

Indicator Rates – For Foreign Currency Account

Monday 25 August 2008

NAB Foreign Currency Account - Onshore

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

- the document titled Terms and Conditions for this product; and
- the document titled A Guide to Fees and Charges – International Trade Services.

Foreign Currency	Debit Balance – Base Interest Rate (p.a.) ^{*#} (an interest margin may also apply – see below)	Credit Balance – Interest Rate (p.a.)
USD United States dollar	3.250 %	1.250 %
JPY Japanese yen	1.375 %	Nil
GBP Pounds sterling	6.250 %	4.250 %
CHF Swiss franc	3.125 %	1.250 %
NZD New Zealand dollar	8.750 %	7.250 %
CAD Canadian dollar	3.750 %	2.250 %
DKK Danish krone	6.625 %	2.500 %
HKD Hong Kong dollar	3.500 %	0.500 %
EUR Euro	5.375 %	3.500 %
NOK Norwegian krone	7.625 %	3.750 %
SGD Singapore dollar	3.250 %	Nil
SEK Swedish krona	6.875 %	2.750 %
ZAR South African rand	19.250 %	7.750 %
PGK Papua New Guinea kina	23.000 %	Nil
WST Western Samoa tala	20.000 %	Nil
PHP Philippine peso	19.000 %	Nil
THB Thailand baht	19.000 %	Nil
FJD Fiji dollar	19.000 %	Nil

* **“Default Rate”** for customers who *do not* have an approved overdraft facility: the default rate charged on debit balances is equal to the applicable Debit Balance Base Interest Rate plus a margin of 3%.

“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 margin (if any) set out in the 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.

This information was prepared on 25 August 2008. All rates are effective **25 August 2008**, and are subject to change at any time. Fees and charges apply. To find out more call into your nearest branch of NAB or call 13 10 12.

