



Guide to Fees and Charges

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Issuer

National Australia Bank Limited, Mumbai Branch

ABN 12 004 004 937

Registered office

No. 901, 9th Floor Nariman Bhavan,
227 Backbay Reclamation, Nariman Point,
Mumbai 400021, India

Client enquiries +91 22 6198 8200

This brochure covers the fees and charges which apply to Products and Services of National Australia Bank Limited, Mumbai Branch and the fees which may apply.

These fees are current from 1st March 2015.

We may vary or replace these fees and charges from time to time. We will give prior notice of such changes in accordance with applicable regulations.

Under our Terms and Conditions, we are permitted without prior notice to you to charge to and/or debit from your account any fees, charges and expenses you are required to pay.

To determine whether your copy of this brochure is current, ask your Banking Partner or enquire at our branch premises.

You may also wish to refer to our Deposit Policy for more information about our Deposit Accounts.

National Australia Bank Limited, Mumbai Branch

No 901, 9th Floor Nariman Bhavan,
227 Backbay Reclamation,
Nariman Point, Mumbai 400021

Phone number: +91 22 61988200

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Effective 1st April 2012, all fees and charges, mentioned in the Guide to Fees & Charges, will attract Service Tax @12% and Education Cess @3% of the Service Tax amount. Fees and charges are subject to change at the sole discretion of the bank.

Account fees

NAB Current Account / NAB Savings Account#

Excluding Resident Savings - No Fees Account

Interest rate on balances held in Savings Account would be 4%. No interest would be paid on balances held in Current Account.

| Services | INR Accounts |
|--------------------------|---|
| Account maintenance fees | INR 200 per month for balance below INR 10,000* * In the event of customer not maintaining minimum monthly average balance, the bank would send a communication to customer by SMS/ email/letter to restore the balance within one month of receiving the communication. In case the balance is not restored within one month of receiving the communication, the bank would debit the account with penal charges. These charges would be calculated on a pro-rata method on basis of shortfall amount of non-maintenance and number of days it is not maintained. Hence, if a customer's average balance is INR 4000 for 15 days before being restored, then bank would charge the customer: Inr 200 (non maintenance charge) x 0.6 (percent of shortfall in balance) x 0.5 (percent of month balance was not maintained) or INR 60 |
| Account closure | INR 250 if account closed within 6 months. This would not be applicable if the customer chooses to close the account within 14 days of first credit into the account |

Dormant/Inoperative Account

| Services | Service Charges and Fees |
|-------------------------|--------------------------|
| | INR Accounts |
| Monthly charges | No charges apply |
| Reactivation of Account | Free |

NAB Term Deposit Account

| Services | Service Charges and Fees |
|----------------------|---|
| Premature withdrawal | Prepayment Penalty Conditions <ul style="list-style-type: none"> • Prepayment Penalty for early withdrawal of deposit of less than INR 1 crore would be 1% which would be calculated as applicable carded interest rate for the completed tenor less 1% • Prepayment Penalty for early withdrawal of deposit of INR 1 crore or more would be greater of: <ul style="list-style-type: none"> - The cost of borrowing the Term Deposit amount withdrawn from the market for the unexpired part of the Term Deposit less the interest we are paying on the Term Deposit being prematurely withdrawn for the completed tenor (if applicable), and - 1% prepayment penalty which would be calculated as applicable carded interest rate for the completed tenor less 1% |

Other fees

Cheques[#]

Cheque book available only for Residents, NRO, NRE Accounts

| Services | Service Charges |
|--|---|
| Cheque book | Free |
| Outward Cheque Collection (OCC) drawn on Bank's Branch | Free |
| OCC through Correspondent Bank | Free |
| Foreign Currency Cheque Collection | 0.25% minimum Rs 250, courier charges Rs 50, FIRC Rs 50 |
| Cheque issued and returned | Rs.250 |
| Cheque deposited and returned unpaid | Rs.100 |
| Cheque stop payment instructions | Rs. 100 per cheque/instance |
| Old records / copies of paid cheques | Rs 200 per record |

Remittances

| Services | Service Charges |
|--|--|
| Remittance Inward (Credit account with bank) | Free |
| DD payable on Non-Bank Locations (through Correspondence Bank arrangement) | INR 100 per DD |
| DD/PO-Cancellation/Revalidation / duplicate | INR 100 per instance |
| NEFT | Free |
| RTGS | Free |
| Internal Transfer | Free |
| Remittance Inward [Credit account with bank] | Free |
| Remittances Outward TT (inclusive of telex costs) | As per actual SWIFT charges per location |
| Communication costs on behalf of customers | Free |
| Foreign Exchange Conversion Fees (Service Tax) | As per service tax grid |

Miscellaneous

| Services | Service Charges |
|---|---|
| Cash Deposit/Withdrawal at Branch | Cash Deposit- Free upto 5 lacs pm; cash deposit in excess of free limit; @ Rs.2.50 per Rs.1,000 Cash Withdrawal - Free |
| Original Statement/Passbook | Free |
| Duplicate statement/passbook on request | INR 100 |
| Interest/TDS certificate | Free |
| Duplicate TDS Certificate Issuance | INR 100 |
| Signature Verification Certificate | Free |
| Banker's report | INR 200 |

Want more information?

Call us on:

+91 22 61988200

Or visit our office at:

No 901, 9th Floor Nariman Bhavan,
227 Backbay Reclamation,
Nariman Point, Mumbai 400021

Between:

9.30am and 3.30pm Monday to Friday

10.30am and 12.30pm Saturday

Or visit us at:

nabasia.in

For more information call
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