

Guide to Fees and Charges

For more information call

National Australia Bank Limited

on (65) 6419 6875

or visit our office

5 Temasek Boulevard

#15-01, Suntec Tower 5

Singapore 038985

Or visit us at www.nabasia.com

Facsimile: (65) 6336 0067

Banking Hours: 9:00am - 4:30pm
(Monday to Friday)

Reg. No. F02979K

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 **National Australia Bank**

Fee structure from 20 February 2006

All Deposit Accounts (Including Call Deposit Accounts and Term Deposit Accounts)

- General Service Fees 3
- Incoming/Outgoing Funds 5

Call Deposit Account

- Specific fees and charges 6

Term Deposit Accounts

- Specific fees and charges 7

Fees & Charges for Deposit Accounts

This brochure covers the fees and charges which apply to Deposit Accounts at the Singapore branch of National Australia Bank Limited.

These fees are current from 20 February 2006. We may vary or replace these fees and charges from time to time. We will give at least 30 days prior notice of such changes in accordance with the Singapore Code of Consumer Banking Practice. A copy of the Code is available from us on request.

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

To determine whether your copy of this brochure is current ask your Relationship Manager, enquire at our branch premises or go to our website **www.nabasia.com**.

You may also wish to refer to our brochure *General Information Deposit Accounts* for more information about our Deposit Accounts.

Our staff will also be pleased to provide any further information you may require.

National Australia Bank Limited, Singapore Branch

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Suntec Tower 5,
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General Service Fees

CALL DEPOSIT MONTHLY MAINTENANCE FEES IN THE RESPECTIVE CURRENCIES

AUSTRALIAN DOLLARS	A\$25
NEW ZEALAND DOLLARS	NZ\$28
UNITED STATES DOLLARS	US\$18
SINGAPORE DOLLARS	S\$30
CANADIAN DOLLARS	CAD25
SWISS FRANCS	CHF25
EURO DOLLARS	EURO15
STERLING POUNDS	GBP10
HONGKONG DOLLARS	HK\$150
JAPANESE YEN	JPY2,000

Opening company Accounts	Company search fee: • on reimbursement basis.
Opening accounts with other branches of our bank located overseas	S\$50 per account opened plus courier charge of S\$35, if applicable.
Bank Confirmation for Audit Purpose	S\$35 per audit confirmation.
Request for past deposit confirmations/statements and any other type of account statements. Note: - We have no obligation to search for such documents relating to transactions which occurred more than 3 years before the date of your request.	<ul style="list-style-type: none"> • Within one calendar year - S\$35 per confirmation or statement • Within two calendar years - S\$50 per confirmation or statement • Within three calendar years and up to seven calendar years - S\$100 per confirmation or statement
Hold Mail for single or multiple deposit accounts – charged to you in the currency you have nominated	<p>AUSTRALIAN DOLLARS A\$210 per annum</p> <p>NEW ZEALAND DOLLARS NZ\$230 per annum</p> <p>UNITED STATES DOLLARS US\$150 per annum</p> <p>SINGAPORE DOLLARS S\$250 per annum</p> <p>CANADIAN DOLLARS CAD200 per annum</p> <p>SWISS FRANCS CHF200 per annum</p> <p>EURO DOLLARS EURO120 per annum</p> <p>STERLING POUNDS GBP80 per annum</p> <p>HONGKONG DOLLARS HK\$1,200 per annum</p> <p>JAPANESE YEN JPY16,000 per annum</p>
Relay Messages (by fax/courier) to other branches/offices of National Australia Bank Group	S\$5 per page transmitted by fax, courier costs to be reimbursed by customer.
Witnessing of documentation	S\$50 per set of documents plus courier charge of S\$35, if applicable.
Standing Instructions	• S\$25 per transaction acted on in accordance with standing instruction provided (Normal transaction fees apply for each payment).
Dishonoured item fees - Local cheque/draft sent for collection and returned unpaid	No charge.
Dishonoured item fees - Foreign cheque/draft sent for collection and returned unpaid	S\$30 per cheque plus correspondent bank s charges and fees where applicable.
Stop payment request - local and foreign bank draft - Demand Draft	S\$35 plus cable cost where applicable (usually S\$25).
Investigation requests	S\$20 per investigation plus correspondent bank s charges and fees, where applicable.
Reference Fee for overdrawn accounts	No charge.
Repurchase of our Bank Cheque & Demand Draft	S\$25 per bank cheque or demand draft.

Incoming / Outgoing Funds

(Call Deposit and Term Deposit Accounts)

Incoming Funds

Incoming Telegraphic Transfer for credit to accounts held with National Australia Bank Limited, Singapore	No charge.
Purchase by us of a Foreign currency cheque you possess	0.125% of the amount of the cheque or bank draft purchased (subject to a minimum of S\$25 and a maximum of S\$500). The purchase or otherwise of the cheque is at the sole discretion of the Bank.
Foreign currency cheque sent for collection on your behalf	S\$35 per cheque. Agents fees, commission, collection and other charges will reduce the amount due to you upon clearance of your cheque.

Outgoing Funds

Bank cheque in local currency	0.125% of the amount of the bank cheque (subject to a minimum of S\$25 and a maximum of S\$500).
Demand Draft in foreign currency	0.125% of the amount of the demand draft (subject to a minimum of S\$25 and a maximum of S\$500) plus cable cost of S\$25.
Telegraphic Transfer in foreign currencies	0.125% of the amount transferred (subject to a minimum of S\$25 and a maximum of S\$500) plus cable cost of S\$25.

Call Deposit Account Specific Fees

<p>Call Deposit Account only - for direct credit into a local bank account in S\$</p>	<p>In own name, S\$10 per transfer. In third party s name, 0.125% of the amount to be transferred (subject to a minimum of S\$25 and a maximum of S\$500) plus cable cost of S\$25.</p>
<p>Call Deposit Account only - for credit into another account with our Bank</p>	<p>In own name, S\$15 per transfer. In third party s name, 0.125% of the amount withdrawn (subject to a min of S\$25 and a max of S\$500).</p>
<p>Call Deposit account monthly maintenance fee – charged to you in the currency of your Deposit Account</p>	<p>AUSTRALIAN DOLLARS A\$25 per account per month</p> <p>NEW ZEALAND DOLLARS NZ\$28 per account per month</p> <p>UNITED STATES DOLLARS US\$18 per account per month</p> <p>SINGAPORE DOLLARS S\$30 per account per month</p> <p>CANADIAN DOLLARS CAD25 per account per month</p> <p>SWISS FRANCS CHF25 per account per month</p> <p>EURO DOLLARS EURO15 per account per month</p> <p>STERLING POUNDS GBP10 per account per month</p> <p>HONGKONG DOLLARS HK\$150 per account per month</p> <p>JAPANESE YEN JPY2,000 per account per month</p>
<p>Low Balance fee (where the balance falls below the minimum)</p>	<p>No charge (however your account loses its entitlement to interest).</p>

Term Deposit Account specific fees

<p>Withdrawal on maturity date - by telegraphic transfer</p> <p>- by demand draft</p> <p>- by direct credit into local bank's account</p> <p>- for credit into another account with our Bank</p>	<p>-In own name, cable cost of S\$25 -In third party's name, 0.125% of the amount transferred (subject to a minimum of S\$25 and a maximum of S\$500) plus cable charge of S\$25.</p> <p>-In own name, cable cost of S\$25 for the first draft, subsequent drafts at S\$25 each, plus cable cost of S\$25. -In third party's name, 0.125% of amount of the demand draft (subject to a minimum of S\$25 and a maximum of S\$500 plus cable cost of S\$25).</p> <p>-In own name, no charge. -In third party's name, 0.125% of the amount transferred (subject to a minimum of S\$25 and a maximum of S\$500) plus cable cost of S\$25.</p> <p>-In own name, no charge. -In third party's name, 0.125% of the amount transferred (subject to a minimum of S\$25 and a maximum of S\$500) plus cable cost of S\$25.</p>
<p>Premature withdrawal – partial or in full</p>	<p>If you make an early withdrawal, we are entitled to deduct from the amount withdrawn.</p> <ul style="list-style-type: none"> • our early withdrawal charges (S\$50); plus • our fees applicable to the specific mode of withdrawal; plus • the economic cost to us of your early withdrawal. <p>Economic cost is calculated as the cost of the Bank obtaining funds from the market for the balance of the Deposit Term due to your premature withdrawal request. The formula we use is the cost of borrowing the amount of the Term Deposit withdrawn from the market less the interest being paid by the Bank on the Term Deposit being prematurely withdrawn for the unexpired part of the Term Deposit.</p>
<p>Cancellation fee for not proceeding with Term Deposit where you have fixed rate with us</p>	<p>An administrative fee of S\$50 plus economic breakage costs (calculated as the cost of the Bank obtaining funds from the market for the balance of the Deposit Term of the deposit due to the premature withdrawal) plus fees applicable to the specific mode of withdrawal.</p>
<p>Fee for handling your rollover instructions</p>	<p>No charge.</p>
<p>Fee for handling your Term Deposit in the absence of rollover instructions</p>	<p>No charge.</p>