

# NAB Direct Link Fees AND CHARGES SCHEDULE

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Effective Date: 1 November 2017

Channel	
NAB Direct Link Establishment fee	\$3000.00 once off <sup>1,+</sup>
Monthly Access Fee	\$75.00 per month <sup>+</sup>
Monthly Reporting Fee	\$120.00 per month
Direct Credit/Debit payments	\$0.15 per payment <sup>2,+</sup>
Domestic Payment (urgent)	\$12.00 per payment
International payment with currency conversion	\$10 <sup>^</sup> per transaction
International payment without currency conversion (in AUD or from a NAB Foreign Currency Account in that same currency)	\$20 <sup>^</sup> per transaction
Limit exceed TNA user	\$54.00 per file <sup>4</sup>
Recalls (credit file only)	\$54.00 per file <sup>2</sup>
Trace Requests	\$76.00 per item <sup>2</sup>
Addition of a new service (post establishment) Please click <a href="#">here</a> for a full list of services located under 'Features'	\$500.00 per new service <sup>+</sup>
Addition of a new mailbox (post establishment)	\$100.00 per new mailbox <sup>+</sup>

## ADDENDUM FOR SERVICE AGGREGATORS\*

Channel	
Data File Download service	No charge
Account Reporting Fee	\$0.075 per line (uncapped)
Account Establishment Fee (ie. Fee for adding accounts)	\$10.00 per account

<sup>1</sup> Establishment fee is payable and debited at the time the service is provided. Transactions 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.

<sup>2</sup> Only applies where NAB is the processing bank. Should your bureau be planning to lodge files via another bank, refer to the bureau for that bank's fees.

<sup>3</sup> 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.

<sup>4</sup> Incurred as per 3. The Transaction Negotiation Authority (TNA) fee applies where the Direct Credit User sponsored by NAB lodges files for processing at another bank.

<sup>^</sup>Overseas bank charges will also be payable. You can elect to pay overseas bank charges from your account, or deducted from the funds you send. If you choose to pay the overseas bank charges from your account, the amount of the overseas bank charges will generally be shown in NAB Direct Link at the time of transaction and the amount will be debited from your account at the end of the month. However, there are some limited currencies where you will not be able to pay for the overseas bank charges up front because those charges are not known at the time of transaction - in these circumstances, the overseas bank charges will generally be debited from your account at a later date. Notwithstanding the above, there may be exceptional instances beyond NAB's control where overseas banks will directly deduct these overseas bank charges from the money you send.

<sup>+</sup> Denotes taxable supplies under GST legislation.

\* A Service Aggregator is a Bureau/Intermediary type organisation that specialises in providing value add services to their own clients. These fees replace or are paid in addition to the NAB Direct Link standard fees and charges.