amount shown on your statement.	2% of Australian dollar transaction amount for cash withdrawals or purchases made in currencies other than Australian dollars (itemised separately on your statement).

- 1 These fees will not apply to NAB Gold Banking accounts, NAB Flexiplus Mortgage accounts or NAB Portfolio facility subaccounts.
- 2 For transactions accessing linked transaction or savings accounts.

Statement of account	
Original statement	Free
Additional original statement Original statement sent by fax – first page – each additional page	\$4 per statement \$4 \$2
Repeat statement (reprint if lost, etc.) Repeat statement by fax – first page, an extra – each additional page, an extra	\$7 per statement \$4 \$2
Note: Accessing Smart Statements online	Free
Detail on specific entries List of transactions since last statement/list of last 8 transactions	\$2 per entry (min \$4) \$4
Statement cover	\$2

Transaction verification	
Less than 1 year since transaction	\$2.50 per item (min \$10.00)
1 year or more since transaction	\$5.00 per item (min \$20.00)

Telephone Banking ^{1, 2}	
Transfer between accounts, to credit card or loan	\$0.60 ³
Bill payment	\$0.60 per bill paid

- 1 BPAY® fee will still continue to be charged to your nominated telephone banking fee account. Local call charges apply. Higher call charges apply from public and mobile phones.
- 2 These fees will not apply to specified accounts that are attached to a Portfolio Package or a Private Portfolio Package.
- 3 This fee will not apply on transfers from any account to which a NAB FlexiPlus Mortgage facility or NAB Home Equity Line of Credit facility, is attached.

SMS Banking	
Account Balance	Abolished
Mini Statement	Abolished
Funds Transfer	Abolished
SMS Banking Alerts	Abolished

Periodical payments

Periodical payments between specified accounts are exempt under NAB Choice Package¹, NAB Tailored Home Loan Package², Private Tailored Package, Portfolio Package and Private Portfolio Package.

Periodical payments	
Establishment	Free
To NAB Home Loan or NAB Personal Loan³	Free
To NAB Leasing facilities taken after 1 September, 1997	Free
To NAB Goal Saver Account, NAB Smart Reward Saver or NAB Smart Junior Saver	Free
To other accounts at same or other NAB branch⁴	\$1.80
To account at another bank	\$5.30
Payments by bank/international cheque	\$5.00 + cost of cheque
Periodical Payment not made due to lack of funds	No Fee

- 1 For NAB Choice Package account holders, no fee is charged for periodical payments established on or before 25 May 1997 (including to non-NAB accounts).
- 2 NAB Tailored Home Loan Package no longer for sale.
- 3 Periodical payments are not available for Personal Project Loans.
- 4 No fee is charged for transfers from any of a Choice Package holders' personal NAB accounts to any NAB accounts (including NAB subsidiaries).

Dishonoured items	
Dishonour Fee – inward (e.g. cheque deposited)	No Fee
Dishonour Fee – outward (e.g. lack of funds)	No Fee
Collection basis each re-presentaion	\$15
Notice of Dishonour additional to original notice	\$10

Stop payment request	
Cheques ¹	\$15 per notice
Other	
No Cheque No. Required (e.g. periodical payment)	\$5 per notice

- 1 Cheques reported stolen are exempt from this fee if a copy of the police report is provided.

Reference Fee	
Each day where debits are paid and where an account overdraws or remains overdrawn without an approved facility, or facility is exceeded	No Fee

Cheques

Bank cheques	
	Customer
Issue fee – per cheque	\$8 ¹
Replacement fee – per cheque	\$25
Repurchase fee – per cheque	\$20

Cashing of cheques		
	Customer	Non-Customer
NAB cheque	Free	\$5 ²
Other bank cheque	\$6	n/a
Non Bank Financial Institution cheque cashed by member	\$3	\$3

- 1 This fee will be waived for customers withdrawing \$1,000 or more from their NAB Smart Reward Saver or NAB Smart Junior Saver account.
For NAB Portfolio Facility Linked Sub Accounts the fee arrangements set out in Section 5 will apply.
- 2 Fee is not charged if cheque is cashed at home branch.

Dishonoured cheques

See Dishonoured items under Account Related Services.

Deposit Books	
Credit Listing – pad of 75 in duplicate	\$5
Credit Listing – pad of 50 in triplicate	\$5
Credit List/Summary slip – covers	\$5
Duplicate Large Deposit (CD) book of 50 in duplicate	\$5
Credit Summary – pad of 150	Free

Special clearance of cheques	
Per item	\$15
Bank officer to present item	\$70 per hr (min \$35) + costs

Section 3

Fixed Income Bonds

Fixed Income Bonds (for accounts opened prior to 8 November 2001)

No monthly maintenance or transaction fees.

The deposit may not be prepaid prior to maturity.

However, if you have a genuine need, NAB will consider prepayment. There may be an adjustment to principal and/or interest on prepayment and a Prepayment Fee must be paid.

Fixed Income Bond Prepayment Fee	
Prepayment Fee	\$40

Section 4

Credit Card Accounts

Credit Card Accounts Credit Card annual fees

Accounts opened prior to 1 December 2000 will be charged an annual fee in January each year. Accounts opened from 1 December 2000 will be charged the first annual fee when you accept the credit card agreement and then annually in the same month thereafter.

Credit Card Annual Fees	
NAB Low Rate Visa Card	\$49.00 pa
NAB Visa One Fee-Free*	Nil
NAB Visa One*	\$30.00 pa
NAB Standard MasterCard® and Visa Classic	\$30.00 pa
NAB Visa Mini	\$24.00 pa
NAB Gold MasterCard and Visa Gold	\$90.00 pa
NAB Gold Rewards Visa Card and MasterCard**	\$88.30 pa
NAB Ant™ American Express® Card with Rewards**	\$99.00 pa
NAB Gold Ant™ American Express® Card with Rewards**	\$148.00 pa
NAB Ant™ American Express® Card with No Annual Card Fee**	Nil
Velocity NAB Visa Card*	\$65.00 pa
Velocity NAB Gold American Express® Card*	\$150.00 pa
Velocity NAB Standard Card	\$65.00 pa
Velocity NAB Gold Card	\$150.00 pa
NAB Qantas Card	\$65.00 pa
NAB Qantas Gold Card	\$145.50 pa
NAB Qantas Platinum Card	\$290.00 pa

* NAB Visa One Fee-Free and NAB Visa One replaced the respective Bankcard products. Velocity NAB Standard Card replaced the Velocity NAB Visa Card and Velocity NAB Gold Card replaced Velocity NAB Gold American Express Card.

** Product no longer for sale.

™ Ant is a Trademark of National Australia Bank Limited
ABN 12 004 044 937.

® American Express is a registered trademark of American Express Company.

® MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Credit Card annual fees (cont.)

The annual fee is waived for cards included in a NAB Tailored Home Loan Package,¹ NAB Choice Package, Private Tailored Package, NAB Introductory Rate Home Loan, Homeowner's Package,¹ Portfolio Package and Private Portfolio Package for the life of the Package. When a package is cancelled/terminated, the annual card fee will be debited after the Package ends and then annually in the same month thereafter.

Cards included in NAB Shareholder's Package will have the Credit Card annual fee waived for the next annual fee period, if net purchases on the relevant account during an annual fee period exceed \$4,000 on NAB Ant American Express Card with Rewards; Standard MasterCard, Visa Classic, Velocity NAB Standard Card and Velocity NAB Gold Card accounts and \$7,500 on Gold MasterCard, Visa Gold Card, Gold Rewards Visa Card; Gold Rewards MasterCard; NAB Gold Ant American Express Card with Rewards; Velocity NAB Gold American Express Card and NAB Qantas Gold Card accounts.

¹ No longer for sale.

NAB Gold Rewards (no longer for sale)

NAB Gold Rewards – Program fee

An annual Program fee is charged to each Gold Rewards Card account you have¹. If you have earned points prior to 1 July 2002, the Program fee will be debited annually to each account you have in either July or October of each year. In all other cases the Program fee will be debited to your account when a transaction which earns points is first debited to the account. After that the Program fee will be debited to your account annually on the first business day of the month in which the Program fee was initially charged.

\$57.20
(GST inclusive)

¹ If your NAB Gold Rewards credit card account is part of a NAB Choice Package, or NAB Private Tailored Package or Portfolio Package or Private Portfolio Package arrangement the Program fee is waived for the life of the Package. The fee will be debited when your Package ends and then annually in the same month thereafter.

Credit Cards – Other Fees

The following fees and charges apply to all credit card accounts, unless otherwise indicated.

The following fees will be debited on provision of service.	
Repeat Statement Fee	\$7 per statement
Note: Accessing NAB Smart Statements online	Free
Repeat Year-End Summary of Spend (NAB Qantas Platinum Card only)	\$7 per year-end summary
Production of Transaction Evidence Fee	\$5 per item (Except where item was not authorised by the cardholder.)
Lost/Stolen Card Replacement Fee¹	\$20 per card issued in Australia or \$100 per card issued overseas where the second or subsequent replacement card is issued in a calendar year.
Request to change card colour	\$20 per request (applicable to NAB Visa Mini only)
Overseas Payment Order Purchased Fee	\$5 per item

¹ Gold and Platinum card accounts are exempt from the Lost/Stolen Card Replacement Fee.

NAB Visa One Fee-Free is exempt from Repeat Statement Fee, Production of Transaction Evidence Fee, Lost/Stolen Card Replacement Fee, Overseas Payment Order Purchased Fee and NAB Processing Fee.

NAB International Transaction Fee

The following NAB International Transaction Fees apply to all credit card accounts, except NAB Visa One Fee-Free.

Single Currency Transaction: A transaction made in Australian dollars with an internationally-designated merchant.

Multi Currency Transaction: A transaction made in a currency other than Australian dollars with an internationally or Australian-designated merchant.

Card Scheme	Transaction Type	NAB International Transaction Fee ¹
Visa	Single Currency	2.30%
	Multi Currency	2.50%
MasterCard	Single Currency	2.00%
	Multi-Currency (Made with an internationally designated merchant)	2.50%
	Multi-Currency (Made with an Australian-designated merchant)	1.70%
American Express ²	Single Currency	1.50%
	Multi Currency	1.50%

- 1 Includes a NAB Processing Fee of 1.50% plus any Card Scheme Fee charged to NAB and on-charged to you. This Fee is a percentage of the converted AUD amount shown on your statement.
- 2 American Express Multi-Currency transactions are subject to an American Express Currency Conversion Factor of 1.00% of any USD transaction amount or any USD equivalent amount for transactions made in non-USD. This Factor is included in the converted AUD amount shown on your statement.

Cash Advance Fees

The following cash advance fees apply to all credit card accounts, except NAB Visa One Fee-Free.

For Cash Advances via the Channels listed below you will be charged a percentage of the Cash Advance (in Australian dollars) or the minimum fee, whichever is the greater.

However, if after NAB posts the Cash Advance transaction, the balance of your account is in credit or zero, the minimum fee amount for the Channel used will apply.

Note: NAB posts purchases and cash advances in that order to your account before posting payments and refunds.

Channel	Cash Advance amount	Minimum fee
NAB Internet Banking	1.75%	\$1.75
NAB Telephone Banking	1.75%	\$1.75
NAB ATM	1.75%	\$1.75
Non-NAB ATM (Aust)	1.75%	\$1.75
Overseas ATM¹	1.50%	\$4.00
NAB branch, Travelex or Australia Post (Bank@Post) outlets²	1.75%	\$1.75
Non-NAB branch¹	1.50%	\$4.00

- 1 In the case of cash advances made in currencies other than Australian dollars, the cash advance amount used to calculate the cash advance fee is the Australian dollar amount posted to your NAB Credit Card account.
- 2 American Express cards are not accepted at non-NAB branches, Travelex or Australia Post (bank@Post) outlets.

Late Payment and Overlimit Fees

Debited monthly (if applicable)	
Late Payment Fee¹	\$5 (Debited on or after the day when an amount that is due for payment is not paid on or before its due date if, at the time the fee is debited, the balance of the account is \$50 or more.)
Overlimit Fee	Abolished.

- 1 NAB Visa One Fee-Free is exempt from the Late Payment Fee.

Section 5

Loans, Overdrafts and Other Lending Facilities

Loans

We will advise you in writing of any agreed borrowing facility which will cover the interest rate, how and when it is charged, and what fees are payable. Fees typically include an Application Fee and a Loan Service Fee.

Changes to interest rates are advised by press advertisements and appear on your loan account statement. Details of current rates can be obtained from your branch.

Application fees are non refundable upon acceptance of loan or lending facility. If the facility is declined by NAB or not accepted by you, the application fee will be refunded.

Personal Loans			
	Application Fee	Loan Service Fee	Default Fee
Fixed and Variable Rate Personal Loans	\$150	\$10 per month for unsecured tiered; otherwise free	\$35 payable for first and each subsequent Collection Letter issued when your loan repayments are past due
Tertiary Student Package Deferred Repayment Loan	Nil	Nil	\$35 payable for first and each subsequent Collection Letter issued when your loan repayments are past due

Personal Project Loans	
Application Fee Debited on the closing date of the statement period in which the first transaction is debited to the loan account	\$150
Monthly Service Fee First debited on the closing date of the last statement period during the access period, and then monthly on the closing date of each statement period thereafter	\$7

Personal Project Loans – Other Fees

Debited on provision of service	
Repeat Statement Fee	\$7 per statement
Note: Accessing Smart Statements online	Free
Production of Transaction Evidence Fee	\$5 per item (except where item was not authorised by the cardholder)
Lost/Stolen Card Replacement Fee	\$20 per card issued in Australia \$100 per card issued overseas Where second or subsequent replacement card issued during the access period
Overseas Payment Order Purchased Fee	\$5 per item

Branch withdrawal fees	
Non-NAB branch withdrawal fee	\$5 (This fee applies to all Personal Project Loan accounts. However, if after NAB posts the transaction, the balance of your account is in credit or zero this fee will not apply.)

Late Payment and Low Value Transaction Fees	
Late Payment Fee	\$5 (Debited on or after the day when an amount that is due for payment is not paid on or before its due date if, at the time the fee is debited, the balance of the account is \$50 or more.)
Low Value Transaction Fee (Not debited if after NAB posts the transaction, the balance of your account is in credit or zero.)	\$20 (For each transaction made by a cardholder less than the low value transaction threshold (AUD 300). The Low Value Transaction Fee will be debited to your loan account on the same day as the transaction to which it relates.)

NAB International Transaction Fee

Single Currency Transaction: A transaction made in Australian dollars with an internationally-designated merchant.

Multi Currency Transaction: A transaction made in a currency other than Australian dollars with an internationally or Australian-designated merchant.

Card Scheme	Transaction Type	NAB International Transaction Fee ¹
Visa	Single Currency	2.30%
	Multi Currency	2.50%

- 1 Includes a NAB Processing Fee of 1.50% plus any Card Scheme Fee charged to NAB and on-charged to you. This Fee is a percentage of the converted AUD amount shown on your statement.

Home Loans

Home Loans	
Application Fee	\$600 ^{1,2}
Bank cheque fee (payable on the settlement date whenever more than 3 bank cheques are required at settlement.)	\$8 each for the 4th and subsequent cheques
Progressive Drawdown Fee	\$60 per payment
Defence HomeOwner Loans	\$600
Loan Service Fee. For loans opened prior to 21 Nov. 1994	Fee charged half yearly in March and September
Highest balance:	
Up to \$10,000	\$8
\$10,001 – \$15,000	\$10
\$15,001 – \$20,000	\$13
\$20,001 – \$30,000	\$15
Over \$30,000	\$18
For loans opened on or after 21 Nov. 1994³ (excluding NAB Base Variable Rate Home Loan NAB Introductory Rate Home Loan and NAB Clear Banking Home Loan)	\$8 per month ¹⁰
For loans linked to NAB 100% Offset	\$10 per month ¹⁰
For NAB Introductory Rate Home Loan	\$10 per month
Defence HomeOwner Loans	\$5 per month
NAB Defence Force Home Loans	\$8 per month (\$10 per month when linked to NAB 100% offset). ¹⁰
Switch Fee⁴	\$300
Payable whenever we agree to your request to change the type of your interest rate or repayments or to increase the amount of credit except by way of redraw. For example, a Switch Fee is payable for home loans changing from:	
<ul style="list-style-type: none"> • Fixed to variable • Variable to fixed • Base Variable Rate Home Loan – interest only to principal and interest. 	
Redraw Fee (NAB Base Variable Rate Home Loan)	\$50 per drawing
Prepayment Fee for fixed rate loans only (also referred to as Administration Fee) ⁵	\$360 (plus any economic cost ⁶)
Rate Lock⁷	Fees available on request
Default Fee⁸ (payable for first and each subsequent Collection Letter issued when your loan repayments are past due)	\$35

Early Exit Fee (NAB Introductory Rate Home Loan ⁹), a percentage of the initial facility limit, payable if the whole of a loan amount is repaid within 4 years from the initial loan drawdown date	0.40%
Early Exit Fee (Home Loans ¹¹ other than Custom Home Loan and NAB Introductory Rate Home Loan), payable if the whole of a loan amount is repaid within 4 years from the initial loan drawdown date	\$900
Early Exit Fee (Custom Home Loan ⁹), payable if the whole of a loan amount is repaid within 4 years from initial loan drawdown date	\$2,000

- For loans included in the NAB Choice Package and NAB Private Tailored Package there is no application fee. NAB will waive the application fee for all NAB Defence Force Home Loans.
- Application Fee includes up to 2 home loan applications, provided they are applied for at the same time and are over the same security. Includes FlexiPlus Mortgage facilities and Home Equity Line of Credit facilities.
- For existing loans affected by NAB Shareholder's Package the Service Fee is free for a period of 5 years from establishment of the package benefits. These benefits are not available with any other package offered by the Bank.
- For NAB Defence Force Home Loans and loan contracts included in a NAB Choice Package, Homeowner's Package (no longer for sale), Private Tailored Package, Portfolio Package and Private Portfolio Package the Switch Fee does not apply. Other home loan changes not detailed attract an Application Fee of \$600.
- Prepayment fee is payable when you prepay the whole of the loan amount which is under a fixed interest rate. It may also be payable when you prepay less than the whole of the loan amount. However, for prepayments less than the whole loan amount, NAB will waive the prepayment fee on the first \$20,000 of prepayments per fixed rate period, except for prepayments of Personal/ Residential Investment Fixed Rate Interest Only Loans (no longer for sale). NAB will also waive the prepayment fee payable under NAB Tailored Home Loan Packages contracts (no longer for sale) produced prior to the 22/03/04 where you prepay less than the whole amount of the loan.
- Economic costs may be payable when you prepay the whole of the loan amount which is under a fixed interest rate. They may also be payable when you prepay less than the whole of the loan amount during a fixed rate period. However, for prepayments less than the whole loan amount NAB will waive economic costs on the first \$20,000 of prepayments per fixed rate period, except for prepayments of Personal Residential Investment Fixed Rate Interest Only Loans (no longer for sale). NAB will also waive economic costs payable under NAB Tailored Home Loan Packages contracts (no longer for sale) produced prior to the 22/03/04 where you prepay less than the whole amount of the loan. Economic cost is the Bank's reasonable estimate of its loss (if any) from the early termination of a fixed rate loan or a prepayment.

- Rate Lock enables fixed rate home loan customers to 'lock' the fixed interest rate applying at approval date for up to 3 months.
- Excludes Defence HomeOwner Loans.
- If your contract was issued prior to 22/10/06, any applicable Early Exit Fee will be the fee set out in your contract, not the fees described in this booklet.
- For loans affected by the NAB Choice Package, NAB Private Tailored Package and HomeOwners Package, there are no monthly service fees.
- Excludes Defence HomeOwner Loans and NAB Clear Banking Home Loans.

NAB FlexiPlus Mortgage Facilities

NAB FlexiPlus Mortgage facilities	
Application Fee	\$600 ^{1,2}
Switch Fee³ Payable whenever you agree to increase your facility limit or any account limit under your FlexiPlus Mortgage Contract.	\$300
Bank cheque fee (payable on your first drawing under this facility whenever more than 3 bank cheques are required)	\$8 each for the 4th and subsequent cheques
Bank cheque fee (payable for each bank cheque whenever required after your first drawing under this facility)	\$8
Facility Fee	\$250 pa ⁴
Early Exit Fee (payable if the facility is cancelled within 4 years of the settlement date described in your contract. If your facility is attached to more than one account, ie you have 2 account limits, the early exit fee is payable if an account limit is cancelled within 4 years of the settlement date)	\$900

- For loans included in a NAB Choice Package or a Private Tailored Package the Application Fee is waived.
- Application Fee includes up to 2 home loan applications, provided they are applied for at the same time and are over the same security. Includes variable and fixed rate home loans.
- For loan contracts included in a NAB Choice Package, Homeowners Package (no longer for sale), Portfolio Package and Private Portfolio Package, Private Tailored Package, the Switch Fee does not apply.
- For loans included in a NAB Choice Package or a Private Tailored Package the facility fee is waived.

NAB Home Equity Line of Credit Facilities

NAB Home Equity Line of Credit Facilities	
Application Fee ¹	\$600
Switch Fee (payable whenever you agree to increase your limit)	\$300
Service Fee	\$15pm ²
Early Exit Fee (payable if the facility is cancelled within 4 years of the settlement date described in your contract)	\$900

- 1 Application Fee includes up to 2 home loan applications, provided they are applied for at the same time and are over the same security. Includes Flexiplus mortgage facilities and variable and fixed rate home loans.
- 2 The service fee is not payable if, during the period from the last business day of the previous month and the second last business day of the current month, a) the unpaid balance of the account for each day is at least 80% of your facility limit, and b) you have not exceeded your facility limit and are not in default.

NAB Portfolio Facilities

NAB Portfolio Facilities ¹	
Bank cheque fee (payable on your first drawing under this facility whenever more than 3 bank cheques are required)	\$8 each for the 4th and subsequent cheques
Bank cheque fee (payable for each bank cheque whenever required after your first drawing under this facility)	\$8

- 1 For the avoidance of doubt the service fees set out in Section 2 will apply to NAB Portfolio Facility sub accounts except where otherwise stated.

Packages

Packages	Annual Package Fee
NAB Choice Package	\$395
Private Tailored Package	\$750
Portfolio Package	\$550
Private Portfolio Package	\$750

Overdraft Facilities

NAB Overdraft ^{1,2}	
Application Fee	
Up to \$40,000	\$0
\$40,001 – \$60,000	\$600
\$60,001 – \$80,000	\$725
\$80,001 – \$125,000	\$1,000
\$125,001 – \$150,000	\$1,250
\$150,001 – \$250,000	\$1,800
Over \$250,000	1%

- 1 NAB Choice Package customers may apply for up to \$10,000 Overdraft Protection on their NAB Gold Banking account, with no application or Service Fees. (This is subject to meeting normal credit assessment criteria.)
- 2 NAB Private Tailored Package customers may apply for up to \$50,000 Overdraft Protection on their NAB Gold Banking account, with no application or Service Fees. (This is subject to meeting normal credit assessment criteria.)

Overdraft Line Fee (formerly Overdraft Service Fee)	
Fee is based on higher of approved limit or debit balance and is debited to account March and September	
Up to \$5,000	\$35 each half year
\$5,001 – \$10,000	\$70 each half year
\$10,001 – \$20,000	\$80 each half year
\$20,001 – \$30,000	\$140 each half year
\$30,001 – \$40,000	\$190 each half year
\$40,001 – \$60,000	\$290 each half year
\$60,001 – \$80,000	\$400 each half year
\$80,001 – \$125,000	\$500 each half year
Over \$125,000	0.40% (min \$500) each half year

Exemptions

- Facilities where:
 - an Application Fee has been charged in February or August.
- Farm Management Accounts
- FlexiPlus Mortgage facilities
- Home Equity Line of Credit

Concession

Fee may be charged on highest limit and not peak debt where:

- Excesses over recorded limit were allowed for less than 15 days during the half year and there was no more than normal work involved in supervision of account;
- A special reason exists, e.g. worthwhile credit funds are held in associated accounts.

Other Lending Facilities

Applies to Personal/Residential Investment Fixed Rate Interest Only Loan (no longer for sale), Fully Drawn Advance¹ and Instalment Loans¹.

Application Fees	
Fully drawn advance	As for NAB Overdraft
Instalment Loans	\$600

¹ These products are no longer available to personal customers for personal purposes.

Loan Service Fee	
Fee is based on higher of approved limit or debit balance and is debited to account in March and September. For loans opened prior to 10.4.96	
Up to \$2,000	\$40 each half year
\$2,001 – \$5,000	\$50 each half year
\$5,001 – \$10,000	\$60 each half year
\$10,001 – \$20,000	\$80 each half year
\$20,001 – \$40,000	\$120 each half year
\$40,001 – \$60,000	\$170 each half year
\$60,001 – \$80,000	\$230 each half year
\$80,001 – \$100,000	\$280 each half year
Over \$100,000	0.20% (min \$210 each half year)
Instalment Loans opened from 10.4.96	\$5 per month
For Personal/Residential Investment Fixed Rate Interest Only Loan opened from 10.4.96 (no longer for sale)	\$48 each half year (charged March – September)
Prepayment fee for Personal/Residential Investment Fixed Rate Interest Only Loan (P/RIFRIOL) (also referred to as Administration Fee) (no longer for sale)	\$360 (plus any economic cost) ¹

¹ Economic cost is the Bank's reasonable estimate of its loss (if any) from the early termination of a fixed rate loan or a prepayment.

Documentation Services

Stamping	
Lodgement of Documents by bank ¹	\$150 ²

Registration	
Lodgement of Documents by bank ¹ eg. Mortgage, Discharge of Mortgage, Life Policy, Bill of Sale	\$150 ²
Production of Documents to permit registration by other parties ¹	\$150

Preparation &/or Execution	
Preparation &/or execution by bank of Discharge of Mortgage ¹	\$150 ²

¹ Applies to each execution by bank of discharge of Mortgage, preparation of each and production of document to permit registration by other parties, registration of Bills of Sale, registration of Life Policies, registration of Mortgages and stamping of documents which form part of bank security.

² For NAB Clear Banking Home Loans there are no bank fees payable for Stamping, Registration or Preparation and/or Execution services.

Charges where Uncertificated Shares Provided as Security Under CHES (Clearing House Electronic Sub-Register System). All fees are GST inclusive

Establishment of Sponsorship and Holder Identification Number (HIN), upon lodgement of a single line of shares into the Mortgagor's HIN

Securities valued¹ at up to \$500,000	\$120
Securities valued above \$500,000	\$120 for the first \$500,000 plus \$33 for every \$100,000 (or part thereof) above \$500,000
Additional lines of security lodged at establishment	\$44 irrespective of value
Statement of holdings	\$33
Statement of transactions	\$33
TFN lodgement²	\$44
Takeover acceptance³	\$44
All other transactions not otherwise mentioned above or exempted⁴	\$120

- 1 Security valuation is the last price quoted at the close of trading on the day before the instruction to establish the holding being issued to the Sponsor, multiplied by the number of shares held.
- 2 Must be lodged with the Sponsor no later than two (2) business days prior to the 'ex' date for any distribution of income or capital from the company.
- 3 Must be notified to the Sponsor no later than two (2) business days prior to the closing date of the takeover offer.
- 4 Includes the addition or removal of shares to the Mortgagor's HIN, but excludes the initial receipt of one or more lines of shares at the establishment of the facility and any holding altered by a corporate action, i.e. bonus, rights and Dividend Reinvestment Plan issues.

Settlement Fee

Where bank staff attend a settlement in connection with a loan or security for a loan	\$200 ¹
--	--------------------

Search Fee (Titles Office)

Where carried out by bank staff	\$40 + Registrar's Fee
Where conducted by search firm	\$35 + costs

Company/Business Name Searches

Company Search	\$40 per search (inclusive of Registrar's Fee)
Business Name Search	\$40 per search (inclusive of Registrar's Fee)

- 1 For NAB Clear Banking Home Loans there is no Settlement Fee payable.

Legal Fees

Legal fees for work performed by the Bank's internal legal department. Please refer to NAB's Legal Fees and Charges booklet, available on request, for a comprehensive list of legal fees and charges applicable to lending transactions and enforcement matters where legal work is performed by NAB's internal legal department.

Section 6

Other Service Fees

Payable and debited when the transaction occurs or service is provided.

International Payments

International Drafts/Cheques Outward	
Drawn on banks with currency/AUD arrangement with NAB	\$15
Drawn on banks without currency/AUD arrangement with NAB	\$25
Refund/Reissue (this charge covers the cost of placing a 'stop' where the original cheque has been lost/stolen)	\$30
Repurchase	\$20

Telegraphic Transfers Outward (sent overseas)	
International Transfer via NAB Internet Banking (in Australian dollars and foreign currency)	\$22
Over The Counter (in Australian dollars and foreign currency)	\$30
Pursuant to Facsimile Letter of Authority (in Australian dollars and foreign currency)	\$35

Enquiries regarding payment (International Drafts/Cheques and Telegraphic Transfers)	
General enquiries or investigations, at a customer request, that require SWIFT messaging	\$25

Cancellation of telegraphic transfers	
Cancellation of telegraphic transfers	\$20

International Drafts/Cheques Inward (received)		
	Customer ¹	Non-Customer
In overseas currency and purchased: Payable outside Australia (overseas):		
Includes drafts, cheques and dividend warrants etc. and negotiations under traveller's letters of credit Up to and including the equivalent of \$10	Free	\$20
Over the equivalent of \$10	\$10 for each purchase	\$20 for each purchase
Payable in Australia:		
Drawn on another bank and forwarded for collection	\$40	\$60
Drawn on NAB	\$10 for each purchase	\$20 for each purchase
In Australian dollars and purchased:		
Drawn on NAB	Free	\$10 if cashed
Payable outside Australia	\$40	\$60
Sent for collection in Australian or overseas currency payable outside Australia	\$40 (GST inclusive)	\$60 (GST inclusive)

Dishonour of overseas cheques		
	Customer	Non-Customer
Dishonour of overseas cheques	\$30	\$30

1 In section 6 means existing NAB account holder.

International Transfers Inward (received)		
Transfers to NAB in Australian or overseas currency:		
Deposited to NAB account	\$6 – \$12 ¹	
Deposited to non-NAB account	\$15 – \$25 ¹	
	NAB Customer	Non-NAB Customer
Transferred to another bank unconverted	\$35	\$35

- 1 Fee depends on currency and level of commission paid to overseas bank. Fee may include a commission of up to 50% of total fee eg Fee of \$12 for an International Transfer deposited to a NAB account may include a commission of up to \$6.

Travel Money	
	All Customers
Foreign Currency Notes (Issued)	1.10% of AUD equivalent (min \$10) (GST inclusive)
Foreign Currency Notes (Cashed)	1.10% of AUD equivalent (min \$10) (GST inclusive)
Travellers Cheques (Issued)	1.10% of AUD equivalent (min \$10) (GST inclusive)
Cash Passport ¹ (Issued)	1.10% of AUD equivalent (min \$10) (GST inclusive)
Cash Passport ¹ (Reloaded)	1.10% of AUD equivalent (min \$10) (GST inclusive)

- 1 Other fees and charges apply to this product in addition to those charged by NAB. For details please refer to Cash Passport Customer Terms and Conditions.

Travellers Cheques (Cashed):		
	NAB Group Issued	Non-NAB
Australian and foreign currency	Free	\$5

Safe Custody Services

Safe custody services	
Customer's sealed packets	
Custody charge	\$26.75 (GST inclusive), per packet per year
Exemption	
Existing first packet lodged as at 1 January 1995 is free until further notice. Charge to be made on lodgement and annually thereafter as at 31 May.	
Activity charge where consistently more than one access per month:	
First access per month	Nil
Additional accesses per month, per access	\$5.35 (GST inclusive)
Customer's locked boxes and double custody items	
Custody charge per 8000 cubic centimetres (500 cubic inches) or part thereof	\$64.20 (GST inclusive) per year or part of year
Charge to be made on lodgement and then annually as at 31 May	
Activity charge – where consistently more than one access per month:	
First access per month	Nil
Additional accesses per month, per access	\$5.35 (GST inclusive)
Note: Where locked box/double custody item is known to contain computer tape/s, disk/s or microfilm records, minimum annual charge is \$70.60 (GST inclusive) plus activity charge of \$5.35 (GST inclusive) per lodgement (to be applied as at 31 May on a retrospective basis).	
Customer's sealed bags/locked boxes lodged overnight	
Flat charge per night	\$21.40 (GST inclusive)
Charged on lodgement or monthly by arrangement with customer.	

Safe Deposit Boxes
Available in Adelaide, Brisbane, Geelong, Melbourne, Perth and Sydney. Fees for this service vary depending on where the service is provided. Details of applicable fees are available on application (please direct all enquiries to the nab customer contact centre – details are on the rear cover of this brochure).

Other Banking Services

Bank certificates	
Account balances or interest accrued	\$15 per certificate
Certificates covering ¹ Bank confirmation – audit requests Bill holdings Comprehensive certificates supplied for audit Deeds and documents held Goods shipped	Each certificate at an hourly rate of \$90 per hour (minimum \$70 per certificate)
Note: Charge will apply whether documents are held as security or otherwise, and to confirmation of previous certificates.	

Transaction Charges

Transactional legal fees will apply where, as a condition of NAB providing a loan, taking a security, consenting to an amendment to a loan or security or providing banking accommodation, legal work is required to be done by NAB's internal legal department. The legal fee will be disclosed to you by your banker before any legal work is commenced.

Credit transfers		
	Customer	Non-Customer
Transfers to another NAB branch	Free	Free
Transfers to other bank	\$5	\$15
(Plus cash handling fee)	Free	1.50% (min. \$1)

Funds Transfer Fee ² - Facsimile Request	
Incurring when the NAB processes written instructions received via letter or facsimile to manually transfer funds to another NAB account or an account with another financial institution. Facsimile written instructions will only be acted on where a facsimile letter of authority is held.	\$20 per transfer (not per letter or facsimile). Plus applicable service fees (see International Services and Other Banking Services)

- 1 This fee does not apply to any credit contract with NAB to which the Uniform Consumer Credit Code applies.
- 2 This fee does not apply to instructions such as Periodical Payments, Direct Debits and Cheques.

Encashment/Negotiation Advices	
Encashment/Negotiation Advices	\$20 per advice. Free for accounts without cheque access

Bank Guarantee (also known as Guarantee by Bank)	
Issuing fee	Available on application
Service Fee (also known as Half-Yearly fee)	Available on application
At request of foreign bank	Available on application

Coin Swap Machine Exchange Fee	
Where proceeds counted by coin swap machine are not deposited directly to a NAB account	10% of total value counted is charged

Lodgement of cheques	
By mail without deposit slip	\$5

Miscellaneous services ¹	
Charge Rate for services not otherwise provided for in this guide.	\$90 per hour with a minimum fee of \$70

- 1 This fee does not apply to any credit contract with NAB to which the Uniform Consumer Credit Code applies.

Teletransfers (in Aust.)		
	Customer	Non-Customer
Flat fee for Teletransfer of funds	\$35	\$45
Plus, if transfer to another bank, cash handling fee	Free	1.50% (min. \$1)

Section 7

Government Taxes

Goods and Services Tax (GST)

The GST Clause applies to fees and charges that are not expressed as 'GST inclusive' in this brochure. However, in the event of a change to the GST rate, NAB reserves the right to apply the GST clause to all fees in this brochure.

GST Clause

If NAB is liable to pay goods and services tax or any similar tax (GST) on a supply made in connection with a service referred to in this brochure, then the Customer agrees to pay NAB (on demand) an additional amount equal to the consideration payable for the supply, multiplied by the prevailing GST rate.

Definition of GST

'GST' a goods and services tax or any similar tax imposed in Australia.

This page has been left blank intentionally

For more information call **13 22 65** or

13 BANK

8am – 8pm EST, Monday to Friday
or visit us at nab.com.au



Hearing impaired customers
with telephone typewriters
can contact us on **13 36 77**