



A Guide to Fees and Charges

Personal banking fees

Effective 31 October 2025

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A Guide to Fees and Charges – Personal Banking Fees

What's in this guide?

This guide covers the fees and charges that may apply to your personal products and services other than those specifically for lending (such as personal loans, credit cards, home loans and lines of credit).

This guide applies to NAB branded products and services unless we've specifically advised otherwise. You can use this guide to identify which fees may apply to you and ways you may reduce or avoid these fees.

Fees and charges for our personal lending products can be found at:

- Credit cards nab.com.au/cardfees
- Home loans nab.com.au/homeloanfees
- Personal loans nab.com.au/pl

In this guide you'll find:

Section 1 the fee structure for our NAB transaction and savings accounts and the fees applicable to our NAB Visa Debit Cards

Section 2 the fee structure for account related service fees

Section 3 the fee for our NAB Personal Overdraft

Sections 4-5 the remaining fees for our standard banking services such as international payments, as well as government taxes and charges, which could apply to your account. We pass on government taxes and charges to you at the time they're payable. These taxes and charges may change at any time.

There's a separate fees and charges guide for business banking products.

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:

| Product or service | Documents |
|--|---|
| NAB Personal Transaction and Savings Accounts | <ul style="list-style-type: none">• Personal Transaction and Savings Accounts Terms and Conditions• Indicator Rates – Deposit Products |
| NAB Internet Banking and NAB Telephone Banking | <ul style="list-style-type: none">• NAB Internet Banking and Telephone Banking Terms and Conditions |
| NAB Electronic Banking (card based) | <ul style="list-style-type: none">• NAB Electronic Banking (card based) Terms and Conditions |
| NAB Cash Manager | <ul style="list-style-type: none">• NAB Cash Manager Terms and Conditions• Indicator Rates – Deposit Products |

If you haven't already received a copy of each of these documents for your product or service, please let us know.

Any questions?

Visit a NAB branch or phone us on **13 22 65**, 7 days a week.

Section 1

NAB Transaction and Savings Accounts

| NAB Transaction Accounts | Monthly Account Service Fee |
|--------------------------|-----------------------------|
| NAB Classic Banking | No Fee ¹ |
| NAB Retirement Account | No Fee |
| NAB Savings Accounts | |
| NAB iSaver | No Fee |
| NAB Reward Saver | No Fee |
| NAB Cash Manager | No Fee |

¹ On 22 January 2010, we removed the Monthly Account Service Fee and made a commitment that it would never be reintroduced.

Package Benefits

NAB Portfolio Facility/NAB Private Portfolio Facility

A Portfolio/Private Portfolio Facility and linked sub accounts are exempt from service and transaction fees.

Non-NAB ATM

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

NAB Visa Debit Card Fees

| NAB Platinum Visa Debit card fee | |
|----------------------------------|---------------------------------------|
| Per card | \$10 per month, per card ¹ |
| NAB Visa Debit card fee | |
| Request to change card colour | \$20 per request |

¹ The first monthly fee will be charged when you request a NAB Platinum Visa Debit card and then each subsequent month.

Section 2

Service Fees

Account Related Services

| | |
|--|--|
| Overseas access | NAB Visa Debit card, NAB Platinum Visa Debit card, NAB Debit card or linked NAB Credit card² |
| ATM cash withdrawal¹ | \$5 per withdrawal ⁴ |
| Balance enquiry¹ | \$1 per enquiry ⁴ |
| International Transaction Fee^{1, 3, 5} International transactions refer to using your card overseas, including overseas ATM cash withdrawals or using your account in Australia but the goods or service provider (commonly referred to as a 'merchant'), financial institution or entity processing the transaction is located outside Australia. International transactions are either: <ul style="list-style-type: none">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) | Single currency transaction: 3.5% of the Australian dollar amount is charged when the international transaction is posted (completed) to your account. Multi-currency transaction: 3.5% of the Australian dollar amount is charged when the international transaction is posted (completed) to your account |

Overseas operators may charge you a separate fee to use their ATMs.

¹ These fees will not apply to NAB Flexiplus Mortgage accounts or NAB Portfolio Facility/NAB Private Portfolio Facility sub accounts.

² For transactions with a NAB Credit card accessing a linked transaction account.

³ Includes a Visa scheme fee charged to us which we pass on to you. This fee is calculated on the converted AUD amount shown on your statement.

⁴ Includes a Visa scheme fee charged to us which we pass on to you.

⁵ The International Transaction Fee will not apply to purchase transactions with a NAB Platinum Visa Debit card.

| 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) |

Cheques

| Bank cheques | | |
|------------------------------|--|------|
| Issue fee – per cheque | | \$12 |
| Replacement fee – per cheque | | \$20 |
| Repurchase fee – per cheque | | \$20 |

| Cashing of cheques | | |
|---|----------|------------------|
| | Customer | Non-Customer |
| NAB cheque | \$0 | \$5 ¹ |
| Non-bank financial institution cheque cashed by member | \$3 | \$3 |

¹ Fee isn't charged if cheque is cashed at home branch.

| Deposit books | | |
|----------------------------|--------------|--|
| Multicopy or agency credit | \$5 per item | |
| | | |

Section 3

Overdraft Facilities

NAB Personal Overdraft Line Fee (formerly Overdraft Line Fee)

Fee is based on approved overdraft limit and is debited to your account on the first business day of March and the first business day of September.

| | |
|----------------------|---|
| Up to \$5,000 | \$35 each whole six month period |
| \$5,001 – \$10,000 | \$70 each whole six month period |
| \$10,001 – \$20,000 | \$80 each whole six month period |
| \$20,001 – \$30,000 | \$140 each whole six month period |
| \$30,001 – \$40,000 | \$190 each whole six month period |
| \$40,001 – \$60,000 | \$290 each whole six month period |
| \$60,001 – \$80,000 | \$400 each whole six month period |
| \$80,001 – \$125,000 | \$500 each whole six month period |
| Over \$125,000 | 0.40% (minimum \$500) each whole six month period |

Section 4

Other Service Fees

These fees are payable and debited when the transaction occurs or the service is provided.

International Payments

Outward

| International cheques/drafts- issued | |
|--------------------------------------|-------------------|
| Refund and Repurchase | \$20 ¹ |

¹ Any overseas bank charges incurred will be charged to you.

International money transfers – sent

| | |
|--|-------------------|
| International money transfer via NAB Internet Banking (in foreign currency) | \$0 ² |
| International money transfer via NAB Internet Banking (in Australian dollars) | \$30 ² |
| Banker assisted | \$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 ¹ |

¹ Any overseas bank charges incurred will be charged to you.

² In most cases, we'll pay overseas bank charges on your behalf. However, in some instances beyond our control, overseas banks will directly deduct these overseas bank charges from the money you send.

Inward

International cheques/drafts – received

| | |
|-------------------------------|-------------------|
| Dishonour of overseas cheques | \$30 ¹ |
|-------------------------------|-------------------|

¹ Any overseas bank charges incurred will be charged to you.

International transfers - received

Overseas parties that direct a payment to NAB may charge us a commission for 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 us to charge our fee to them. Where we do this, we won't 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)

We don't charge a fee for general enquiries or investigations at your request, that require messaging to/from an overseas or correspondent bank. However, any overseas bank charges incurred will be charged to you.

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 at nab.com.au/ForeignCurrencyAccount . The threshold amounts and currencies may change as market conditions change. |

Other Banking Services

| Bank Guarantee (also known as Guarantee by Bank) | |
|--|--------------------------|
| Issuing fee | Available on application |
| Service fee/half-yearly fee | Available on application |
| Foreign currency bank guarantee fees | Available on application |

| Certificates ¹ | |
|---|--|
| <ul style="list-style-type: none">• 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.

¹ This fee doesn't apply to any credit contract with us to which the National Credit Code applies.

| Credit transfers | | |
|--------------------------------|-----------------|--|
| | Customer | Non-Customer |
| Transfers to other bank | \$5 | \$5 |
| Plus cash handling fee | \$0 | 1.50% on total cash amount (minimum \$1) |

| Encashment/Negotiation advices | |
|---------------------------------------|---|
| Fee | |
| | \$20 per advice. Free for accounts without cheque access. |

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

| Miscellaneous services¹ | |
|--|------------------------------|
| Charge rate for services not otherwise provided for in this guide | |
| | \$90 per hour (minimum \$70) |

¹ This fee doesn't apply to any credit contract with us to which the National Credit Code applies.

| Banker assisted account to account transfer fee | |
|--|------|
| Fee | |
| | \$35 |

Section 5

Goods and Services Tax (GST)

The ‘GST Clause’ below applies to any fees and charges in this guide that are subject to GST.

GST Clause

If we’re required to pay GST or any similar tax on a supply made in connection with a service described in this guide, then you agree to pay us an additional amount equal to the fee or charge (for the supply), multiplied by the GST rate.

Definition of GST

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

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 and 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 us, before making any decisions regarding the products covered in this guide.

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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**

Help for people with hearing or speech
communication difficulties. Contact us
on **13 22 65** through the National Relay
Service.