



BUSINESS BANKING FEES

**A guide to fees and charges
Effective 13 May 2019**

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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.

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 is payable at opening of all new accounts/facilities/packages 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
- NAB Business Management Account (no longer for sale)

Account Service Fees/Flat Fees

When are these fees first payable?

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

Exception:

- **NAB Farm Management Account** where the fee is payable and debited annually in advance on each anniversary of the opening of the account

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).

Transaction Fees

When are these fees payable?

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

Exceptions:

- **NAB Farm Management Account** where these are payable and debited annually
- **Non-NAB ATM transaction fees** which are payable and debited on the day the transaction occurs

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.

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

BUSINESS ACCOUNTS

NAB Business Everyday Account (\$0 Monthly Fee Option)

<p>Account service fee Flat fee payable and debited on the last business day of the month</p>	\$0 per month
<p>Banker assisted transactions¹ Each banker assisted deposit or withdrawal made over the counter at a NAB branch or at an Australia Post shop:</p> <ul style="list-style-type: none"> • Deposit or withdrawal fee <p>Plus:</p> <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	<p>\$2.50 per transaction</p> <p>\$0.60 per cheque/item</p>
<p>NAB ATM transactions² Each withdrawal or deposit made at a NAB ATM, and any cheques or items included with the deposit</p>	Nil
<p>Electronic transactions³ Electronic transactions including deposits or withdrawals conducted via NAB Internet Banking and NAB Telephone Banking</p>	Nil
<p>EFTPOS transactions</p>	Nil
<p>Non-banker assisted transactions Deposit slips processed without Banker assistance, eg. Express Business Deposits and Express Cheque Deposits. This also includes cheques written on an account:</p> <ul style="list-style-type: none"> • Deposit or withdrawal fee <p>Plus:</p> <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	<p>\$0.60 per transaction</p> <p>\$0.60 per cheque/item</p>
<p>NAB ATM mini statements</p>	Nil

1 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 \$4.30. This is comprised of a \$2.50 deposit fee plus three cheque fees (\$0.60 each).

2 Non-NAB ATM transactions may incur a charge by the owner of the ATM. NAB does not apply any additional charges.

3 **Important:** Multiple funds transfers made via NAB Internet Banking will also incur an additional fee as detailed in Section 5 – Other Service Fees.

4 Electronic transaction & enquiries (including multiple funds transfers made via NAB Internet Banking). **Important note:** Some electronic transactions will attract a separate fee, as detailed in Section 5 – Other Service Fees.

	NAB Business Everyday Account (\$10 Monthly Fee Option)	NAB Business Interest Account	NAB Community Fee Saver Account
	\$10 per month	\$10 per month	Nil
	Nil	\$2.50 per transaction	Nil
	Nil	\$0.90 per cheque/item	Nil
	Nil	Nil	Nil
	Nil	\$0.20 per debit transaction	Nil ⁴
	Nil	\$0.20 per transaction	Nil
	Nil	\$1.00 per transaction	Nil
	Nil	\$0.60 per cheque/item	Nil
	Nil	Nil	Nil

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 ³
Overseas balance enquiry	\$1 per enquiry ³
Foreign currency transaction fee	2% of Australian dollar transaction amount (applies to withdrawals made in currencies other than Australian dollars) ²

Overseas operators may charge you to use their ATMs

² 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.

³ Includes a Visa scheme fee charge to NAB and on charged to you.

NAB Business Cash Maximiser

Flat monthly fee	Nil
Electronic transactions	Nil

Note: Transactions can only be made electronically. The following transaction types are not available on this account:

- Banker Assisted/Australia Post deposits and withdrawals.
- Express Business Deposits and Express Cheque Deposits.
- Cheque deposits and withdrawals.
- NAB and non-NAB ATM transactions, enquiries and mini-statements.
- Multiple funds transfers.

(Refer to Section 7 for above definitions)

NAB Business Management Account (no longer for sale)

Account service fee Flat fee payable and debited on the last business day of the month	\$20 per month
Banker assisted transactions¹ Each banker assisted deposit or withdrawal made over the counter at a NAB branch or at an Australia Post shop: <ul style="list-style-type: none"> • Deposit or withdrawal fee Plus: <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	\$0.90 per transaction \$0.90 per cheque/item
NAB ATM transactions² Each withdrawal or deposit made at a NAB ATM, and any cheques or items included with the deposit	Nil
Electronic transactions³ Electronic transactions including deposits or withdrawals conducted via NAB Internet Banking and NAB Telephone Banking	Nil
Non-banker assisted transactions Deposit slips processed without Banker assistance, eg. Express Business Deposits and Express Cheque Deposits. This also includes cheques written on an account: <ul style="list-style-type: none"> • Deposit or withdrawal fee Plus: <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	\$0.60 per transaction \$0.60 per cheque/item
NAB ATM mini-statements	Nil

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

1 For example, if a banker assisted deposit is made to a NAB Business Management Account and the deposit contains three cheques, the total fee will be \$3.60. This is comprised of a \$0.90 deposit fee plus three cheque fees (\$0.90 each).

2 Non-NAB ATM transactions may incur a charge by the owner of the ATM. NAB does not apply any additional charges.

3 **Important:** Multiple funds transfers made via NAB Internet Banking will also incur an additional fee as detailed in Section 5 – Other Service Fees.

SECTION 2

AGRIBUSINESS PRODUCTS AND SERVICES

Farmers Choice Package

Application fee	Available on application
Annual package fee	Available on application

NAB Farm Management Account

Account service fee Flat fee payable and debited annually in advance on the anniversary of opening the account	Nil
Banker assisted transactions¹ Each banker assisted deposit or withdrawal made over the counter at a NAB branch or at an Australia Post shop: <ul style="list-style-type: none"> • Deposit or withdrawal fee Plus: <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	\$0.60 per transaction \$0.60 per cheque/item
NAB ATM transactions² Each withdrawal or deposit made at a NAB ATM, and any cheques or items included with the deposit	Nil
Electronic transactions³ Electronic transactions including deposits or withdrawals conducted via NAB Internet Banking and NAB Telephone Banking	Nil
Non-banker assisted transactions Deposit slips processed without Banker assistance, eg. Express Business Deposits and Express Cheque Deposits. This also includes cheques written on an account: <ul style="list-style-type: none"> • Deposit or withdrawal fee Plus: <ul style="list-style-type: none"> • Each cheque or item lodged with a deposit 	\$0.40 per transaction \$0.40 per cheque/item
NAB ATM mini statement	Nil

The above fees are payable and debited annually on the anniversary date of opening the account.

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

1 For example, if a banker assisted deposit is made to a NAB Farm Management Account and the deposit contains three cheques, the total fee will be \$2.40. This is comprised of a \$0.60 deposit fee plus three cheque fees (\$0.60 each).

2 Non-NAB ATM transactions may incur a charge by the owner of the ATM. NAB does not apply any additional charges.

3 **Important:** Multiple funds transfers made via NAB Internet Banking will incur an additional fee as detailed in Section 5 – Other Service Fees.

NAB Farm Management Account Overdraft

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

SECTION 3

NAB CARDS FOR BUSINESS

Annual fee

Monthly card fee – each card, each month

Late payment fee

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

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 – MasterCard®

Single-currency

Multi-currency

Transaction type – Visa

Single-currency

Multi-currency

Cash advance fee – All channels^{2, 4}

You will be charged a percentage of the cash advance (in Australian dollars) or a minimum fee, whichever is greater.

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

® Registered trademark of MasterCard.

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 (excluding American Express Multi Currency).

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

	NAB Rewards Business Signature Card – Visa	NAB Qantas Business Signature Card - Visa	NAB Low Rate Business Card – MasterCard®/ Visa ³	NAB Business Card – MasterCard®/ Visa ³
	\$175 per card	\$295 per card	\$60 per card	N/A
	N/A	N/A	N/A	\$9
	\$15	\$15	\$15	\$15
	Fee¹	Fee¹	Fee¹	Fee¹
	N/A	N/A	3%	3%
	N/A	N/A	3%	3%
	Fee¹	Fee¹	Fee¹	Fee¹
	3%	3%	3%	3%
	3%	3%	3%	3%
	2% (min \$2.50)	2% (min \$2.50)	2% (min \$2.50)	2% (min \$2.50)

³ NAB Low Rate Business Card – MasterCard® and NAB Business Card – MasterCard® products are no longer for sale.

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.

Products no longer for sale

	NAB Qantas Business Card – MasterCard®	NAB Business Payments Card – Visa
Annual card fee	N/A	N/A
Monthly card fee – each card, each month	\$12	\$0
Late payment fee Debited at the end of the 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	\$15	\$15
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: <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) 		
Transaction type	Fee ¹	Fee ¹
Single-currency	3%	3%
Multi-currency	3%	3%
Cash advance fee – All channels^{2,3}		
You will be charged a percentage of the cash advance (in Australian dollars) or a minimum fee, whichever is greater. Note: NAB posts purchases and cash advances in that order to your account before posting payments and refunds.	2% (min \$2.50)	N/A
International cash withdrawal fee		
International cash withdrawal made via an ATM outside Australia or over the counter at a financial institution outside Australia.	N/A	\$4 per withdrawal

® Registered trademark of MasterCard.

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 (excluding American Express Multi Currency).

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

3 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.

Velocity NAB American Express® Card

Late payment fee

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

\$15

® Registered trademark of American Express Company.

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

Other fees

Repeat statement fee

\$7 per statement

NAB Purchasing and Corporate Cards – MasterCard®/Visa¹

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 any purchase transactions made in currencies other than Australian dollars (AUD). The fee will be a percentage of the converted amount and is included in the posted AUD amount.

1%

® Registered trademark of MasterCard.

¹ Mastercard® is no longer for sale.

SECTION 4

BUSINESS LENDING FACILITIES

Business Loans and Overdrafts

Application fee	Available on application
Mandate fee	Available on application
Service fees	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.
- 2 Markets Loans – range rate premium is applicable to Corporate Markets Loan only.

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

Bill Facilities

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

Property development fees	
Progressive drawdown per request	\$175
Review of third party Builders Bank Guarantee document	\$140
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	\$475
Lease, hire purchase or term rental ¹	\$475 (plus GST)
Private sale (equipment loan)	\$550 or 0.25% of the amount financed, whichever the greater
Sale and lease/hire/rental back	\$550 or 0.25% of the amount financed, whichever the greater (plus GST)
Specialised documentation (equipment loan)	\$750 or 0.25% of the amount financed, whichever the greater
Specialised documentation (lease, hire purchase or term rental)	\$750 or 0.25% of the amount financed, whichever the greater (plus GST)
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	\$750 (plus GST if applicable) to a new borrower/change to guarantors \$165 (plus GST if applicable) for each additional contract amended
Asset substitution fee	\$475 (plus GST & Personal Property Securities Registration and Maintenance fee if applicable) applicable per equipment finance contracted asset where an insurer substitutes the asset in the event of write-off or total loss
Rollover fee	\$150 applicable per rollover of each Floating Rate equipment finance agreement
Personal Property Securities Registration and Maintenance fee – equipment loan	\$25
Personal Property Securities Registration and Maintenance fee – lease, hire purchase or term rental	\$25 (plus GST)
Registration of a security interest on the Personal Property Securities Register (for each registration)	Applicable government registration fees may apply

1 Fee applies for standalone facilities and those drawn under a Master Asset Finance Agreement.

TRADE & WORKING CAPITAL

Exports

Documentary Collections – Outward D/P (Sight) or D/A (Term)	
Despatched for collection	0.25% of collection amount (minimum \$90) (maximum \$850) plus handling and communication charges of \$25 (GST inclusive)
Purchased for collection	0.25% of 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

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 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	Fees available on application

Back-to-Back and Transferable Credits	Fees 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)	Fees 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 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

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	Fee 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 amount remaining (minimum \$90)
Cancellation of or any decrease in credit amount	0.25% of the cancellation/decrease amount (minimum \$90) plus amendment fee

Letter of Credit Outward (Drawing) – Import/Local/Standby

Drawings – documents received	0.375% of 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 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

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)
Handling of discrepancies	USD90 if drawing is in USD; or AUD90 or equivalent in other currency if drawing is not in USD
Reimbursement bank commission	USD90 if drawing is in USD; or AUD90 or equivalent in other currency if drawing is not in USD

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: <ul style="list-style-type: none">• documentary collections• telegraphic transfers• international cheques• invoices only Note: Fee is not charged for refinance under Letters of Credit, except for rollovers.	\$50 for each request
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.

SECTION 5

OTHER SERVICE FEES

Account statements	
Repeat statements	\$7 per statement
Duplicate statements printed and issued with original statement	\$4 per statement
Additional fax charge	\$4 for first page \$2 for each additional page

Agency credits ¹	
Banker assisted deposits to an account using agency credit vouchers (eg. 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 brochure.

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)	\$2.50
3 cheques lodged (3 items)	\$1.80
Agency credit fee	\$2.00
Total	\$6.30

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, eg. 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	\$25 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.
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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.
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Collection of “on demand” drafts or orders or other bills not payable at a bank	\$40 per bill
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Collection of cheques not lodged for credit	\$40 per cheque
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Exemption: Cheques forwarded for collection of balances of accounts.

Cheques and bills received from other banks for payment on a collection basis	\$40 per cheque or bill (fee normally deducted from proceeds)
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Exemptions: Collection returned unpaid. Cheques/Withdrawals received for collection of balances of accounts.

Representation of cheques and bill dishonoured	\$9 each notice to customer \$15 if on a collection basis, each representation
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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
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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 fees (only once)**

NAB BPAY® establishment fee or change of sponsorship	\$99 (GST inclusive) each biller code
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NAB BPAY® establishment fee (multiple biller/master and sub biller)	\$59 (GST inclusive) each biller code for 10+ biller codes
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Customised biller validation routine – if applicable	\$5,500 (GST inclusive)
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Customised biller validation routine and customised check digit routine – if applicable	\$6,000 (GST inclusive)
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Transaction fees

Each debit account transaction	\$0.88 (GST inclusive)
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Each credit card transaction	\$0.88 (GST inclusive)
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BPAY® View – biller fees**Establishment fees (once only)**

NAB BPAY® View establishment fee or change of sponsorship	\$99 (GST inclusive) each biller code
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NAB BPAY® View establishment fee (multiple biller/master and sub biller)	\$59 (GST inclusive) each biller code for 10+ biller codes
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Transaction fees

Each summary bill or non-value item loaded	\$0.21 (GST inclusive)
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BPAY® Batch – payer fees**Establishment fees (once only)**

BPAY® Batch establishment fee	\$299 (GST inclusive) per batch user ID
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BPAY® Batch establishment fee	\$199 (GST inclusive) each batch user ID for 2-10 batch user IDs
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BPAY® Batch establishment fee	\$99 (GST inclusive) each batch user ID for 11+ batch user IDs
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Transaction fees

Each payment	\$0.21 (GST inclusive)
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Cash handling

Change – for non-customers

Coins of all denominations	\$1 per bag or roll (minimum \$4)
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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
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Cashing cheques – customer

NAB cheque presented by our customer	Nil
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	\$6 plus estimated cost of any STD call

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

Certificates of balance/interest accrued	\$15 per certificate
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Certificates - other

– Bank confirmation audit requests	\$90 per hour (minimum \$70) per certificate
– Bill holdings	
– Comprehensive certificates supplied for audit	
– Deeds and documents held	
– Goods shipped	

Note: Charge will apply whether documents are held as security or otherwise, and for confirmation of previous certificates.

Charges where uncertificated shares provided as security under CHES (Clearing House Electronic Sub-Register System)

Establishment of Sponsorship and Holder Identification Number (HIN), upon lodgement of a single line of shares into the Mortgagor's HIN

Securities valued ¹ at up to \$500,000	\$120
Securities valued above \$500,000	\$120 for the first \$500,000 plus \$33 for every \$100,000 (or part thereof) above \$500,000 (GST inclusive)
Additional lines of security lodged at establishment	\$44 irrespective of value (GST inclusive)
Statement of holdings	\$33 (GST inclusive)
Statement of transactions	\$33 (GST inclusive)
Tax File Number (TFN) lodgement ²	\$44 (GST inclusive)
Takeover acceptance ³	\$44 (GST inclusive)
All other transactions not otherwise mentioned above or exempted ⁴	\$120

1 Security valuation is the last price quoted at the close of trading on the day before the instruction to establish the holding being issued to the Sponsor, multiplied by the number of shares held.

2 Must be lodged with the Sponsor no later than two (2) business days prior to the 'ex' date for any distribution of income or capital from the company.

3 Must be notified to the Sponsor no later than two (2) business days prior to the closing date of the takeover offer.

4 Includes the addition or removal of shares to the Mortgagor's HIN, but excludes the initial receipt of one or more lines of shares at the establishment of the facility and any holding altered by a corporate action, ie. bonus, rights and Dividend Reinvestment Plan issues.

Coin swap machine exchange fee

Where proceeds counted by coin swap machine are not deposited directly to a NAB account	10% of total value counted is charged
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Credit transfers – standard

Credit transfers – to other NAB branches	Nil
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

Debenture interest coupons – collection of

Lodged across the counter	\$20 per coupon each lodgement
Debentures held for safe custody or security	\$20 per coupon each lodgement

Debentures and bonds

Collection of matured debentures/bonds (held at branch)	\$20 per debenture/bond
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Deposit books

Multicopy or agency credit	\$5 per item
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Direct Entry – bureau user

Establishment fee direct entry ¹ – bureau user	\$215 per user ID (GST inclusive)
Limit exceed – Transaction Negotiation Authority (TNA) user	\$54 per file ² (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
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Note: A cash handling fee may be charged for amounts in excess of \$5,000 per day, non-cumulative.

Execution of finance company agreements/contracts

Charge	\$70 per hour (minimum \$35) per agreement/contract
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Fax transmission of statements or other documents at customer's request¹

First page	\$4
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Each additional page	\$2
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¹ Not applicable where incorporated in dishonour charges.

Funds transfer fee – email or fax request

Incurred when NAB processes written instructions received via letter, email or fax to manually transfer funds to another NAB account or an account with another financial institution. Email and fax written instructions will only be acted on where an Email/Fax Authority is held ² .	\$20 per transfer (not per letter, email or fax) plus applicable transaction fees (see Real Time Gross Settlement in Section 5)
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² This fee does not apply to instructions such as periodical payments, direct debits, cheques and NAB Wheat Advance facility transfers.

Garnishee fee

Garnishee fee	\$10
Garnishee fee - ongoing	\$5

Inspection of securities

Where the property forms part of the security for a business lending facility

Residential property	May be charged
Non-residential property	May be charged

Legal fees

Please refer to NAB's Legal Fees and Charges booklet, available on request, for a comprehensive list of Legal Fees and Charges applicable to lending transactions and enforcement matters where legal work is performed by NAB's internal legal department.

Merchant Services - standard fees¹

Payment channels include EFTPOS terminals, internet, interactive voice response (IVR), batch and paper

Card reader fee	Available on application (fee is GST inclusive). One off fee per terminal.
Imprinter fee – electronic merchants	\$1.10 (GST inclusive) per imprinter per month ²
Imprinter fee – manual (paper based) merchants	\$2.20 (GST inclusive) per imprinter per month
Chargeback fee	\$25 (GST inclusive)
Merchant service fee - based on the value of transactions processed	Available on application
Minimum merchant service fee – based on the merchant service used and the merchant profile	Available on application ²
Transaction fee – based on the number of transactions processed and the type of card used during the transaction	Available on application
Terminal fee – based on the type of terminal	Available on application (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	Available on application. 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 \$999 (GST inclusive) per terminal which is lost, stolen, or damaged
Closure fee ³	Available on application. Fee is per terminal or per merchant facility if no terminals are taken.

- 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.
- 3 If a Minimum Commitment Period (MCP) applies to your merchant facility a closure fee will apply during the MCP. The closure fee is waived after the MCP end date. MCP is not available on merchant facilities taken after 12 June 2017.

Miscellaneous service charge

Charge	\$90 per hour (minimum \$70)
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Mortgage discharge fee

Includes preparation of discharge, attending settlement, lodgement of documents and other release of a security interest where applicable	\$350
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Multiple funds transfer fee¹

Applicable where a multiple funds transfer is made via NAB Internet Banking. For example, a payroll file for 20 staff members (ie. 20 credits) would incur a \$4 service fee.	\$0.20 per credit
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- 1 The multiple funds transfer fee is debited to the account from which the transfer is made, at the time the regular account service fee or flat monthly fee (as applicable) is charged for that account.

For the NAB Farm Management Account, it is charged annually on the anniversary date of opening the account.

NAB Connect

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

NAB Express Business Deposit

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

NAB Internet and Telephone Banking

Fees apply to NAB Internet and Telephone Banking (see Section 1 and 2).

Pay In Person (complete biller package)

Transaction fees

Pay in person chargeback request	\$25 per chargeback request
Australia Post dishonour fee	\$25 per notice of dishonour
Accounts at NAB branches	\$5 (GST inclusive) each credit

For deposits to accounts at another bank, individual deposit slips must be completed

Credit transfers – standard

Credit transfers – to other NAB branches	Nil
Credit transfers – to other banks by normal credit clearing	\$5 per transfer

Periodical payments

Charge per establishment and per payment	Nil
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Real Time Gross Settlement (RTGS)

Fee	\$35
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Note: Where Real Time Gross Settlement instruction is received via letter, email or fax, funds transfer fee – email or fax request will also apply (see Section 5).

Reference fee

While there will be no fees for overdrawing an account by up to \$1,000, a reference fee will be charged once a day where:

- one or more debit transactions are made on a day causing an account to overdraw by more than \$1,000 without an approved facility limit (or in excess of a facility limit);

or

- one or more debit transactions are made on a day when an account is already overdrawn (or exceeding the facility limit).

\$9

References given by the bank for use at auctions

Issuing fee

\$80 per reference

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

Safe Custody Services

Customer sealed packet

Paid annually in advance, due date 31 May.

\$55 p.a. per packet (GST inclusive)

Customer supplied locked box

Paid annually in advance, due date 31 May.

\$71 p.a. minimum fee (GST inclusive)

Up to 8,000 cubic centimetres in capacity

\$71 p.a. minimum fee (GST inclusive)

Over 8,000 cubic centimetres in capacity

\$82 p.a. minimum fee (GST inclusive)

For each additional 8,000 cubic centimetres or part thereof

Plus \$84 p.a. minimum fee (GST inclusive)

Double custody item

Paid in advance, on lodgement per item for a maximum period of 3 months.

For small secure package, box or envelope.

\$30 (GST inclusive)

Safe deposit boxes/lockers

Refer to Safe Deposit Centre Facilities below

Safe Deposit Centre Facilities, including safe deposit boxes/lockers

Available in Adelaide, Brisbane, Melbourne, Perth and Sydney. Fees for services vary depending on where the service is provided. Details of applicable fees are available upon request at the Safe Deposit Centres or phone us on 13 22 65.

Scrip and similar transactions

Non-value transactions

\$80 per transaction

Charge applies to transactions of the following nature, whether scrip is held as security or otherwise:

- Change or correction of name
- Delivery of scrip, debentures, etc. to third party without receipt of money
- Exchange of stock units
- Lodging scrip for conversion
- Obtaining transmission receipts
- Splitting of certificates

Value transactions

See documents surrendered against receipt of money or documents surrendered against payments of money in Section 5.

Search fees

Office of Titles searches and all other searches not performed by NAB's internal legal department

Where carried out by officers of NAB

\$40 per search plus outlays incurred

Where carried out by professional searching firm on behalf of NAB

\$35 per search plus searching firm's charge (inclusive of registrar's fee)

Company/Business name/Personal Property Securities Register searches (excludes unregistered foreign titles)

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)

Unregistered foreign entities

Company/Business name searches	\$300 per search plus \$90 per hour or part thereof
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Settlement

Documents received against the payment of money	\$200 per settlement
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Short term money market transactions

Settlements in respect of lodgement or withdrawal of funds from official or unofficial market	\$110 per settlement
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Special clearances of bills, cheques, etc. at customer's request

Where officer is specially employed to clear	\$70 per hour (minimum \$35) plus out-of-pocket expenses
Where telegraphic, telephone or mail advice of fate is requested	\$15 per item

Statement covers

Fee	\$2 per cover
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Stop payment request

Each cheque is treated as a separate request unless cheques are in an unbroken sequence of cheque numbers.

Fee	\$15 per request
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Exemption: Cheques reported stolen are exempt from this fee if a copy of the police report is provided.

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
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Exemption: Charge shall not apply where security documents are forwarded for execution.

Union Pay International - interchange service fee

Category	UPI interchange service fee total (GST exclusive)	UPI interchange service fee total (GST inclusive)
Card present NAB EFTPOS transactions	1.20%	1.32%
eCommerce transactions (Australian dollars/AUD)	1.20%	1.32%
eCommerce transactions (Chinese Yuan/CNY)	1.20%	1.32%
eCommerce transactions ¹	1.15%	1.27%

¹ Only applicable for international eCommerce transactions acquired at the following merchant categories: Airline (4511), Education (8211, 8220, 8241, 8244, 8249, 8299) and Insurance (5960)

Vouchers – surrender or production for inspection of paid vouchers

Surrender of paid vouchers	\$80 per 100 vouchers or part thereof per calendar quarter (minimum \$80)
Vouchers processed – individual vouchers turned up and produced or selected items held out for inspection.	
During last year	\$2.50 per item (minimum \$10)
1 year or more ago	\$5 per item (minimum \$20)
Where this charge is deemed inadequate for time involved the charge is	\$70 per hour
Vouchers held out for inspection by customers, auditors, etc. and subsequent retention by NAB	\$1 per voucher (minimum \$15) plus postage costs and out-of-pocket expenses

Note: Out-of-pocket expenses may be incurred where vouchers are forwarded to another branch for inspection.

International Payments Outward

International cheques/drafts - issued

Drawn on banks with currency/AUD arrangement with NAB	\$30
Refund/Reissue (this charge covers the cost of placing a 'stop' where the original cheque has been lost/stolen)	\$30 ¹
Repurchase	\$20 ¹

International money transfers - sent	
International money transfer via NAB Internet Banking (in foreign currency)	\$10 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 the customer.

2 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.

Inward

International cheques/drafts - received	
Cheque proceeds advanced for immediate credit of funds (purchased) – cheques in foreign currency and payable overseas	\$25 per item
Cheque sent for collection, credit of funds upon clearance – cheques in foreign currency or in Australian dollars payable overseas	\$40 per item (GST inclusive)
Dishonour of overseas cheques ¹	\$30

1 Where overseas bank charges more than one fee, all overseas fees are to be paid. Where multiple dishonours are received and all items are processed at the same time, only one NAB charge is to be levied.

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
or	
Deposited to non-NAB account (NAB acting as intermediary)	Up to \$30
Transfers of overseas currency received by NAB and transferred to another bank unconverted	Up to \$35

Other

Enquiries regarding payment (international cheques/drafts and international money transfers)

General enquiries or investigations, at a customer request, that require messaging to/from an overseas or correspondent bank	\$25 ¹
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¹ Any overseas bank charges incurred will be charged to the customer.

Travel money

Foreign currency cash (issued or cashed)	\$10 per transaction
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Travellers cheques (cash)

	NAB Group Issued	Non-NAB
Australian and foreign currency	Free	\$5

NAB Foreign Currency Account

Foreign currency account fees

Intra account transfers	\$30 Banker assisted \$20 NAB Connect - for payments without currency conversion \$10 NAB Connect - for payments with currency conversion
Deposit/Withdrawal of overseas currency notes	2.2% of deposit/withdrawal amount (minimum \$30) (GST inclusive)
Foreign currency holding fee	A fee may be charged on large balances in currencies where market conditions and interest rates are such that the bank makes a loss on the currency. The relevant fee and threshold amounts over which the fee is charged can be found on NAB's website: www.nab.com.au/business/accounts/specialised-accounts/nab-foreign-currency-account . 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 applies to fees and charges that are not expressed as 'GST inclusive' in this brochure. However, in the event of a change to the GST rate¹, NAB reserves the right to apply the GST clause to all fees in this brochure.

GST clause

If NAB is liable to pay Goods and Services Tax or any similar tax (GST) on a supply made in connection with a service referred to in this brochure, then the Customer agrees to pay NAB promptly 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.

¹ Or any amendment to the GST treatment of a service shown in this brochure for any reason that results in changing the service to a taxable supply.

GENERAL ADVICE WARNING

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, National Australia Bank Limited (NAB) recommends that you consider whether it is appropriate for your circumstances. NAB recommends you consider the Product Disclosure Statement or other disclosure document, available from NAB, before making any decisions regarding any NAB products. The products covered by this brochure are issued by National Australia Bank Limited.

SECTION 7

DEFINITIONS

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

Banker assisted deposits and withdrawals include:

- Deposit slips processed over the counter or at Australia Post outlets.
- Withdrawal slips or cheques cashed over the counter.
- Deposits or withdrawals made over the counter where a card or card and PIN are used in connection with the transaction/s.
Note: Each deposit transaction and each withdrawal transaction to/from an account is a separate item.
- Pinned card activated withdrawals at Australia Post outlets.

Non-banker assisted deposits and withdrawals include:

- Deposit slips processed via non-over the counter methods such as express business deposit and cheque only deposit.
- Any other cheques written on an account (withdrawals).

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 transactions this includes each individual cheque or item included in the overall deposit. For non-banker assisted transactions, eg. 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 made at a NAB ATM
- Each cheque or item lodged with a deposit slip via 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; or
- unless otherwise specified, excludes multiple funds transfers made via NAB Internet Banking.

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

- Deposits
- Withdrawals
- Account balance enquiries
- EFTPOS

Applicable accounts

- NAB Business Everyday Account (\$0 Monthly Fee Option)
- NAB Business Everyday Account (\$10 Monthly Fee Option)
- NAB Business Management Account (no longer for sale)
- NAB Business Interest Account
- NAB Community Fee Saver Account
- NAB Farm Management Account

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.

For more information call

13 10 12

7 days a week

8am – 8pm AEST, Monday – Friday

9am – 6pm AEST, Saturday – Sunday

or visit us at nab.com.au



Hearing impaired customers
with telephone typewriters
can contact us on **13 36 77**