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A guide to your
NAB Merchant Statement

As part of NAB's ongoing commitment to keeping it simple and doing the right thing to help our customers, we have created a guide on how to read your NAB Merchant Statement. If you have any questions in relation to this guide please contact us on **1300 369 852** Monday to Friday between 8.00am and 8.00pm AEST or visit **www.nab.com.au/merchanthelp**.

Your NAB Merchant Number and Statement Period

Please quote your Merchant Number when you make any account enquiries. Merchant statements are sent monthly and can be downloaded via NAB Connect. The statement period is outlined here and appears in this position on each page of the statement.

Enquiries

Contact the NAB Merchant Service Centre on **1300 369 852** or visit www.nab.com.au/merchanthelp if you have any questions regarding your merchant facility.

Fee Settlement Summary

A summary of Fees processed to your account.

BSB and Account number: Details of the account to be debited or credited.

Credit $/Debit $: Charges debited or credited to your account in dollars.

Total Fees (inc GST): Total sum of all fees processed.

Facility Fees and Charges

Details of fixed facility fees and charges.

Description: Fee type.

Unit price: Cost per unit.

Fee (inc GST): The total fee for each type of fixed charge.

Total: Total fixed fees.

nab

National Australia Bank Limited
ABN 12 004 044 937

Merchant Statement / Tax Invoice
National Australia Bank
ABN 12 345 678 910

Merchant Number	123456789
Statement Period	May 2026
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NATIONAL AUSTRALIA BANK
395 BOURKE STREET
Melbourne VIC 3000

Enquiries
Please call **1300 369 852** from Monday to Friday between 8 am and 8 pm AEST or fax on **1300 780 662**

Fee Settlement Summary

BSB	Account Number	Credit $	Debit $
084000	123456789		$2,233.46
Total Fees (Including GST)			**$2,233.46**
GST Included			$223.35

Facility Fees and Charges

Description	Qty	Unit Price	Fee (inc GST)
Terminal Fee	2	$25.00	$50.00 -
Total			**$50.00 -**

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Transaction Fees & Charges

Transaction fees and charges for Debit and Credit cards (includes Merchant Service Fee 'MSF' and chargebacks where applicable).

Scheme Card: Lists credit card transactional fees.

Service Fee: Visa, MasterCard, Alternative Payments: Merchant Service Fees for each card type processed.

Note: The item 'Card Issuer Fee' only applies to merchants that have Interchange Plus and Interchange Plus Plus Pricing.

EFTPOS Debit: Lists debit card transactional fees.

Service Fee: Sale when the fee charge relates to a purchase transaction on a savings or cheque.

Description: Fee type.

Unit price: Fee charged as either a percentage of your transactions or a single unit charge.

Fee (inc GST): The total fee for each type of charge applied.

Total: Total transactional fees.

Scheme Fees

This is a summary of the scheme fees per card category and applies only to Interchange Plus Plus pricing. Mastercard, Visa and UnionPay scheme fees are fees charged by NAB to recover charges imposed by Mastercard, Visa and UnionPay in connection with the operation, processing, and administration of card transactions on their respective networks.

Note: 'Total' figure will match the line item 'Scheme Fee' in the Transaction Fees and Charges section above.

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Transaction Fees & Charges

Scheme Card

Description	No. of Txns	Value of Txns	Unit Price	Fee (inc GST)
Scheme Fee				$164.80-
Card Issuer Fee *				$955.85-
Service Fee - Visa		$44,553.83	0.794%	$353.76-
Service Fee – MasterCard		$49,444.34	0.794%	$392.59-
Service Fee – CUP		$2,292.89	0.794%	$18.21-
Chargeback Fee	6		$25.00	$150.00-
Total				**$2,035.21-**

**See breakdown by Credit Card Interchange Category below.

EFTPOS Debit

Description	No. of Txns	Value of Txns	Unit Price	Fee (inc GST)
Service Fee - Sale	46		0.25	$11.50 -
Service Fee – Sale (MCR)	547		0.25	$136.75 -
Total				**$148.25 -**

Scheme Fees

Description	No. of Txns	Net Sales	Weighted Rate	Fee (inc GST)
Visa Debit and Prepaid	178	$22,277.92	0.05%	$11.14-
Visa Credit	142	$17,821.53	0.09%	$16.04-
Visa International	36	$4,455.38	1.00%	$44.55-
MasterCard Debit and Prepaid	262	$22,103.82	0.08%	$17.68-
MasterCard Credit	209	$17,683.05	0.13%	$22.99-
MasterCard International	52	$4,420.76	0.90%	$39.79-
CUP	6	$2,292.69	0.55%	$12.61-
Total	**885**	**$91,055.15**		**$164.80-**

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Credit Card Interchange Category

This summary of Interchange fees per card category applies to merchants with Interchange Plus and Interchange Plus Plus Pricing. **Note:** 'Total' figure will match the line item 'Card Issuer Fee' in the Transaction Fees and Charges section above.

Value of Txns: Refers to the value of debit and credit card transactions processed.

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Credit Card Interchange Category

Interchange Category #	No. of Txns	Value of Txns	Unit Price	Fee (inc GST)
Visa Dom CR Electronic Consumer	21	$1,641.91	0.22%	$3.61-
Visa Dom CR Electronic Platinum	82	$6,069.16	0.737%	$44.87-
Visa Dom CR Standard Platinum	1	$5,27.80	0.737%	$3.89-
Visa Dom CR Business Electronic	5	$690.72	0.748%	$5.16-
Visa Dom CR Business Signature	5	$1,053.58	0.858%	$9.04-
Visa Dom CR Corporate	1	$239.54	0.88%	$2.11-
Visa Dom CR Purchasing	9	$1,403.77	0.88%	$12.35-
Visa Dom CR Rewards Qual Elec	10	$2,016.82	0.748%	$15.09-
Visa Dom CR Business Standard	1	$475.02	0.748%	$3.55-
Visa Dom CR Signature	64	$7,921.18	0.847%	$67.09-
Visa Dom TOKEN SMTK CP DB	1	$13.00	$0.055	$0.06-
Visa Dom TOKEN CP LE 50AUD DB	57	$1,537.00	$0.099	$5.64-
Visa Dom TOKEN CP GT 50AUD DB	46	$5,138.50	0.22%	$11.30-
Visa Dom TOKEN CP LE 50AUD PP	1	$19.00	$0.099	$0.10-
Visa International	52	$15,786.63	2.14001%*	$337.84-
MC Dom Token Contactless MedVal DB	78	$1,978.36	$0.099	$7.72-
MC Dom Token Contactless GT$50AU SNDB	3	$201.20	$0.11	$0.33-
MC Dom Token Contactless Medval SNDB	3	$76.53	$0.104	$0.31-
MC Dom Comm Token Contactless	1	$41.62	0.638%	$0.27-
MC Dom Comm Token ContactlessGT50AU	45	$5,394.41	0.22%	$11.87-
MC Dom DR Other Card Present - Premi	2	123.00	$0.11	$0.22-
MC Dom DR Other Card Present Commercial	20	$1,413.31	$0.11	$0.22-
MC Dom Comm Std Other Card Present	45	$1,537.00	0.22%	$47.21-
MC Dom PP Other Card Present	30	$5,138.50	$0.088	$3.69-
MC Dom CR Comm Exec Card Present	77	$19.00	0.88%	$17.58-
MC Dom CR Con Elite Token Contactless	8	$15,786.83	0.77%	$85.29-
MC Dom CR Con Elite Card Present	1	$1,978.36	0.77%	$1.25-
MC Dom CR Con Super Prem Token Cont	11	$201.20	0.209%	$12.05-
MC Dom CR Con Stand Tken	43	$76.53	0.209%	$65.25-
MC Dom CR Con Stand Card Present	1	$41.62	0.737%	$2.59-
MC Dom CR Con SPREW Other Card Pres	5	$5,394.41	0.737%	$35.26-
MC Dom Install Card	6	123.00	0.737%	$0.58-
MC Dom	2	$1,413.31	0.297%	$1.38-
MC Dom Cons PrmHS TkenContacless	43	$5,673.52	0.66%	$22.7-
MC Dom Oth Crd Pre Cons Prem	6	$100.00	0.297%	$0.85-
MC Dom Oth Crd Consumer	30	$5,473.52	0.572%	$17.24-
MasterCard International	46	$6,627.47	2.20642%	$146.23-
CUP	6	$2,292.69	1.32%	$30.27-
Total	**885**	**$96,291.06**		**$955.85-**

*Different fees apply when a credit card transaction involves an overseas cardholder
This fee is calculated based on different rates depending on the type of credit card involved

#See www.nab.com.au/interchangedefintions for definitions of interchange categories

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Daily Transaction Settlement Summary

Total transactions for your store(s) at settlement time. The graph provides you with a comparative tool for your daily transactions over the month. All stores linked to your merchant number will be shown as a total here.

Net Sales Value:
Total daily transaction amount in dollars.

Monthly Trend Analysis

Your monthly transaction values in the last six months.

All stores linked to your merchant number will be shown as a total here. This graph allows you to analyse your store's credit and debit transactions over the longer term.

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Daily Transaction Settlement Summary

Date	Net Sales Value
01 May 26	$6,427.03
02 May 26	$0.00
03 May 26	$0.00
04 May 26	$18,775.01
05 May 26	$529.38
06 May 26	$3,491.56
07 May 26	$3,878.58
08 May 26	$4,544.92
09 May 26	$0.00
10 May 26	$0.00
11 May 26	$23,312.32
12 May 26	$130.68
13 May 26	$5,651.65
14 May 26	$6,296.02
15 May 26	$1,616.25
16 May 26	$0.00
17 May 26	$0.00
18 May 26	$17,812.33
19 May 26	$2,202.79
20 May 26	$4,993.20
21 May 26	$3,266.03
22 May 26	$5,102.37
23 May 26	$0.00
24 May 26	$0.00
25 May 26	$16,949.99
26 May 26	$98.30
27 May 26	$4,347.40
28 May 26	$3,572.30
29 May 26	$7,500.58
30 May 26	$0.00
31 May 26	$0.00

Note: Merchants with a non-NAB account will not have same-day settlement.

Monthly Trend

Month	Net Sales Count	Net Sales Value
May 2026	1478	$140,498.69
Apr 2026	770	$68,615.38
Mar 2026	1350	$130,957.34
Feb 2026	1648	$194,048.04
Jan 2026	1487	$132,168.75
Dec 2025	1407	$166,154.36

Note: Based on settlement value as per monthly Merchant Statement.

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Card Summary

Details of transactions by card type (ie. Visa/MasterCard/Alternative Payments/ China UnionPay and EFTPOS Debit).

Sales: Sales by card type, number and value.

Refunds or Reversals: The number and value of any refunds by card type.

Net sales: Equals sales – refunds.

Cost of Acceptance by Card Type

This is your cost of accepting transactions of specific card types (Visa Credit/Visa Debit & Prepaid/ MasterCard Credit/etc.). It is derived by dividing the total value of fees by the Total value of transactions, expressed as a percentage.

If you choose to surcharge your customers, please ensure the surcharge applied for each card type doesn't exceed your cost of acceptance for that card type. For more information about surcharging please visit www.nab.com.au/surcharging.

Store Summary

Summary of transactions per store. If you have one store, then only one store summary will be shown. This information is also shown in graphical form to assist you in comparing store performance.

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Card Product Summary

	Sales		Refunds,Reversals or Deposits		Net Sales	
Card Product	Count	Value	Count	Value	Count	Value
Visa	356	$44,553.83	0	$0.00	356	$44,553.83
MasterCard	523	$49,444.34	0	$0.00	523	$49,444.34
EFTPOS Debit	593	$44,207.63	0	$0.00	593	$44,207.63
CUP	6	$2,292.89	0	$0.00	6	$2,292.89
Total	**1478**	**$140,498.69**	**0**	**$0.00**	**1478**	**$140,498.69**

Cost of Acceptance by Card Type

The following information provides the average cost of acceptance based on the fees listed in this statement. Should you choose to surcharge, please refer to http://www.nab.com.au/surcharging.

	Statement Month			Most recent 12 months		
Scheme & Card Type	**Total value of transactions for the statement month**	**Total value of fees for the statement month**	**Cost of acceptance for the statement month**	**Total value of transactions for the most recent 12 months**	**Total value of fees for the most recent 12 months**	**Cost of acceptance for the most recent 12 months**
Visa Credit	$35,463.04	$740.07	2.09%	$396,207.92	$7,677.78	1.93%
Visa Debit & Prepaid	$9,090.79	$141.74	1.56%	$133,827.88	$1,833.37	1.37%
MasterCard Credit	$36,819.73	$616.34	1.67%	$422,692.85	$7,265.74	1.72%
MasterCard Debit & Prepaid	$12,624.61	$187.14	1.48%	$147,922.91	$1,736.37	1.18%
eftpos & eftpos Prepaid	$44,207.63	$154.54	0.35%	$490,156.17	$1,559.58	0.32%
UnionPay International	$2,292.89	$48.80	2.13%	$20,954.69	$444.69	2.12%

N/A indicates that there is insufficient data to show your average cost of acceptance.

Store Summary

Store No	Store Name Store City	Count	Net Sales Value
123456789	NATIONAL AUSTRALIA BANK	1478	$140,498.69

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Chargebacks Processed

The value of each chargeback transaction is outlined (ie. shows you the actual amount charged back, not the fees that apply which are detailed on page 2 of your statement). If a chargeback has been applied and the transaction is later proved to be correct, the amount of the 'reversal' will be shown in this section.

For Your Information

This section is where we will add messages and updates. For more information in relation to your facility you can go to www.nab.com.au/merchanthelp.

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Chargebacks Processed

Date Processed	Reference Number	Settlement Currency	Value of Transaction
04 May 26	VCI-4284186	AUD	$95.50
05 May 26	MCI-5205260	AUD	$150.00
20 May 26	MCI-5206288	AUD	$64.60
22 May 26	VCI-4285492	AUD	$19.66
26 May 26	VCI-4285492 REVERSAL	AUD	$19.66
29 May 26	MCI-5207709	AUD	$1,302.66

For Your Information

VISA INTERCHANGE RATES ARE
CHANGING FROM 1ST JUNE 2026. FOR DETAILS
VISIT WWW.NAB.COM.AU/INTERCHANGE