



A GUIDE TO FEES & CHARGES

Personal banking fees
Effective 13 November 2017

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A GUIDE TO FEES AND CHARGES – PERSONAL BANKING FEES

What's in this guide?

This guide covers the fees that may apply for a range of our personal accounts 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 NAB Transaction and Savings accounts and NAB Visa Debit card.
- **Section 2** details the fee structure for service fees.
- **Sections 3-6** cover the remaining fees which could apply to your account including fees relating 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 business banking products.

How this guide fits with other documents

This document forms part of the terms and conditions or Product Disclosure Statement for these products, along with the other documents detailed below:

Product	Documents that make up the Terms and Conditions or Product Disclosure Statement for this product, along with this document
NAB Personal Transaction and Savings Products	<ul style="list-style-type: none">• NAB Personal transaction and savings products terms and conditions• Indicator Rates – Deposit Products
NAB Internet Banking	<ul style="list-style-type: none">• NAB Internet Banking terms and conditions
NAB Telephone Banking	<ul style="list-style-type: none">• NAB Telephone Banking terms and conditions
NAB Electronic Banking (card based)	<ul style="list-style-type: none">• Product Disclosure Statement including Conditions of Use for Electronic Banking (card based)
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 items for your product, please let us know.

Any questions?

If you have any questions simply visit your nearest NAB branch or phone us on **13 BANK (13 22 65)** 7 days a week.

SECTION 1

Transaction and Savings Accounts – Fee Summary Table

	NAB Transaction Accounts		
	NAB Classic Banking	NAB Retirement Account	
Monthly Account Service Fee	No Fee ¹	No Fee	
Transactions			
NAB ATM	✓	✓	
Non-NAB ATM withdrawal or Balance Enquiry ²	✓	✓	
Overseas ATM	Refer to Section 2	Refer to Section 2	
EFTPOS	✓	✓	
Deposits	✓	✓	
Cheques withdrawals	✓	✓	
Branch withdrawals	✓	✓	
NAB Telephone Banking	✓	✓	
NAB Internet Banking	✓	✓	
NAB Alerts	✓	✓	
Visa Debit	✓	✓	
Overseas access	Refer to Section 2	Refer to Section 2	
Australia Post & Bank@Post™ Access	✓	✓	

- ✓ Included in Monthly Account Service Fee which is the fee payable on the last banking day of a month and debited at any time after that, usually no later than on the first banking day of the following month.
- 1 On 22 January 2010, NAB removed the monthly account service fee and made a commitment that it would never be reintroduced.
- 2 Non-NAB ATM: You may be charged by the ATM owner where you use an ATM in Australia that doesn't belong to NAB or the rediATM network.
- 3 Where you use an account to operate a NAB FlexiPlus Mortgage facility or a NAB Peak Performance Equity Mortgage facility, it will be referred to by us in this booklet as a NAB FlexiPlus Mortgage Account or a NAB Peak Performance Account.
- 4 Annual Facility Fee applies to NAB Flexiplus Mortgage Accounts and Bi-Annual Facility Fee applies to NAB Peak Performance Accounts. Refer to Section 4.

	NAB Transaction Accounts	NAB Savings Accounts		
		NAB iSaver	NAB Reward Saver	NAB Cash Manager
	NAB Flexiplus Mortgage Account and NAB Peak Performance Account ³ (product withdrawn from sale effective 11/03/2017)			
	n/a ⁴	No Fee	No Fee	No Fee
	✓	n/a	n/a	✓
	✓	n/a	n/a	✓
	✓	n/a	n/a	Refer to Section 2
	✓	n/a	n/a	✓
	n/a	✓ ⁵	✓	✓
	✓	n/a	n/a ⁷	✓
	✓	n/a	✓	✓
	✓	✓ ⁶	✓	✓
	✓	✓ ⁶	✓	✓
	✓	✓	✓	n/a
	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a

- 5 After the initial deposit, other deposits to a NAB iSaver account can only be made by transferring funds from the eligible NAB account. This can be done by using the funds transfer option in NAB Internet Banking and NAB Telephone Banking. Refer to Part A clause 2.11 of the Personal Transaction and Savings Products Terms and Conditions.
- 6 To and from an eligible NAB Transaction account only. Refer to Part A clause 2.4 of the Personal Transaction and Savings Products Terms and Conditions.
- 7 Cheque access via bank cheque only from NAB branches. Fees and charges may apply.

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: You may be charged by the ATM owner where you use an ATM in Australia that doesn't belong to NAB or the rediATM network.

NAB Visa Debit Card Fees

NAB Visa Debit card and NAB Platinum Visa Debit card Fees	NAB Classic Banking and NAB Retirement Account
NAB Visa Debit card – first two cards	\$0 per annum, per card ¹
NAB Visa Debit card – per additional card	\$10 per annum, per card ¹
NAB Platinum Visa Debit card – per card	\$10 per month, per card ²

NAB Visa Debit card and NAB Platinum Visa Debit card – other fees	
Lost/Stolen Card Replacement Fee	\$20 per card issued in Australia. \$100 per card issued overseas. Where second or subsequent replacement card issued in a calendar year.
Request to change card colour	\$20 per request (applicable to NAB Visa Debit card only)

- 1 The first annual fee will be charged when you request a NAB Visa Debit card and then annually in the same month thereafter.
- 2 The first monthly fee will be charged when you request a NAB Platinum Visa Debit card and then each subsequent month thereafter.

SECTION 2

Service Fees

Account Related Services

Overseas Access	NAB Debit card or Linked NAB Credit Card ²	NAB Visa Debit card or NAB Platinum Visa Debit card
ATM Cash withdrawal ¹	\$5 per withdrawal ⁴	\$5 per withdrawal ⁴
Balance enquiry ¹	\$1 per enquiry ⁴	\$1 per enquiry ⁴
Foreign currency transaction fee ¹	3% of Australian dollar transaction amount for cash withdrawals made in currencies other than Australian dollars (itemised separately 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, 5}).

Overseas operators may charge you 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 accessing linked transaction or savings accounts.
- 3 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.
- 4 Includes a Visa scheme fee charged to NAB and on charged to you.
- 5 This fee will not apply to purchases made using NAB Platinum Visa Debit cards.

Statement of account	
Original statement	\$0
Additional original statement ¹	\$4 per statement
Original statement sent by fax	
– first page	\$4
– each additional page	\$2
Repeat statement ¹ (reprint if lost, etc.)	\$7 per statement
Repeat statement by fax	
– first page, an extra	\$4
– each additional page, an extra	\$2
Note: Accessing Smart Statements online	\$0
Detail on specific entries	\$2 per entry (min \$4)
List of transactions since last statement/list of last 8 transactions	No fee
Statement cover	\$2

- 1 Fee does not apply to statements for home loans (including NAB FlexiPlus Mortgage and NAB Portfolio Facility/NAB Private Portfolio Facility).

Transaction verification	
Less than 1 year since transaction	\$2.50 per item (min \$10.00)
1 year or more since transaction	\$5.00 per item (min \$20.00)

NAB Alerts	
Account Balance Alert	\$Nil
Credit card payment reminder	\$Nil
Funds Transfer Alert	\$Nil

Periodical payments	
Establishment	Free
To NAB Home Loan or NAB Personal Loan ¹	Free
To NAB Leasing facilities taken after 1 September, 1997	Free
To NAB Reward Saver	Free
To other accounts at same or other NAB branch	\$1.80
To account at another bank	\$5.30
Payments by bank/international cheque	\$5.00 + cost of cheque
Periodical Payment not made due to lack of funds	No Fee

1 Periodical payments are not available for Personal Project Loans.

Stop payment request	
Cheques ¹	\$15 per notice
Other	
No Cheque No. Required (eg. periodical payment)	\$5 per notice

1 Cheques reported stolen are exempt from this fee if a copy of the police report is provided.

Cheques

Bank cheques	
	Customer
Issue fee – per cheque ²	\$12 ¹
Replacement fee – per cheque	\$25
Repurchase fee – per cheque	\$20

- 1 This fee will be waived for customers withdrawing \$1,000 or more from their NAB Reward Saver account.
- 2 Fee does not apply where funds for the Bank cheque are drawn from a personal loan or home loan (including NAB FlexiPlus Mortgage and NAB Portfolio Facility/NAB Private Portfolio Facility).

Cashing of cheques		
	Customer	Non-Customer
NAB cheque	\$0	\$5 ¹
Other bank cheque	\$6	n/a
Non-Bank Financial Institution cheque cashed by member	\$3	\$3

- 1 Fee is not charged if cheque is cashed at home branch.

Deposit Books	
Credit Listing – pad of 75 in duplicate	\$5
Credit Listing – pad of 50 in triplicate	\$5
Credit List/Summary slip – covers	\$5
Duplicate Large Deposit (CD) book of 50 in duplicate	\$5
Credit Summary – pad of 150	\$0

Special clearance of cheques	
Per item	\$15
Bank officer to present item	\$70 per hr (min \$35) + costs

SECTION 3

Credit Card Accounts

Credit Card Accounts

Credit Card annual fees

Accounts opened prior to 1 December 2000 will be charged an annual fee in January each year. Accounts opened from 1 December 2000 will be charged the first annual fee when you accept the credit card agreement and then annually in the same month thereafter.

Credit Card Annual Fees	
NAB Rewards Signature Card	\$295.00 pa
NAB Rewards Platinum Card	\$195.00 pa
NAB Rewards Classic Card	\$95.00 pa
NAB Premium Card	\$90.00 pa
NAB Low Fee Card	\$30.00 pa
NAB Low Rate Platinum Card (Visa) available from 5 Dec 2016	\$100.00 pa
NAB Low Rate Card	\$59.00 pa
NAB Qantas Rewards Signature Card	\$395.00 pa
NAB Qantas Rewards Premium Card	\$250.00 pa
NAB Qantas Rewards Card	\$95.00 pa
NAB Velocity Rewards Premium Card	\$150.00 pa
NAB Velocity Rewards Card	\$95.00 pa
NAB flybuys Rewards Card*	\$95.00 pa
NAB Visa Mini*	\$40.00 pa
NAB Qantas Plus Card*	\$145.50 pa
NAB Visa One Fee-Free*	\$Nil
NAB Low Rate Platinum Card*	\$59.00 pa

* Product not for sale.

Credit Card annual fees (cont.)

The annual fee is waived for cards included in a NAB Tailored Home Loan Package,¹ NAB Choice Package, Private Tailored Package, NAB Introductory Rate Home Loan,¹ Homeowner's Package,¹ Portfolio Package and Private Portfolio Package for the life of the Package.

When a package is cancelled/ terminated, the annual card fee will be debited after the Package ends and then annually in the same month thereafter.

If the credit card accounts are part of a NAB Homeplus Home Loan¹ arrangement, the annual card fees are not charged during the life of a Homeplus Home Loan.

When the Homeplus Home Loan ends, the annual card fee will be debited then and then annually in the same month thereafter.

The following Cards included in NAB Shareholder's Benefit will have the Credit Card annual fee waived: NAB Rewards Classic Card, NAB Rewards Platinum Card, NAB Low Fee Card, NAB Premium Card, NAB Qantas Rewards Card, NAB Qantas Rewards Premium Card, NAB Velocity Rewards Card, NAB Velocity Rewards Premium Card and NAB flybuys Rewards Card.

1 Not for sale.

Credit Cards – Other Fees

The following fee applies to all credit card accounts, unless otherwise indicated.

The following fee will be debited on provision of service.

Repeat Statement Fee	\$7 per statement
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NAB Visa One Fee-Free is exempt from Repeat Statement Fee.

NAB International Transaction Fee

The following NAB International Transaction Fees apply to all credit card accounts, except NAB Visa One Fee-Free.

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); or
- a **Multi Currency International Transaction:** where the transaction is made in a currency other than Australian dollars (AUD).

Card Scheme	Transaction Type	NAB International Transaction Fee ¹
Visa	Single Currency	3%
	Multi Currency	3%
MasterCard	Single Currency	3%
	Multi-Currency	3%
American Express	Single Currency	3%
	Multi Currency ²	2%

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 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.

American Express is a registered trademark of American Express.

NAB American Express Cards are issued by NAB pursuant to a license from American Express.

®MasterCard and the MasterCard Brand Mark are trademarks of MasterCard.

Cash Advance Fees

The following cash advance fees apply to all credit card accounts, except NAB Visa One Fee-Free.

For Cash Advances you will be charged a percentage of the Cash Advance (in Australian dollars) or the minimum fee, whichever is the greater.

However, if after NAB posts the Cash Advance transaction and any other purchases or payments for that processing day, the balance of the account is in credit or zero, the cash advance fee will not be charged.

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

Channel		
	Cash Advance amount	Minimum fee
All channels	2%	\$2.50

Note: In the case of cash advances made in currencies other than Australian dollars, the cash advance amount used to calculate the cash advance fee is the Australian dollar amount posted to your NAB Credit Card account.

American Express cards are not accepted at non-NAB branches, Travelex or Australia Post (bank@Post) outlets.

You may be charged by the ATM owner where you make a cash advance using an ATM in Australia that doesn't belong to NAB or the rediATM network.

Late Payment Fee

Debited monthly (if applicable)	
Late Payment Fee ¹	\$15 (Debited on or after the day when an amount that is due for payment is not paid on or before its due date if, at the time the fee is debited, the balance of the account is \$50 or more.)

1 NAB Visa One Fee-Free is exempt from the Late Payment Fee.

SECTION 4

Loans, Overdrafts and Other Lending Facilities

Loans

We will advise you in writing of any agreed borrowing facility which will cover the interest rate, how and when it is charged, and what fees are payable. Fees typically include an Application Fee and a Loan Service Fee.

Changes to interest rates are advised by press advertisements and appear on your loan account statement. Details of current rates can be obtained from your branch.

Application fees are non-refundable upon acceptance of loan or lending facility. If the facility is declined by NAB or not accepted by you, the application fee will be refunded.

Personal Loans			
	Application Fee	Loan Service Fee	Default Fee
Fixed and Variable Rate Personal Loans	\$150	\$10 per month for unsecured tiered; otherwise free	\$35, to be paid to us each time we issue to you a notification for failing to pay or repay any amount you have to pay us
Tertiary Student Package Deferred Repayment Loan (product no longer for sale)	N/A	N/A	\$35, to be paid to us each time we issue to you a notification for failing to pay or repay any amount you have to pay us

Personal Project Loans (product no longer for sale)	
Monthly Service Fee First debited on the closing date of the last statement period during the access period, and then monthly on the closing date of each statement period thereafter	\$7

Personal Project Loans – Other Fees (product no longer for sale)

Debited on provision of service	
Repeat Statement Fee	\$7 per statement

Late Payment Fee	
Late Payment Fee	\$5 (Debited on or after the day when an amount that is due for payment is not paid on or before its due date if, at the time the fee is debited, the balance of the account is \$50 or more.)

Home Loans & Lines of Credit

The following fees and charges apply to:

- NAB Home Loans (except Homeplus Home Loans, Peak Performance Equity Mortgage Loans and Fixed Rate (Interest Only) Mortgage Loans).
- NAB FlexiPlus Mortgage
- NAB Portfolio Package
- NAB Private Portfolio Package

Application Fee	\$600
Facility Fee (for NAB FlexiPlus Mortgage)	\$250 pa
For loans included in a Package there is no Application Fee or Facility Fee. Application Fee includes up to 2 home loan applications, provided they are applied for at the same time and are over the same security.	
Loan Service Fee	\$8 per month
There are no Loan Service Fees for: <ul style="list-style-type: none"> • loans included in a Package • NAB FlexiPlus Mortgage • NAB Base Variable Rate Home Loan 	
Rate Lock	Fee available on request
Rate Lock allows customers applying for a fixed rate home loan to lock their fixed interest rate for up to 90 days.	
External Valuation Fee	Payable when we require our external valuers to conduct a valuation of the security property (eg. properties over \$2.5 million). Fee varies depending on our external valuer's quote and will be described in the contract.

Progressive Drawdown Fee (applies to construction loans only)	\$60 per payment
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Economic costs for fixed rate loans
 Economic costs for fixed rate loans are NAB's reasonable estimate of our loss (if any) from the prepayment of a fixed rate loan. Economic costs may be payable if you prepay more than \$20,000 or close the loan during a fixed rate period or, end your fixed rate period early.

The following fees and charges apply to:

- NAB Homeplus Home Loans
(product withdrawn from sale effective 11/03/2017)
- NAB Peak Performance Equity Mortgages
(product withdrawn from sale effective 11/03/2017)
- NAB Fixed Rate (Interest Only) Mortgages
(product withdrawn from sale effective 23/5/2014)

Application Fee – New customer	\$600
Application Fee – Existing customer (new loan)	\$300

The application fee includes multiple home loan applications, provided they are applied for at the same time and are over the same security. The new customer fee applies where the customer does not currently have a NAB Homeplus Home Loan, NAB Peak Performance Equity Mortgage Facility or NAB Fixed Rate (Interest Only) Mortgage Loan.

Loan Service Fee There are no Loan Service Fees for: <ul style="list-style-type: none"> • NAB Peak Performance Equity Mortgage • NAB Fixed Rate (Interest Only) Mortgage 	\$10 per month
Facility Fee (for NAB Peak Performance Equity Mortgage only)	\$70 per half year
Variation Fee The variation fee is payable each time you request us to increase your facility, change or discharge the security. Note: A Legal Service Fee may also be payable where we are required to prepare additional loan and/or security documentation and/or attend settlement.	\$300

Rate Lock Fee Rate Lock allows customers applying for a fixed rate home loan to lock their fixed interest rate for up to 90 days	0.15% of the approved facility limit rounded to the nearest \$10. Minimum \$50.
Progressive Drawdown fee (only applies to construction loans)	\$60 Per drawing. Payable when you request a progressive drawdown of the facility limit after the first drawing.
External Valuation Fee	Payable when we require our external valuers to conduct a valuation of the security property (eg. properties over \$2.5 million). Fee varies depending on our external valuer's quote and will be described in the contract.
Legal Service Fee Payable for: <ul style="list-style-type: none"> • preparing loan and/or security documentation; and/or • attending settlement* <p>* Note: Legal Service Fee is debited at settlement and does not include legal fees for work performed by the Bank's internal legal department which are set out in the brochure titled 'Legal Fees & Charges for NAB Legal'</p>	\$250

Economic costs for fixed rate loans

Economic costs for fixed rate loans are NAB's reasonable estimate of our loss (if any) from the prepayment of a fixed rate loan. Economic costs may be payable if you prepay more than \$20,000 or close the loan during a fixed rate period or, end your fixed rate period early.

Packages

Packages	Annual Package Fee
NAB Choice Package	\$395
NAB Portfolio Package	\$550
NAB Private Portfolio Package	\$750
NAB Private Tailored Package	\$750

Documentation Services

Document Preparation & Production	
Mortgage Discharge Fee Includes preparation of discharge, attending settlement and lodgement of documents where applicable.	\$350
Production of Documents To permit registration by other parties.	\$150

Search Fee (Titles Office)	
Where carried out by bank staff	\$40 + Registrar's Fee
Where conducted by search firm	\$35 + costs

Company/Business Name Searches	
Company Search	\$40 per search (inclusive of Registrar's Fee)
Business Name Search	\$40 per search (inclusive of Registrar's Fee)

Charges where Uncertificated Shares Provided as Security Under CHESS (Clearing House Electronic Sub-Register System). All fees are GST inclusive

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
Additional lines of security lodged at establishment	\$44 irrespective of value
Statement of holdings	\$33
Statement of transactions	\$33
TFN lodgement ²	\$44
Takeover acceptance ³	\$44
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.

Legal Fees

Legal fees for work performed by the Bank's internal legal department. Please refer to the brochure titled 'Legal Fees & Charges for NAB Legal', 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.

Overdraft Facilities

The following fees and charges apply to:

- Consumer Overdrafts
- Personal Investment Overdrafts

NAB Overdraft	
Application Fee	
Up to \$40,000	\$0
\$40,001 – \$60,000	\$600
\$60,001 – \$80,000	\$725
\$80,001 – \$125,000	\$1,000
\$125,001 – \$150,000	\$1,250
\$150,001 – \$250,000	\$1,800
Over \$250,000	1%

Overdraft Line Fee (formerly Overdraft Service Fee)	
Fee is based on approved overdraft limit and is debited to 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% (min \$500) each whole six month period

SECTION 5

Other Service Fees

Payable and debited when the transaction occurs or service is provided.

International Payments

International Drafts/Cheques Outward	
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*
Repurchase	\$20*

International Money Transfer (sent overseas)	
International Money Transfer via NAB Internet Banking (in foreign currency)	\$10**
International Money Transfer via NAB Internet Banking (in Australian Dollars)	\$30**
Over The Counter (in Australian dollars and foreign currency)	\$30
Pursuant to Facsimile Letter of Authority (in Australian dollars and foreign currency)	\$35

Enquiries regarding payment (International Drafts/Cheques and International Money Transfers)	
General enquiries or investigations, at a customer request, that require SWIFT messaging	\$25*

Cancellation of International Money transfers	
Cancellation of International Money transfers	\$20*

*Any overseas bank charges incurred will be charged to the customer.

**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.

International Drafts/Cheques Inward (received)		
	Customer¹	Non-Customer
In overseas currency and purchased: Payable outside Australia (overseas):		
Includes drafts, cheques and dividend warrants etc. and negotiations under traveller's letters of credit Up to and including the equivalent of \$15	\$Nil	\$20
Over the equivalent of \$15	\$15 per item (for each cheque purchased)	\$20 per item (for each cheque purchased)
Payable in Australia:		
Drawn on another bank and forwarded for collection	\$40	\$60
Drawn on NAB	\$10 for each purchase	\$20 for each purchase
In Australian dollars and purchased:		
Drawn on NAB	\$Nil	\$10 if cashed
Payable outside Australia	\$40	\$60
Sent for collection in Australian or overseas currency payable outside Australia	\$40 (GST inclusive)	\$60 (GST inclusive)

Dishonour of overseas cheques		
	Customer	Non-Customer
Dishonour of overseas cheques*	\$30	\$30

*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.

1 In section 5 means existing NAB account holder.

International Transfers Inward (received)

Overseas parties that direct a payment to NAB may charge 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
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Or

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

NAB Customer	Up to \$35
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Non-NAB Customer	Up to \$35
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Travel Money

	All Customers
Foreign Currency Cash (Issued)	\$10 per transaction
Foreign Currency Cash (Cashed)	\$10 per transaction

Travellers Cheques (Cashed):

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

Foreign Currency Accounts

Intra account transfers	\$30 Over the counter \$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: https://www.nab.com.au/business/accounts/specialised-accounts/nab-foreign-currency-account . The threshold amounts and currencies may change as market conditions change.

Safe Custody Services

Custody Charges	
Customer Sealed Packet	
Per packet ¹ Paid annually in advance, due date 31 May	\$55.00*
1 Existing first packet lodged on or before 1 January 1995 is \$Nil until further notice.	
Customer Supplied Locked Box	
Paid annually in advance, due date 31 May Minimum fee	\$100.00*
Cubic Capacity (cm)	Annual Charge p.a.*
Up to 8,000	\$100.00
Over 8,000	\$100.00
For each additional 8,000 cubic centimetres or part thereof	Plus \$100.00
Double Custody Item	
Paid in advance, on lodgement per item for 3 months. For small secure package, box or envelope. Maximum period is 3 months.	\$30.00*

*GST inclusive

Safe Custody Services – Activity Charge

Safe Deposit Box/Locker	Refer to Safe Deposit Centre Facilities, below
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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 BANK (13 22 65).

Other Banking Services

Bank certificates	
Account balances or interest accrued	\$15 per certificate
Certificates covering ¹ Bank confirmation – audit requests 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 to confirmation of previous certificates.	Each certificate at an hourly rate of \$90 per hour (minimum \$70 per certificate)
Garnishee fee	
Garnishee fee	\$10.00
Ongoing Garnishee fee	\$5.00

Transaction Charges

Transactional legal fees will apply where, as a condition of NAB providing a loan, taking a security, consenting to an amendment to a loan or security or providing banking accommodation, legal work is required to be done by NAB's internal legal department. The legal fee will be disclosed to you by your banker before any legal work is commenced.

Credit transfers		
	Customer	Non-Customer
Transfers to another NAB branch	\$0	\$0
Transfers to other bank	\$5	\$15
(Plus cash handling fee)	\$0	1.50% (min. \$1)

Funds Transfer Fee ² – Facsimile Request	
Incurring when the NAB processes written instructions received via letter or facsimile to manually transfer funds to another NAB account or an account with another financial institution. Facsimile written instructions will only be acted on where a facsimile letter of authority is held.	\$20 per transfer (not per letter or facsimile). Plus applicable service fees (see International Services and Other Banking Services)

- 1 This fee does not apply to any credit contract with NAB to which the National Credit Code applies.
- 2 This fee does not apply to instructions such as Periodical Payments, Direct Debits and Cheques.

Encashment/Negotiation Advices

Encashment/Negotiation Advices	\$20 per advice. Free for accounts without cheque access
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Bank Guarantee (also known as Guarantee by Bank)

Issuing fee	Available on application
Service Fee (also known as Half-Yearly fee)	Available on application
At request of foreign bank	Available on application

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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Lodgement of cheques

By mail without deposit slip	\$5
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Miscellaneous services¹

Charge Rate for services not otherwise provided for in this guide.	\$90 per hour with a minimum fee of \$70
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- 1 This fee does not apply to any credit contract with NAB to which the National Credit Code applies.

Teletransfers (in Aust.)

	Customer	Non-Customer
Flat fee for Teletransfer of funds	\$35	\$45
Plus, if transfer to another bank, cash handling fee	Free	1.50% (min. \$1)

SECTION 6

Government Taxes

A goods and services tax or any similar tax imposed in Australia.

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 rate, 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 (on demand) an additional amount equal to the consideration payable for the supply, multiplied by the prevailing GST rate.

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.

We also recommend you consider the Product Disclosure Statement or other disclosure document, available from NAB, before making any decisions regarding any of the products listed on page 3. The above products are issued by National Australia Bank Limited.

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For more information call **13 22 65**
or

13 BANK

7 days a week

or visit us at **nab.com.au**



Hearing impaired customers
with telephone typewriters
can contact us on **1300 363 647**