



A guide to fees and charges

Personal banking fees

1. There is a separate fees and charges guide for HomePlus Home Loans, Peak Performance Equity Mortgage Facilities and Fixed Rate (Interest Only) Mortgage Loans. You can find a copy of this guide on nab.com.au.
2. Effective 1 July 2014 the table in Section 2 Services Fees Account Related Services has been deleted and replaced with the below:

Service Fees

Account Related Services

Overseas Access	NAB Debit card or Linked NAB Credit Card ²	NAB Visa Debit Card
ATM Cash withdrawal ¹	\$4 per withdrawal	\$4 per withdrawal
Balance enquiry ¹	\$1 per enquiry	\$1 per enquiry
Foreign currency transaction fee ¹	2% of Australian dollar transaction amount for cash withdrawals made in currencies other than Australian dollars. Included in the Australian dollar transaction amount shown on your statement ³ .	3% of Australian dollar transaction amount for cash withdrawals or purchases made in currencies other than Australian dollars (itemised separately on your statement ³).

Overseas operators may charge you to use their ATMs

- 1 These fees will not apply to NAB Gold Banking – Private accounts, NAB Flexiplus Mortgage accounts or NAB Portfolio facility sub-accounts.
- 2 For transactions accessing linked transaction or savings accounts.
- 3 This fee is a percentage of the converted AUD amount shown on your statement.

Section 3, the NAB International Transaction Fee for American Express in the below will be amended as follows:

Card Scheme	Transaction Type	NAB International Transaction Fee ¹
Visa	Single Currency	3%
	Multi Currency	3%
MasterCard	Single Currency	3%
	Multi-Currency (Made with an internationally designated merchant)	3%
	Multi-Currency (Made with an Australian-designated merchant)	3%
American Express	Single Currency	3%
	Multi Currency ²	2%

- 1 This Fee is a percentage of the converted AUD amount shown on your statement.
- 2 American Express Multi-Currency transactions are also subject to an American Express Currency Conversion Factor of 1.00% of any USD transaction amount or any USD equivalent amount for transactions made in non-USD. This Factor is included in the converted AUD amount shown on your statement.

Effective 1 August 2014, the table in Section 2 Services Fees Account Related Services has been deleted and replaced with the below:

Service Fees

Account Related Services

Overseas Access	NAB Debit card or Linked NAB Credit Card ²	NAB Visa Debit Card
ATM Cash withdrawal ¹	\$5 per withdrawal	\$5 per withdrawal
Balance enquiry ¹	\$1 per enquiry	\$1 per enquiry
Foreign currency transaction fee ¹	3% of Australian dollar transaction amount for cash withdrawals made in currencies other than Australian dollars. Included in the Australian dollar transaction amount shown on your statement ³ .	3% of Australian dollar transaction amount for cash withdrawals or purchases made in currencies other than Australian dollars (itemised separately on your statement ³).

Overseas operators may charge you to use their ATMs

- 1 These fees will not apply to NAB Gold Banking – Private accounts, NAB Flexiplus Mortgage accounts or NAB Portfolio facility sub-accounts.
- 2 For transactions accessing linked transaction or savings accounts.
- 3 This fee is a percentage of the converted AUD amount shown on your statement.