Business Banking Fees

A guide to fees and charges
Effective 1 September 2026

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Your guide to business banking fees & charges

What's in this guide?

This guide covers the fees that may apply for a range of our Business products and services. It only applies to NAB branded products and services unless we have specifically advised you otherwise. You can use this guide to identify which fees may apply to you and ways you may reduce or avoid these fees.

Section 1 details the fee structure for Business Accounts and Services and for NAB Business Visa Debit Card.

Section 2 details the fee structure for Agribusiness Products and Services.

Section 3 details NAB Cards for Business customers.

Section 4–7 covers the remaining fees which could apply to your account including fees related to loans and lending and government taxes and charges. We pass on government charges and taxes to customers at the time they are payable. These taxes may change at any time.

There is a separate fees and charges guide for personal banking products.

How this guide fits with other documents

This guide forms part of the Product Disclosure Statement (PDS)/terms and conditions for the products listed in this document.

Fee updates – further reference

As we may remove fees in between publications, we are unable to keep this guide up to date. Please be informed that some of the fees contained in this guide may no longer be charged. For the most up to date list of fees, please visit www.nab.com.au/important-information/business/banking-fees-charges.

Any questions?

If you have any questions, simply contact your nearest NAB Business Banker, or call **13 10 12**, Monday to Friday, from 8am to 8pm AEST, and Saturday to Sunday, from 9am to 6pm AEST.

Section 1
Business Accounts and Services

Opening a Business Account

A company/business name search fee may be payable at opening of all new accounts/facilities and for facility increases/renewals. A Personal Property Securities Register search fee may also be payable. For more details, see Section 5.

How fees are calculated

Fees for the following business accounts are calculated from the last business day of the previous month to the second last business day of the current month.

- NAB Business Everyday Account ($0 Monthly Fee Option)
- NAB Business Everyday Account ($10 Monthly Fee Option)
- NAB Business Interest Account

Account Service Fees

For all business accounts, the account service fees are payable and debited on the last business day of the month.

When are these fees first charged?

The fee is charged in the month you first use your account, following the month in which your account is opened. The fee will be charged monthly after that. (Note: Your use of the account includes when you initiate any credit or debit transaction, request an overdraft for your account or when you swap from one business account to another of these business accounts. Use doesn't include when you swap from an inactive business account.)

Account Transaction Fees

When are these fees payable?

For all business accounts, account transaction fees are payable and debited on the last business day of the month.

Exceptions:

- **Non-NAB ATM transaction fees** which are payable and debited on the day the transaction occurs
- **NAB Business Visa Debit Card or other service fees** detailed in Section 5 may be payable on the day the transaction occurs
- **NAB Farm Management Account** (no longer for sale) which are charged annually on the anniversary date of opening the account

Service Fees

There are other service fees detailed in Section 5 which apply to business accounts including NAB Statutory Trust Accounts and NAB Retail Lease Account. Unless otherwise specified, these fees are payable on the day the transaction occurs and are debited on the day on which a fee is incurred.

Some additional information

Non-NAB ATMs

Fees may apply to transactions at ATMs operated by other ATM networks.

Account closure

Any fees which have become payable but have not yet been debited will be calculated and debited on the day your account is closed. Those fees will be displayed on your final account statement.

NAB Connect and NAB Direct Link

All business channel fees that relate to NAB Connect and NAB Direct Link are separate and additional to those set out in this guide. For all channel fees and charges, please refer to nab.com.au.

Business Accounts

Account service fee Flat fee payable and debited on the last business day of the month
Free eligible transactions each monthly billing period **NAB Business Everyday ($10 Monthly Fee Option) only[1]**
Banker assisted deposit or withdrawal[2,3] (e.g. cash deposit, cheque/item deposit, withdrawals or transfers) • Deposit or withdrawal fee Plus: • Each cheque or item lodged with a deposit[3]
Express Business Deposits (EBD), Coin Deposit Machine (CDM), Express Cheque Deposits (ECD) • Coin Deposit Machine deposit fee[4] • EBD/ECD deposit fee Plus: • Each cheque or item lodged with a deposit
Cheques written (e.g. cheques written on and debited from your NAB Business account. Note, cheque books are not available for new accounts.)
Mobile cheque deposits via the NAB app (e.g. cheques deposited into your NAB Business account via NAB mobile app)
NAB ATM transactions[5] (e.g. cash deposits and withdrawals, or cheque deposits made at a NAB ATM)
Electronic transactions (e.g. deposits or withdrawals via NAB Internet Banking and NAB Telephone Banking)
EFTPOS transactions (e.g. domestic debit card purchases)
Multiple funds transfer fee Applicable where a multiple funds transfer is made via NAB Internet Banking

(Refer to Section 7 for definitions of the above fees)

1 All transactions listed in the table above are eligible transactions. Any transactions with a fee of 'Nil' will not count towards your monthly allocation of free eligible transactions. At the end of each billing period, regardless of the date or order they occur, eligible transactions will be ranked to determine the most expensive eligible transactions. The 15 most expensive eligible transactions are free. Once the number of free eligible transactions are exceeded, you will be charged fees according to the NAB Business Everyday Account ($10 Monthly Fee Option). Any unused free eligible transactions will not accumulate or roll-over and are forfeited. For the purpose of free eligible transactions, each deposit or withdrawal is an eligible transaction, each cheque/item lodged is an additional eligible transaction. For example, an Express Cheque Deposit which includes three cheques will be considered four transactions for the purpose of the

NAB Business Everyday Account ($0 Monthly Fee Option)	NAB Business Everyday Account ($10 Monthly Fee Option)[1]		NAB Business Interest Account	NAB Community Fee Saver Account
Nil	$10 per month		$10 per month	Nil
N/A	15 free eligible transactions		N/A	N/A
$3 + $3 per cheque/ item	*Free until 15 eligible transactions are exceeded per month, after which fees apply per transaction*[1]	$3 + $3 per cheque/ item	$3 + $3 per cheque/ item	Nil
$3 $3 + $3 per cheque/ item		$3 $3 + $3 per cheque/ item	$3 $3 + $3 per cheque/ item	Nil
$3 per cheque		$3 per cheque	$3 per cheque	Nil
Nil	Nil		Nil	Nil
Nil	Nil		Nil	Nil
Nil	Nil		Nil	Nil
Nil	Nil		Nil	Nil
Nil	Nil		Nil	Nil

free eligible transactions (the deposit fee plus each of the three cheques).

2 For further details, refer to Section 7 – Definitions. Also includes transactions made at Australia Post outlets or by NAB Agents.

3 For example, if a banker assisted deposit is made to a NAB Business Everyday Account ($0 Monthly Fee Option) and the deposit contains three cheques, the total fee will be $12. This is comprised of a $3 deposit fee plus three cheques fees ($3 each).

4 A Coin Deposit Machine to deposit funds into a NAB business account will appear as Express Business Deposit on your account statement.

5 Non-NAB ATM transactions may incur a charge by the owner of the ATM. NAB does not apply any additional charges. Overseas ATM transactions may incur additional fees. See NAB Business Visa Debit Card.

NAB Business Visa Debit Card

NAB international transaction fee	
International transactions are transactions where the merchant, financial institution or entity processing the transaction is located outside Australia. These transactions are either a: – **Single-currency international transaction:** where the transaction is made in Australian dollars (AUD) – **Multi-currency international transaction:** where the transaction is made in a currency other than Australian dollars (AUD)	
Transaction type - Visa	**Fee[1]**
Single-currency	3%
Multi-currency	3%

1 The NAB international transaction fee includes a fee charged by the Card Scheme to NAB (and on charged by NAB to you), calculated on the converted AUD amount shown on your statement.

Access overseas via ATMs	
Overseas ATM cash withdrawal	$4 per withdrawal[2]
Overseas balance enquiry	$1 per enquiry[2]
Foreign currency transaction fee	2% of Australian dollar transaction amount (applies to withdrawals made in currencies other than Australian dollars)[3]

Overseas operators may charge you to use their ATMs

2 Includes a Visa scheme fee charged to NAB and on charged to you.

3 Includes a Visa scheme fee charged to NAB and on charged to you.
This fee is a percentage of the converted AUD amount shown on your statement.

NAB Business Cash Maximiser

Flat monthly fee	Nil
Electronic transactions	Nil

Note: Transactions can only be made electronically.
(Refer to Section 7 for above definitions)

Section 2
Agribusiness Products and Services

NAB Farm Management Account (no longer for sale)

Account service fee Flat fee payable and debited annually in advance on the anniversary of opening the account	Nil
Banker assisted deposit or withdrawal[1] (e.g. cash deposit, cheque/item deposit, withdrawals or transfers) • Deposit or withdrawal fee Plus: • Each cheque or item lodged with a deposit	Nil
Express Business Deposits (EBD), Coin Deposit Machine (CDM), Express Cheque Deposits (ECD) • Coin Deposit Machine deposit fee[2] • EBD/ECD deposit fee Plus: • Each cheque or item lodged with a deposit	Nil
Cheques written (e.g. cheques written on and debited from your NAB Business account. Note, cheque books are not available for new accounts.)	Nil
Mobile cheque deposits via the NAB app (e.g. cheques deposited into your NAB Business account via NAB mobile app)	Nil
NAB ATM transactions[3] (e.g. cash deposits and withdrawals, or cheque deposits made at a NAB ATM)	Nil
Electronic transactions (e.g. deposits or withdrawals via NAB Internet Banking and NAB Telephone Banking)	Nil
EFTPOS transactions (e.g. domestic debit card purchases)	Nil
Multiple funds transfer fee Applicable where a multiple funds transfer is made via NAB Internet Banking	Nil

(Refer to Section 7 for definitions of the above fees)

1 Refer to Section 7 – Definitions. Also includes transactions made at Australia Post outlets or by NAB Agents.

2 A Coin Deposit Machine to deposit funds into a NAB business account will appear as Express Business Deposit on your account statement.

3 Non-NAB ATM transactions may incur a charge by the owner of the ATM. NAB does not apply any additional charges. Overseas ATM transactions may incur additional fees. See NAB Business Visa Debit Card.

NAB Farm Management Account Overdraft (no longer for sale)

Application fee	Available on application
Review/Renewal fee	Available on application
Annual facility fee	$400

Section 3
NAB Cards for Business

Annual card fee
Monthly card fee
Late payment fee[1]
NAB international transaction fee International transactions are transactions where the merchant, financial institution or entity processing the transaction is located outside Australia. These transactions are either a: – **Single-currency international transaction:** where the transaction is made in Australian dollars (AUD) – **Multi-currency international transaction:** where the transaction is made in a currency other than Australian dollars (AUD)
Transaction type
Single-currency
Multi-currency
Cash advance fee – All channels[3, 4, 5]
International cash withdrawal fee[6]

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1 Debited at the end of statement period, if at that time, any amount due and payable is 3 or more days overdue and the unpaid balance of the account is more than $100.

2 The NAB international transaction fee includes a fee charged by the Card Scheme to NAB (and on charged by NAB to you), calculated on the converted AUD amount shown on your statement (excluding American Express Multi Currency).

3 Includes via a NAB ATM, non-NAB ATM, NAB Internet Banking, NAB Telephone Banking, NAB Branch, Travelex or Australia Post (Bank@PostTM outlet (over the counter)).

4 In the case of cash advances made in currencies other than Australian dollars (AUD), the cash advance amount used to calculate the cash advance fee is the AUD amount posted to your NAB credit card account.

NAB Rewards Business Signature Card – Visa	NAB Qantas Business Signature Card – Visa	NAB Low Rate Business Card – Visa	NAB Business Card – Visa
$175 per card	$295 per card	$60 per card	N/A
N/A	N/A	N/A	$9 per card
$15	$15	$15	$15
Fee[2]	**Fee**[2]	**Fee**[2]	**Fee**[2]
3.5%	3.5%	3.5%	3.5%
3.5%	3.5%	3.5%	3.5%
3% (min $3.00)	3% (min $3.00)	3% (min $3.00)	3% (min $3.00)
N/A	N/A	N/A	N/A

5 For Cash Advances, you will be charged a percentage of the Cash Advance (in Australian dollars) or the minimum fee, whichever is the greater.

For Cash Advance transactions via Internet Banking, if after NAB posts the Cash Advance transaction and any other purchases or payments for that processing day, the balance of the account is in credit, the Cash Advance fee will not be charged. The minimum Cash Advance fee will apply to any transactions other than NAB Internet Banking including ATM withdrawals and gambling transactions when your account is in credit balance.

Note: NAB posts purchases and cash advances in that order to your account before posting payments and refunds.

6 International cash withdrawal made via an ATM outside Australia or over the counter at a financial institution outside Australia.

The following applies to all card accounts outlined on the previous pages, unless otherwise indicated

Access overseas via PLUS or CIRRUS ATMs via a linked NAB Credit Card
Refer to Section 1 for NAB Business Visa Debit Card fees

NAB Purchasing and Corporate Cards – Visa	
Annual/Membership fee Each card per annum, charged monthly	Varies depending on contractual agreement
Transaction fee	Varies depending on contractual agreement
Visa international fee Charged to NAB and on charged by NAB to your account for purchase transactions where: – the original transaction currency is not in Australian dollars (AUD); and – the merchant, the merchant's financial institution or entity processing the transaction is located overseas. The fee will be a percentage of the converted amount and is included in the posted AUD amount.	1%

Section 4
Business Lending Facilities

Business Loans and Overdrafts

Application fee	Available on application
Mandate fee	Available on application
Service fees	Available on application
QuickBiz Overdraft service fee	1.75% of the facility limit per annum, payable in arrears and debited to your transaction account on the last business day of each month.
NAB Flex-Flow loan – loan fee	Available on application
Other fees	
Economic cost[1]	Available on application
Extension fee	Available on application
Facility fee	Available on application
Markets Loans – cap rate premium	Available on application
Markets Loans – range rate premium[2]	Available on application
Reset fee	Available on application
Review/Renewal fee	Available on application
Undrawn fee	Available on application

1 Economic cost is the bank's reasonable estimate of its loss (if any) from the early termination of a loan/facility, the early termination of a fixed rate or a prepayment. Please contact us if you are considering a prepayment and would like an estimate of the economic costs.

2 Markets Loans – range rate premium is applicable to Corporate Markets Loan only.

Bank Guarantee (also known as guarantee by bank)

Fees for Cash Backed Bank Guarantee up to and including $1m issued under NAB's Bank Guarantee Application and Facility Agreement.

Issuing fee	1% payable each time a Bank Guarantee is issued and calculated off the face value of the Bank Guarantee. Subject to a minimum fee of $125.
Service fee	Servicing fee 2.3% p.a. charged half yearly in arrears and calculated on the face value of each Bank Guarantee. Subject to a minimum half-yearly fee of $125 for each outstanding Bank Guarantee.

For all other bank guarantees

Issuing fee	Available on application
Service fee	Available on application
Foreign currency bank guarantee fees	Available on application

Bill Facilities (no longer for sale)

Application fee	Available on application
Bill drawdown fee (charged on initial drawdown and each subsequent rollover)	Available on application
Facility fee	Available on application
Activation fee	Available on application
Floor cap premium	Available on application
Cap rate premium	Available on application
Flexible rate premium	Available on application

Property Development

The following fees are applicable when Property Credit Risk (PCR) undertakes due diligence, negotiates, prepares or consents to the following documents:	
PCR building contract – short form	$245
PCR building contract – long form	$475
PCR tripartite deed – short form	$375
PCR tripartite deed – long form	$535

Equipment Finance/Asset Finance

Documentation and settlement fees	
Equipment loan[1]	Available on application (minimum $575)
Lease[1]	Available on application (minimum $575 plus GST)
Private sale or customer reimbursement (equipment loan)[1]	Available on application (minimum $575)
Private sale (lease) or sale and leaseback[1]	Available on application (minimum $575 plus GST)

1 Fee applies for standalone facilities and those drawn under a Master Asset Finance Agreement. Fees may vary depending on transaction type, complexity and the number of assets involved.

Other fees	
Equipment loan variation fee (payable on total prepayment)	One month's instalment (or equivalent for structured transactions) applicable to equipment finance contracts entered into before 12 November 2016
Unrecovered establishment costs (equipment loan)	$275 prorated (based on remaining months of the loan) applicable on total prepayment of equipment loans entered into after 11 November 2016 where there is early termination of the entire contract
Early termination administration fee	$125 per event (plus GST if applicable) applicable on prepayment of equipment loan, hire purchase or finance leases entered into after 11 November 2016
Assignment of equipment finance contract to third party/ Deed of Variation to equipment finance contract to change guarantors	$575 (plus GST if applicable) to a new borrower/change to guarantors
Rollover fee applicable per rollover of each Floating Rate equipment finance agreement	
– equipment loan	$150 per rollover
– finance lease	$150 (plus GST) per rollover
Personal Property Securities Registration & Maintenance fee (for each registration)	
– equipment loan	$25 per registration
– lease, hire purchase or term rental	$25 (plus GST) per registration

Trade & Working Capital

Exports

Documentary Collections – Outward D/P (Sight) or D/A (Term)	
Despatched for collection	0.25% of the Australian dollar equivalent[1] of the collection amount (minimum $90) (maximum $850) plus handling and communication charges of $25 (GST inclusive)
Purchased for collection	0.25% of the Australian dollar equivalent[1] of the collection amount (minimum $90) (maximum $850) plus $50 Trade Finance fee plus handling and communication charges of $25
Direct Collections using NAB Connect	$60 (GST inclusive)
Direct Collections Purchased using NAB Connect	$60 plus $50 Trade Finance fee
Other Services (inclusive of handling and communication charges)	
Collections presented with instructions to release against simple receipt or free of payment	$90 for each set of documents (GST inclusive)
Refusal to accept/pay against documents as presented	$90

1 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the day the transaction is initiated.

Letters of Credit Inward – Export/Local/Standby	
Advising new credits or amendments - charged where documents will be presented to another bank. Waived if documents are presented to NAB.	$90 (new credits) $50 (amendments)
Drawings – documents despatched	0.25% of the Australian dollar equivalent[2] of the drawing amount (minimum $90) (maximum $850) plus handling and communication charges of $25
Other Services (inclusive of handling and communication charges)	
Without Recourse or Confirmation	Available on application

2 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the day the drawing is initiated.

Back-to-Back and Transferable Credits	Available on application (a minimum assessment fee of $200 applies)
Assignment of proceeds (per assignment)	$90 (clean) $90 (documentary)
Discrepancy Handling fee	$40 per set of documents
Acceptance of term drafts drawn on NAB (not applicable if drawing is done Without Recourse or Confirmation)	Available on application
Refusal to accept/pay against documents as presented	$90
Bank to Bank Reimbursement claims	$90

Imports

Documentary Collections – Inward D/P (Sight) or D/A (Term)	
Documents received for collection	0.25% of the Australian dollar equivalent[1] of the collection amount (minimum $90) (maximum $850) plus handling and communication charges of $25
Other Services (inclusive of handling and communication charges)	
Airway Bill Release – goods consigned to NAB	$90 per service
Refusal to accept/pay against documents as presented	
Extension of term bills on instructions of remitting party	
Where documents are received with instructions to be released free of payment and item is finalised in NAB's records	
Previously accepted bills received for collection and payment	
Endorsement or Avalisation fee	Available on application
Release of documents against Trust Receipt and NAB accepts responsibility for eventual payment	Available on application

1 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the day the transaction is initiated.

Letters of Credit Outward (Establishment) – Import/Local/Standby	
Issued/Established	$120 plus handling and communication charges of $15
Issued/Established using NAB Connect	$75 plus handling and communication charges of $15
Issued fully cash backed	$90
Other Services (inclusive of handling and communication charges)	
Standby Letter of Credit	Available on application
Amendment	$90
Amendment using NAB Connect	$45
Where any undrawn balance remaining at expiry is greater than the equivalent of AUD5000	0.25% of the Australian dollar equivalent[1] of the amount remaining on the expiry date (minimum $90)
Cancellation of or any decrease in credit amount	0.25% of the Australian dollar equivalent[2] of the cancellation/ decrease amount (minimum $90) plus amendment fee

1 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate in respect of any undrawn balance remaining on expiry.

2 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the date NAB receives the Beneficiary's acceptance of the cancellation or decrease.

Letter of Credit Outward (Drawing) – Import/Local/Standby	
Drawings – documents received	0.375% of the Australian dollar equivalent[3] of the drawing amount (minimum $100) plus handling and communication charges of $25
Drawing – documents received where Letter of Credit was established using NAB Connect	0.325% of the Australian dollar equivalent[3] of the drawing amount (minimum $100) plus handling and communication charges of $25
Other Services (inclusive of handling and communication charges)	
Refusal to accept/pay against documents as presented	$90

3 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the day the drawing is initiated.

Note: The following Fees and Charges are normally charged to your supplier but may be payable by you where you have agreed to this with your supplier.	
Acceptance of term drafts and/or incurring a Deferred Payment Undertaking	1.5% p.a. (minimum $90 or foreign currency equivalent) If this fee is payable by you, it is calculated using the Australian Dollar equivalent[1] of the drawing amount.
Handling of discrepancies	If the drawing is in US dollars, US$90. If the drawing is not in US dollars, AU$90 (or foreign currency equivalent). If this fee is payable by you: • If the drawing is in US dollars, the Australian dollar equivalent[1] of US$90. • If the drawing is not in US dollars, AU$90
Reimbursement bank commission	If the drawing is in US dollars, US$90. If the drawing is not in US dollars, AU$90 (or foreign currency equivalent). If this fee is payable by you: • If the drawing is in US dollars, the Australian dollar equivalent[1] of US$90. • If the drawing is not in US dollars, AU$90

1 Australian dollar equivalent is calculated using NAB's applicable foreign exchange rate on the day the drawing is initiated.

Invoice Finance

Application fee	Available on application
Facility fee	Available on application
Purchase charge	Available on application

Payables Finance

Application fee	Available on application
Supplier discount	Available on application
Payment processing charges	USD25

Receivables Purchase

Application fee	Available on application
Purchase charge	Available on application

General Charges and Other Trade Services

Trade Finance – International or Domestic	
Finance of trade transactions Fee is to apply to any initial request and again on any subsequent requests for a rollover of finance covering: • documentary collections • telegraphic transfers • international cheques • invoices only **Note:** Fee is not charged for refinance under Letters of Credit, except for rollovers.	$50 per service
Trade Finance – prepayments	$50 plus any economic costs[1]

1 Economic cost is NAB's reasonable estimate of its loss (if any) from the early termination of a loan/facility, the early termination of a fixed rate or a prepayment. Please contact us if you are considering a prepayment and would like an estimate of the economic costs.

Section 5
Other Service Fees

Agency credits[1]	
Banker assisted deposits to an account using agency credit vouchers (e.g. insurance agents payments)	
50 agency credits per month	Nil (banker assisted deposit fees apply)
Then each agency credit over the free limit of 50 per month will be charged at	$2 per agency credit
Note: These fees are in addition to the fees applicable to your business account (with the exception of NAB Farm Management Accounts and NAB Community Fee Saver Accounts) as detailed in this guide.	
Example: The following fees would apply where a Banker assisted deposit of an agency credit with 3 cheques is made into a NAB Business Everyday Account ($0 Monthly Fee Option) and the free limit of 50 agency credits for that month has been exceeded:	
Agency credit voucher deposited Banker assisted (1 item)	$3.00
3 cheques lodged (3 items)	$9.00
Agency credit fee	$2.00
Total	$14.00

1 Payable and debited on the last business day of the month.

Automatic Teller Machines (ATM)	
Non-NAB ATM transactions within Australia Fee for withdrawals and balance enquiries from non-NAB ATMs, per transaction	Nil. **Note:** Other fees may still apply, e.g. non-NAB ATM transactions may incur a charge by the owner of the ATM.
Access overseas via PLUS or CIRRUS ATMs via a NAB Debit or linked NAB Credit Card (Refer to Section 1 for NAB Business Visa Debit Card fees)	
ATM cash withdrawal	$4 per withdrawal
Balance enquiry	$1 per enquiry
Foreign currency transaction fee	2% of Australian dollar transaction amount (applies to withdrawals made in currencies other than Australian dollars)

Balance transfers	
Establishment fee	$40 per authority
Service charge	$1.50 per transaction

Bank cheques	
Issue fee	$12 per cheque
Repurchase fee	$20 per cheque
Replacement fee	$20 per cheque

Bills – local	
Charges will apply whether the bill is recalled, dishonoured, paid or accepted	
Presentation of bills payable after sight for acceptance only	$40 per item **Note:** Bill (accepted or dishonoured) where subsequently held for collection a collection fee will also apply.
Collection or purchase of bills payable at a bank	$40 per bill **Note:** Interest charges will also apply to bills purchased per bill. This charge is in addition to the bill presentation fee where applicable.
Collection of "on demand" drafts or orders or other bills not payable at a bank	$40 per bill
Negotiation of "on demand" drafts or orders or other bills (including brokers' drafts) not payable at the bank	$40 handling fee for clean drafts, orders, etc. with one document, share certificate and/or transfer $3 for each additional document, certificate and/or transfer
Note: Where scrip, etc. is insured by NAB, insurance premium is to be borne by broker or other party plus a charge of $6.	

BPAY® – biller fees	
Establishment fee (once only)	
NAB BPAY® establishment fee or change of sponsorship	$99 (GST inclusive) per biller code
Customised biller validation rule **or** customised biller check digit rule – if applicable **Note:** changes to existing customised rules are considered new establishments.	$8,000 (GST inclusive)
Customised biller validation routine (customised biller validation rule **and** customised biller check digit rule) – if applicable **Note:** changes to existing customised rules are considered new establishments.	$8,500 (GST inclusive)

Transaction fees	
Each transaction	$0.88 (GST inclusive)
BPAY® View – biller fees	
Establishment fee (once only)	
NAB BPAY® View establishment fee or change of sponsorship	$99 (GST inclusive) per biller code
Transaction fees	
Each summary bill or non-value item loaded	$0.21 (GST inclusive)

BPAY® Batch – payer fees	
Establishment fee (once only)	
BPAY® Batch establishment fee	$99 (GST inclusive) per batch user ID
Transaction fees	
Each payment	$0.21 (GST inclusive)

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Cash handling	
Notes/Coin fee	
Applies to the exchange of notes/coin for alternative denominations of notes/coin	
Where the value of cash exchange exceeds $5,000 or more per day	0.25% of total amount of cash
Change – for non-customers	
Coins of all denominations	$1 per bag or roll (minimum $4)

Cashing cheques – customer	
Non-bank financial institution cheque drawn on our bank and presented by member for encashment	$3
Other financial institution's cheque presented by our customer	Nil

Cashing cheques – non-customer	
NAB cheque presented by a non-customer	$5[1]
Other bank's cheque presented by non-customer (whether under encashment/ negotiation advice or not)	1.5% amount of cheque (minimum $10)
Other financial institution's savings account withdrawal	$10 per item

1 Fee is not charged if cheque is cashed at home branch.

Certificates	
– Bank confirmation audit requests – Bill holdings – Comprehensive certificates supplied for audit – Deeds and documents held – Goods shipped	Each certificate at an hourly rate of $90 per hour (minimum $70 per certificate)
Note: Charge will apply whether documents are held as security or otherwise, and for confirmation of previous certificates.	

Credit transfers – standard	
Credit transfers – to other banks by normal credit clearing	$5 per transfer
Plus cash handling fee	
Customer	Nil
Non-customer	1.5% on total cash amount (minimum $1)
Plus item fee	$0.50 per item, if more than 20 items

Deposit books	
Multicopy or agency credit	$5 per item

Direct Entry	
Establishment fee (once only)	
Establishment fee direct entry[1] – bureau user	$215 per user ID (GST inclusive)
Establishment fee including change of sponsorship – debit user	$545 per user ID (GST inclusive)
Reference fee	
Limit exceed – Transaction Negotiation Authority (TNA) user	$54 per file[2] (GST inclusive)
Transaction fees	
Direct credit	$0.25 (GST inclusive)
Direct debit	$0.25 (GST inclusive)

1 Establishment fee is payable and debited at the time the service is provided. Transaction fees are payable and debited either on the day of processing or at the beginning of the month after that for which the fee is charged. Refer to the terms and conditions of the delivery channel.

2 Applies where another bank is the processing bank. Incurred on each referral to Business Banker of a direct entry file requiring approval because a formal limit is insufficient to process the instruction. Incurred on day of referral. The Transaction Negotiation Authority (TNA) fee applies where the Direct Credit User sponsored by NAB lodges files for processing at another bank.

Encashment/Negotiation advices	
Standing facilities to cash business cheques or orders at another branch or bank	
Establishment, amendment or annual renewal fee	$50 per advice
Note: A cash handling fee may be charged for amounts in excess of $5,000 per day, non-cumulative.	

Legal fees
Fees incurred with external lawyers may be at your cost.

Merchant Services - standard fees[1]	
Payment channels include EFTPOS terminals, internet, interactive voice response (IVR), batch and paper	
Card reader fee	On application and for existing merchants as per your letter of offer and any subsequent variation (fee is GST inclusive). One off fee per terminal.
Chargeback fee	$25 (GST inclusive)
Merchant service fee – based on the value of transactions processed	On application and for existing merchants as per your letter of offer and any subsequent variation
Minimum merchant service fee – based on the merchant service used and the merchant profile	On application and for existing merchants as per your letter of offer and any subsequent variation[2]
Debit card purchase fee – based on the value or number of transactions processed	On application and for existing merchants as per your letter of offer and any subsequent variation
Debit card cash out fee	Per transaction
Terminal fee – based on the type of terminal	On application and for existing merchants as per your letter of offer and any subsequent variation (fee is GST inclusive). Fee is per terminal per month.[2] **Note:** A component of this terminal fee is a fee NAB's terminal maintenance provider charges NAB for the maintenance of its terminals.
Onsite installation fees on NAB Integrated	Available on application **Note:** Onsite installation fees may apply for installation of non-standard and remote NAB integrated EFTPOS facilities. A fee is charged per terminal installed with a rebate applied to the second or more terminals installed at the same site.

Access fee – for processing card transactions for telephone, mail and/or internet orders	On application and for existing merchants as per your letter of offer and any subsequent variation. Fee is per month.
Stationery fee	Refer to NAB Stationery Brochure. Fees in the brochure include GST and postage costs.
Terminal replacement fee	Up to a maximum of $505 (GST inclusive) per terminal which is lost, stolen or damaged

1 Other non-standard fees may apply which will be outlined in the Letter of Offer.
2 This fee will be charged on the date of the Letter of Offer, which may be earlier than the date you accept the offer. If you do not accept the offer, the fee will be fully refunded.

Miscellaneous service charge	
Charge	$90 per hour (minimum $70)

Mortgage discharge fee	
Includes preparation of discharge, attending settlement, lodgement of documents and other release of a security interest where applicable	$350

Multiple funds transfer fee	
Multiple funds transfer made via NAB Internet Banking	Nil

NAB Connect

NAB Connect fees and charges are separate and additional to those set out in this guide. Refer to nab.com.au for fees and charges.

NAB Direct Link

NAB Direct Link fees and charges are separate and additional to those set out in this guide. Refer to nab.com.au for fees and charges.

NAB Express Business Deposit	
Bags	Nil

Note: Transaction fees may apply for each deposit and each item lodged in an Express Business Deposit (see Section 1 and 2).

Real Time Gross Settlement (domestic telegraphic transfer)	
Fee	$35[1]

Registration and lodgement	
Lodgement of documents by bank for stamping or registration (for each lodgement) or registration of a security interest on the Personal Property Securities Register (for each registration)	$150
Production of documents to permit registration by other parties	$150

Search fees	
Office of Titles searches and all other searches	Nil. Applicable external charges (including government searches/ statutory charges) may apply.
Company/Business name/Personal Property Securities Register searches	
Company name search	$40 per search (inclusive of registrar's fee)
Business name search	$40 per search (inclusive of registrar's fee)
Personal Property Securities Register search	$20 per search (inclusive of registrar's fee)

Settlement	
Documents received (whether physical or electronic) against the payment of money	$200 per settlement

Transaction verification	
Less than 1 year since transaction	$2.50 per item (minimum $10)
1 year or more since transaction	$5 per item (minimum $20)

Transmission of deeds, documents, etc. for inspection, delivery or execution (excludes finance company agreements/contracts)	
Charge	$80
Exemption: Charge shall not apply where security documents are forwarded for execution.	

1 Effective 14 November 2026 this fee will be known as the Banker assisted account to account transfer fee and will change to $30.

International Payments Outward

International money transfers (international telegraphic transfer) – sent	
International money transfer via NAB Internet Banking in foreign currency	$0[1]
International money transfer via NAB Internet Banking in Australian dollars	$30[1]
Banker assisted[2]	$30
Requested by email or fax – email and fax written instructions will only be acted on where an Email/Fax Authority is held	$35
Request for cancellation of international money transfer – any cancellation request will be subject to the agreement of the beneficiary, whether that beneficiary is the intended beneficiary or not	$20[3]

1 In most cases, NAB will pay overseas bank charges on your behalf. However, in some instances beyond NAB's control, overseas banks will directly deduct these overseas bank charges from the money you send instead.

2 Effective 14 November 2026 this fee will be known as Banker assisted account to account transfer fee.

3 Any overseas bank charges incurred will be charged to the customer.

Inward

International transfers – received	
Overseas parties that direct a payment to NAB may charge NAB a commission in respect of these transfers, which are included in our fee. Our fee also depends on the currency of the transfer. This fee is usually deducted from the amount paid. In some cases, the sending party may instruct NAB to charge our fee to them. Where NAB does this, NAB will not charge the payment beneficiary and may charge the sending bank a higher amount than set out below.	
Transfers to NAB in Australian or overseas currency	
Deposited to NAB account	Up to $15
Deposited to non-NAB account (NAB acting as intermediary)	Up to $30
Transfer of overseas currency received by NAB and transferred to another bank unconverted, or transfers of Australian currency received by NAB and transferred to an offshore bank	Up to $35

Other

Enquiries regarding payment (international cheques/drafts and international money transfers)
NAB does not charge a fee for general enquiries or investigations, at a customer request, that require messaging to/from an overseas or correspondent bank. However, any overseas bank charges incurred will be charged to the customer.

NAB Foreign Currency Account

Foreign currency account fees	
Intra account transfers	$30 Banker assisted
Foreign currency holding fee	A fee may be charged on large balances in currencies where the account balance is more than the threshold amount set by NAB. The relevant fee and threshold amounts over which the fee is charged can be found on NAB's website: www.nab.com.au/foreigncurrencyaccount under 'Important Information'. The threshold amounts and currencies may change as market conditions change.

Section 6
Government Taxes and Charges

Goods and Services Tax (GST)

The 'GST Clause' below applies to any fees and charges in this guide that are subject to GST but are not expressed to be 'GST inclusive'. NAB reserves the right to apply the 'GST Clause' to all fees in this guide if there is a change to the GST rate or to whether or how GST applies to a service identified in this guide.

GST clause

If NAB is liable to pay GST or any similar tax on a supply made in connection with a service referred to in this guide, then the Customer agrees to promptly on demand pay NAB an additional amount equal to the consideration payable for the supply, multiplied by the prevailing GST rate.

Definition of GST

'GST' a Goods and Services Tax or any similar tax imposed in Australia.

Section 7
Definitions

NAB Business Everyday Account ($0 Monthly Fee Option), NAB Business Everyday Account ($10 Monthly Fee Option), NAB Business Interest Account, NAB Business Cash Maximiser, NAB Community Fee Saver Account and NAB Farm Management Account (no longer for sale).

Banker assisted deposits and withdrawals include:

- A banker assisted deposit or withdrawal includes any transactions on an account, which require the assistance of NAB staff or a NAB agent to facilitate the movement of funds between accounts. This may include but not be limited to transactions made over the counter at a NAB branch, by a NAB Agent, at an Australia Post outlet, or transactions made via a NAB operator over the phone, email or in an any other capacity when facilitating a movement of funds on your account. Each deposit transaction and each withdrawal transaction to/from an account is a separate item.

Cheques or items lodged with a deposit include:

- Each individual cheque or item that has been lodged as part of a deposit. For banker assisted deposits, this includes each individual cheque or item included in the overall deposit. For Express Business Deposits or Express Cheque Deposits, this includes each individual cheque or item paid in with a deposit slip.

  Note: A merchant envelope is counted as one item.

NAB ATM transactions include:

- Each deposit and withdrawal (cash and/or cheque) made at a NAB ATM.

Electronic transactions include:

- Transactions to/from your account conducted via NAB Internet Banking (including bill payment BPAY®), NAB Telephone Banking (including bill payment BPAY®), Osko and other NPP payments, EFTPOS and periodical payments, direct debits, direct credits and other funds transfers to/from your account **but do not include:**
  - banker assisted transactions to/from your account where a card or card PIN are used in connection with the transaction/s

Important note: Some electronic transactions will also attract a separate fee, as set out in Section 5 – Other Service Fees.

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Services available for business customers at Australia Post include:	
Services	**Applicable accounts**
• Deposits • Withdrawals • Account balance enquiries • EFTPOS	• NAB Business Everyday Account ($0 Monthly Fee Option) • NAB Business Everyday Account ($10 Monthly Fee Option) • NAB Business Interest Account • NAB Community Fee Saver Account • NAB Farm Management Account (no longer for sale)
Note: Withdrawals from a credit card account are cash advances and, in addition to the cash advance fee, interest will be charged. However, if cash is taken out via EFTPOS, the transaction may incur the banker assisted withdrawal fee applicable to the account.	

General Advice Warning

The products covered by this fees guide are issued by National Australia Bank Limited (NAB).

Any advice in this guide has been prepared without taking into account your objectives, financial situation or needs. Before acting on any such advice, you should consider whether it is appropriate for your circumstances.

You should also consider the Product Disclosure Statement or other disclosure document, available from NAB, before making any decisions regarding the products covered in this guide.

For more information visit
nab.com.au

or call us on **13 10 12**
8am – 8pm AEST Monday to Friday
9am – 6pm AEST Saturday to Sunday
or ask at your **local branch**

For people with hearing or speech difficulties, contact us on **13 10 12** through the **National Relay Service**.

If you do not speak English,
You can call us on **13 10 12** and say **I need an interpreter**.
We'll get someone to help you.

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