

# Average Merchant Service Fee



The Average Merchant Service Fee (MSF) shown in this table is designed to help you compare your Merchant Service Fees with similar businesses. They are not your individual merchant service fee or a complete representation of all the costs associated with accepting card payments.

|                               |                                 |
|-------------------------------|---------------------------------|
| <b>Reporting organisation</b> | National Australia Bank Limited |
| <b>Reporting period</b>       | 30/09/26                        |

| Merchant Categories           | Card type       | Merchant Service fee (%) |
|-------------------------------|-----------------|--------------------------|
| <b>All direct merchants</b>   |                 | <b>0.58%</b>             |
| Domestic (card present)       | Debit & prepaid | 0.38%                    |
|                               | Credit          | 0.80%                    |
| Domestic (card not present)   | Debit & prepaid | 0.48%                    |
|                               | Credit          | 0.79%                    |
| Foreign                       | Debit & prepaid | 1.96%                    |
|                               | Credit          | 1.95%                    |
| <b>Small merchants</b>        |                 | <b>0.87%</b>             |
| Domestic (card present)       | Debit & prepaid | 0.76%                    |
|                               | Credit          | 0.96%                    |
| Domestic (card not present)   | Debit & prepaid | 1.03%                    |
|                               | Credit          | 1.19%                    |
| Foreign                       | Debit & prepaid | 1.57%                    |
|                               | Credit          | 1.55%                    |
| <b>Medium-sized merchants</b> |                 | <b>0.66%</b>             |
| Domestic (card present)       | Debit & prepaid | 0.43%                    |
|                               | Credit          | 0.91%                    |
| Domestic (card not present)   | Debit & prepaid | 0.73%                    |
|                               | Credit          | 1.03%                    |
| Foreign                       | Debit & prepaid | 2.01%                    |
|                               | Credit          | 2.08%                    |

These figures represent average fees across merchant categories and are provided for transparency purposes. All figures are presented as exclusive of GST.