

Card Product Summary

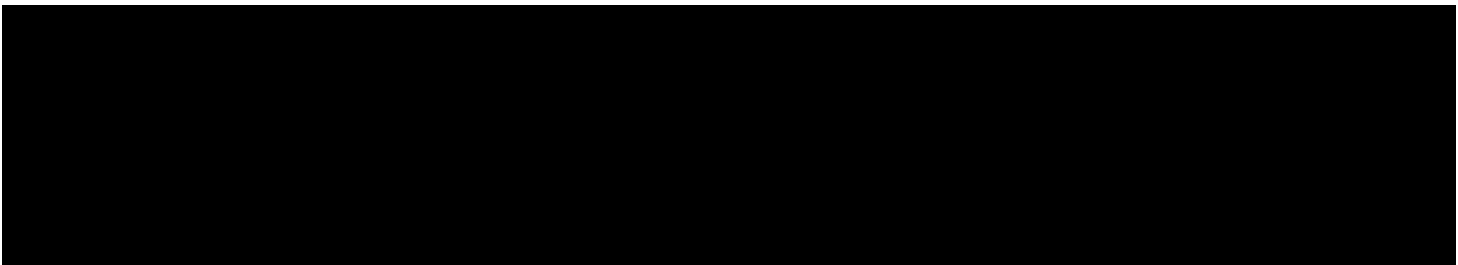
Card Product	Sales		Refunds, Reversals or Deposits		Net Sales	
	Count	Value	Count	Value	Count	Value
Visa MasterCard EFTPOS Debit Total						

Cost of Acceptance by Card Type

The following information provides the average cost of acceptance based on the fees listed in this statement. Should you choose to surcharge, please refer to <http://www.nab.com.au/surcharging>.

Scheme & Card Type	Statement Month			Most recent 12 months		
	Total value of transactions for the statement month	Total value of fees for the statement month	Cost of acceptance for the statement month	Total value of transactions for the most recent 12 months	Total value of fees for the most recent 12 months	Cost of acceptance for the most recent 12 months
Visa Credit			1.07%			1.04%
Visa Debit & Prepaid			0.47%			0.51%
MasterCard Credit			1.10%			1.14%
MasterCard Debit & Prepaid			0.41%			0.44%
eftpos & eftpos Prepaid			0.25%			0.12%
UnionPay International			0.00%			0.00%

N/A indicates that there is insufficient data to show your average cost of acceptance.





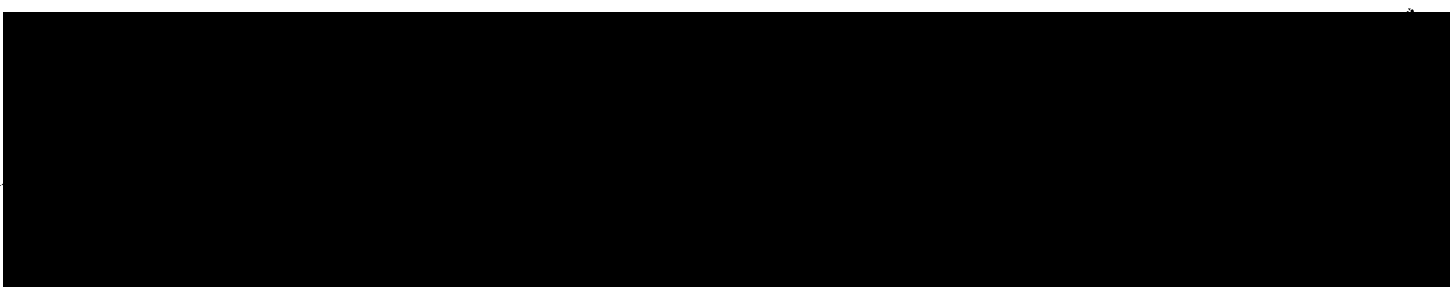
Statement Period October 2023
 Date of Statement Issue 01 Nov 2023
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Cost of Acceptance by Card Type

The following information provides the average cost of acceptance based on the fees listed in this statement. Should you choose to surcharge, please refer to <http://www.nab.com.au/surcharging>.

Scheme & Card Type	Statement Month		Most recent 12 months		
	Cost of acceptance for the statement month	Total value of transactions for the most recent 12 months	Total value of fees for the most recent 12 months	Cost of acceptance for the most recent 12 months	
Visa Credit	0.90%			1.02%	
Visa Debit & Prepaid	0.52%			0.48%	
MasterCard Credit	1.12%			1.13%	
MasterCard Debit & Prepaid	0.47%			0.43%	
eftpos & eftpos Prepaid	0.00%			0.15%	
UnionPay International	0.00%			0.00%	

N/A indicates that there is insufficient data to show your average cost of acceptance.



For Your Information

Cost of Acceptance by Card Type

The following information provides the average cost of acceptance based on the fees listed in this statement. Should you choose to surcharge, please refer to <http://www.nab.com.au/surcharging>.

Scheme & Card Type	Statement Month			Most recent 12 months		
	Total value of transactions for the statement month	Total value of fees for the statement month	Cost of acceptance for the statement month	Total value of transactions for the most recent 12 months	Total value of fees for the most recent 12 months	Cost of acceptance for the most recent 12 months
Visa Credit			0.98%			1.03%
Visa Debit & Prepaid			0.52%			0.49%
MasterCard Credit			1.12%			1.14%
MasterCard Debit & Prepaid			0.54%			0.44%
eftpos & eftpos Prepaid			0.10%			0.12%
UnionPay International			0.00%			0.00%

*N/A indicates that there is insufficient data to show your average cost of acceptance.

For Your Information

VISA AND MASTERCARD INTERCHANGE RATES ARE CHANGING FROM 1ST DECEMBER 2023. FOR DETAILS