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Merchant Services

A Guide to Fees and Charges

Effective 1st Aug 2026

What’s in this guide

This guide covers the fees and charges that may apply to your Merchant Services in addition to those set out in your Letter of Offer.

Section 1 details the fees that may apply to your Merchant Services and a description of those fees to help you understand them.

Section 2 covers how the different Merchant Services fees operate.

Section 3 details the pricing structures for Merchant Services product and services.

How this guide fits with other documents

This guide forms part of the terms and conditions for these products or services, along with the other documents below:

- your Letter of Offer.
- the Merchant Agreement.
- Direct Debit Request and Direct Debit Request Service Agreement.

Note:

- If you haven’t already received a copy of each of these documents for your product or service, please let us know.
- If there is any inconsistency between this Merchant Services A Guide to Fees and Charges, and your Letter of Offer, the Letter of Offer prevails.

Fee updates

NAB may review, vary, remove or introduce fees from time to time in accordance with your Merchant Agreement.

Any questions

If there’s anything else we can help you with, please feel free to call us on the telephone **1300 369 852** or visit us at **www.nab.com.au/merchanthelp**. Available 7 days a week, 24 hours a day.

Section 1: Fees

All applicable fees are charged monthly unless otherwise specified and will be reflected in your merchant statement for the applicable billing period.

Type of Fee	Fee Amount (GST inclusive)	Description
Mastercard, Visa and UnionPay Merchant Service Fee (MSF)	Detailed in your Letter of Offer	Mastercard, Visa and UnionPay MSF are service fees charged by NAB for providing merchant services in respect of those payment schemes, including technology, fraud and risk management, compliance and regulatory obligations, and customer support and servicing. Depending on your pricing structure, it may also include your Interchange Fees and Scheme Fees see '*Part 3: Types of pricing structures*' for more information. An MSF rate applies to Visa and Mastercard transactions, and a separate MSF rate applies to UnionPay transactions. These are charged as a percentage of the value of transactions, or a flat fee per transaction.
Mastercard, Visa and UnionPay Interchange Fees **Note:** Only applicable for Interchange+ and Interchange ++ Pricing Structures	NAB applies interchange rates to each transaction. These fees vary between monthly statement cycles. **Visa and Mastercard** Interchange rates are set by the relevant scheme. NAB applies those rates to the applicable transaction categories processed during each statement cycle. Refer to the Mastercard and Visa Website for the latest interchange rates: • Mastercard: https://www.mastercard.com/au/en/business/support/merchant-interchange-rates.html • Visa: https://www.visa.com.au/about-visa/interchange.html **UnionPay** NAB determines an applicable interchange rate for each statement cycle having regard to scheme set interchange rates and applies that rate to all UnionPay transaction categories.	Mastercard, Visa and UnionPay Interchange fees are amounts charged by NAB to recover interchange fees payable to card issuers via the relevant payment scheme (Mastercard, Visa and UnionPay) in connection with card transactions. Interchange rates vary depending on factors including: the relevant scheme, issuer and location of issue, card type, transaction type and how the transaction is processed.
Mastercard, Visa and UnionPay Scheme Fees **Note:** Only applicable for Interchange++ Pricing Structure	Scheme fees are calculated by NAB having regard to a range of factors which may include the relevant scheme charges, card type and transaction characteristics. NAB uses these factors to determine a weighted rate for you (**Weighted Rate**). These fees, including the Weighted Rate, vary between monthly statement cycles.	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.
eftpos Purchase Merchant Service Fee (eftpos Purchase MSF)	Detailed in your Letter of Offer	The eftpos Purchase MSF is a service fee charged by NAB for processing eftpos purchase transactions made using your merchant facility. This fee covers the cost to NAB of providing merchant acquiring services, including interchange fees, scheme fees, transaction processing, technology, fraud and risk management, compliance obligations, and ongoing support and servicing. This fee is charged as a flat fee per transaction, or percentage of the value of transactions.

Type of Fee	Fee Amount (GST inclusive)	Description
eftpos Cash Out Merchant Service Fee (eftpos Cash Out MSF)	Detailed in your Letter of Offer	The eftpos Cash Out MSF a fee charged by NAB for processing eftpos cash out transactions made using your merchant facility. This fee covers the cost to NAB of providing merchant acquiring services, including interchange fees, scheme fees, transaction processing, technology, fraud and risk management, compliance obligations, and ongoing support and servicing. This fee is charged as a flat fee per transaction, or percentage of the value of transactions.
Transaction Fee	Detailed in your Letter of Offer	Transaction Fees apply to any transaction processed via your selected payment channel. Transaction fees apply to authorisations/sales, declines, refunds, recurring and pre-authorisations. Additional Transaction Fees may apply to 3DS, tokenized, recurring, token retrieval or risk management services. This fee is charged as a flat fee per transaction.
Chargeback Fee	$25.00 per chargeback	Chargeback fees incur if a cardholder disputes a transaction on their Visa, Mastercard, Union Pay or eftpos account. They will be charged per successful dispute.
Monthly Access Fee	Detailed in your Letter of Offer	This fee covers the ongoing costs of providing and maintaining the merchant acquiring infrastructure and services. Charged as a flat monthly fee per facility.
Annual Access Fee	Detailed in your Letter of Offer	Annual Access Fee is charged by NAB for the continued availability of your merchant facility and associated services over a 12-month period. It is charged annually, as a flat fee for each facility.
Minimum Monthly Merchant Service Fee	Detailed in your Letter of Offer	If your total monthly fees for the categories below are less than $22.00, NAB may charge a Minimum Monthly Service Fee for each eftpos of eCommerce facility to cover the cost of providing merchant services for those payment schemes: • Mastercard, Visa and UnionPay Merchant Service Fees • Mastercard, Visa and UnionPay Interchange Fees • Mastercard, Visa and UnionPay Scheme Fees • eftpos Purchase Merchant Service Fee • eftpos Cash Out Merchant Service Fee If this fee is not included in your Letter of Offer, it does not apply to you.
Monthly Terminal Rental	Detailed in your Letter of Offer	Monthly terminal rental fee is charged to cover the rental cost of your NAB EFTPOS terminal and includes servicing cost for your terminal. For Integrated terminals, the fee charged is inclusive of integrating your NAB EFTPOS Mobile terminal with your Point of Sale (POS) System. For multi-Merchant terminals, the terminal rental applies to only one merchant using the terminal. Sub-sequent merchants linked to the terminal are not charged an additional fee
Terminal replacement fee	$505.00 per replacement	The terminal replacement fee is charged to cover the cost of replacing your terminal which is lost, stolen or damaged.
Ingenico Move 5000 Swivel Stand	$65.00 per item	Ingenico Move 5000 swivel stand fee is charged if you requested this stationary item. A swivel stand is accessory for your eftpos terminal that securely holds the device in place while allowing it to rotate for easier use by staff and customers during transactions. Dimensions: 130mm (W) x 149.2mm (H). Stationery Item Number: 043-723

Type of Fee	Fee Amount (GST inclusive)	Description
Ingenico Move 5000 Locking Plate	$0.00 per item	Ingenico Move 5000 locking plate fee is charged if you requested this stationary item. A locking plate is used to lock the terminal to the base. Dimension: 171.7mm (L) Stationery Item Number: 043-724
Ingenico Move 5000 Car Charger	$40.00 per item	Ingenico Move 5000 car charger fee is charged if you requested this stationary item. A car charger is an accessory for your NAB EFTPOS terminal that enables the terminal to be charged using a compatible invehicle power source. Stationery Item Number: 043-721 NOTE: If you require a car charger for your Quest QT850, a standard USB C car charger is suitable.
Ingenico Move 5000 Terminal Rolls	$14.87 per box (20 rolls per box)	Ingenico Move 5000 terminal rolls is charged if you requested this stationary item. Ingenico Move 5000 terminal rolls are consumable paper rolls used with your NAB EFTPOS terminal to print transaction receipts. Stationery Item Number: 043-725 / 043 Dimensions: 5.7cm (W) x 16m (L) NOTE: You can order Ingenico Move 5000 terminal rolls directly from your terminal, as follows: Press the Func key Enter 30 on the PIN Pad and press ENTER Press ENTER to order receipt rolls.
Quest QT850 Terminal Rolls	$14.87 per box (24 rolls per box)	Quest QT850 terminal tolls is charged if you requested this stationaryitem. Quest QT850 terminal rolls are consumable paper rolls used with your NAB EFTPOS terminal to print transaction receipts. Stationery Item Number: 043-725 / 043 Dimensions: 5.7cm (W) x 16m (L) NOTE: You can order Quest QT850 terminal rolls directly from your terminal: Press Merchant Menu, select Transactions and Stationery Order’ A prompt will appear asking if you would like to order a box of 24 Press place order and then press yes

Section 2: How merchant fees work

When you accept card payments, the fees you pay reflect the costs of processing those transactions and providing merchant services. Depending on your pricing arrangement, these costs may be bundled together into a single fee or shown separately on your merchant statement.

Understanding card acceptance costs

The total cost of accepting card payments is typically made up of:

- Merchant Service Fee: costs charged by NAB for providing merchant services, including technology, risk management, compliance and customer support.
- Interchange Fees: costs charged by card issuers, and
- Scheme Fees: costs charged by card schemes such as Visa, Mastercard, eftpos and UnionPay.

These costs apply to most card transactions, although the amount and mix of costs may vary depending on how a transaction is processed.

Blended vs itemised pricing

NAB offers different pricing structures to suit different merchant needs.

- Under blended pricing, these cost components are combined and charged to you as a single Merchant Service Fee.
- Under itemised pricing, some or all cost components are shown separately on your merchant statement.

The pricing structure you are on determines how fees are presented, not whether the underlying costs apply.

How fees appear on your merchant statement

Your merchant statement will show fees in a way that reflects your pricing structure.

Some merchants will see a single Merchant Service Fee, while others will see fees broken down into separate components. Section 3 explains the different pricing structures and how fees are presented under each.

Section 3: Types of pricing structures

NAB offers three pricing structures for merchant services. Each structure determines how fees are structured and shown, while supporting the same core card acceptance services.

1. Blended pricing

Under blended pricing, you pay one all in Merchant Service Fee. This fee covers the costs associated with processing card transactions, including interchange fees, scheme fees and NAB's service costs.

It is available for Visa, Mastercard, eftpos and UnionPay transactions.

Simple Pricing is a form of blended pricing where the Merchant Service Fee across Visa, Mastercard, Union Pay and eftpos is the same. It is designed for merchants who prefer simplicity with fewer fee components to monitor.

Standard and Premium pricing is also a form of blended pricing where there are two different Merchant Service Fees for Visa, Mastercard and UnionPay transactions depending on the type of transaction.

2. Interchange Plus (IC+) pricing

Under Interchange Plus pricing:

- Merchant Service Fee applies to cover scheme fees and NAB's service costs, and
- Interchange fees are charged separately.

This pricing structure provides greater transparency by separating interchange fees from other components. It is only available for Visa, Mastercard and UnionPay transactions.

3. Interchange Plus Plus (IC++) pricing

Under Interchange Plus Plus (IC++) pricing, all major cost components are shown separately on your merchant statement:

- Merchant Service Fee apply to cover NAB's service cost, and
- Interchange fee, and
- Scheme fees

This structure offers full visibility of the individual components that make up your total card processing cost. It is only available for Visa, Mastercard and UnionPay transactions.

For more information visit
nab.com.au

or call us on **13 22 65**
7am – 9pm AEST Monday to Friday
8am – 6pm AEST Saturday to Sunday
or ask at your **local branch**

Hearing impaired customers with telephone typewriters can contact us on **1300 363 647**