



Schedule of Fees for Access

Your guide to fees for access

This schedule covers the ways in which you can access personal information recorded by the National Australia Bank Group ("Group") and the fees that may apply. The Group is the National Australia Bank Limited and its subsidiaries such as MLC Ltd. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

If you seek access to your personal information you will normally be asked to complete a Personal Information – Request for Access form (102-015), which will cover access requests for personal information held by both single and multiple organisations in the Group. This Schedule of Fees for Access should be read in conjunction with the form.

Levels of Access

There are three levels of access that can be requested on the form:

- Summary
- Specific
- Group-wide

How your information will be provided

Information provided to you in response to a summary request for access will be in the form of a computer-generated summary of your personal information held in the Group's computer systems for the following:

- National Australia Bank Limited Accounts
- Personal Lending Accounts
- National Credit Cards
- Homeside Lending Accounts
- MLC Wealth Management Products

If you have requested specific information, this may be provided to you in the form of photocopies of documents and printouts of various computer screens as well as computer-generated reports.

If you have any questions regarding the form, how to complete it, or questions regarding the schedule of fees for access please call Access and Corrections on 1300 720 277.

Charging fees for access

The Group may charge a fee for providing you with the access to your personal information, but will not charge a fee for lodging a request for access. Provision of the personal information requested is conditional upon the appropriate fee being paid.

Fees are charged to cover costs of provision of access and are based on the following:

- Hourly labour charge of \$37.50** for locating and collating information (which might also include supervision costs and costs associated with reviewing the personal information that has been located to determine if there is a reason permitted by law why we will not give you access)
- Costs associated with time spent explaining documentation.
- Photocopying and reproduction costs.
- Costs associated with the retrieval of documents from archives and repositories.
- Out of pocket expenses including facsimile, telephone and mail charges

* Some specific requests for access may incur a charge, in particular for personal information recorded for superannuation and non-superannuation life insurance products. In such instances a quotation will be provided.

** A quote will be provided based on the estimated costs of providing this level of access. In the event that the quote is less than \$50.00, there will be no charge. If the quote is \$50.00 or higher, then a charge will be levied.