

A Guide to Fees and Charges

All Deposit Accounts

Including Call Deposit Accounts, Current Accounts and Term Deposit Accounts

Fee structure from 1 November 2004

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Fee structure from 1 November 2004

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Fees and Charges for Deposit Accounts

This brochure covers the fees and charges which apply to Deposit Accounts of National Australia Bank Limited Hong Kong Branch (includes National Australia Finance (Asia) Limited) and the fees which may apply.

These fees are current from 1 November 2004.

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 Hong Kong Code of 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 Client Relationship Manager or enquire at our branch premises.

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

Our Client Relationship Managers will also be pleased to provide any further information you may require.

National Australia Bank Limited, Hong Kong Branch
National Australia Finance (Asia) Limited

General Service Fees

Opening company accounts	Company search fee (charged at minimum fee noted below plus any extra costs we incur above the minimum fee):- <ul style="list-style-type: none"> • Company registered in Hong Kong – HK\$200 (minimum fee) • Company registered in Australia – HK\$500 (minimum fee) • Offshore company other than Australia – on reimbursement basis
Opening overseas accounts with other branches of our Bank located overseas	Charged at minimum fee of HK\$500 plus any extra costs we incur above the minimum fee
Bank Confirmation for Audit Purpose/ Certificate of Balance	HK\$250 (per confirmation)
Banker's Opinion/ Reference	Charged at minimum fee of HK\$400 plus any extra costs we incur above the minimum fee
Certificate of Interest Paid	Charged at minimum fee of HK\$400 plus any extra costs we incur above the minimum fee
Account history report	<ul style="list-style-type: none"> • Within one calendar year – HK\$250 (per confirmation) • Within two calendar years – HK\$500 (per confirmation) • Within three calendar years – HK\$1,000 (per confirmation) • Each additional calendar year over three calendar years (up to seven calendar years) – charged at minimum fee of HK\$1,000 plus any extra costs we incur above the minimum fee
Copies of Account Statement/Pay-in slip/Paid cheque	<ul style="list-style-type: none"> • HK\$50 (per copy) • Subject to quotation for large volumes
Personal data access request	<ul style="list-style-type: none"> • HK\$200 per request for data access • HK\$15 per page for a copy of specific documents relevant to request
Hold Mail	HK\$1,000 per annum

Relay Messages (by fax/courier) to other branches/offices of National Australia Bank Group	<ul style="list-style-type: none"> • Fax – HK\$100 per page • A minimum fee of HK\$100 plus the cost of the courier
Verification of documentation (per visit)	Charged at a minimum fee of HK \$500 up to 16 pages thereafter HK\$30 per page
Standing Instructions	<ul style="list-style-type: none"> • Establishment – HK\$200 (per instruction) • Each amendment – HK\$100 • Cancellation – free of charge (Normal transaction fees apply for each payment)

Term Deposit Accounts

Premature Term Deposit withdrawal charges (partial/in full)	<p>If you make an early withdrawal, we are entitled to deduct from the amount withdrawn our fees applicable to the specific mode of withdrawal plus the greater of:</p> <ul style="list-style-type: none"> • the cost of borrowing the amount of the Term Deposit withdrawn from the market less the interest we are paying on the Term Deposit being prematurely withdrawn for the unexpired part of the Term Deposit or • our HK\$250 minimum fee
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Call Deposit Accounts

Low Balance Fee (where the balance falls below the minimum)	<ul style="list-style-type: none"> • No charge (however your Call Deposit Account loses its entitlement to interest)
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Current Accounts (denominated in Hong Kong dollars)

Cheque-book delivery	<ol style="list-style-type: none"> 1. Delivery by registered mail HK\$50 or actual postage charged by the Post Office, whichever is higher. 2. Delivery by regular mail HK\$20 or actual postage charged by the Post Office whichever is higher.
Returned cheque due to insufficient funds in your account	Overdraft interest is calculated daily at the Bank's prevailing interest rate plus handling fee of HK\$100 per cheque returned
Returned cheque drawn on your account due to other reasons	HK\$50 per cheque
Unauthorised Overdraft	Overdraft interest is calculated daily at the Bank's prevailing interest rate plus handling fee of HK\$100 per item
Stop Payment Request – HKD cheque	HK\$100 per cheque
Low Balance fee (where the balance falls below any minimum we have stipulated)	No charge

Incoming/Outgoing Funds

Incoming Funds

Incoming Telegraphic Transfer/CHATS for credit to accounts held with National Australia Bank Limited, Hong Kong	Free
Foreign currency cheque sent for collection	Charged at minimum fee of HK \$150 plus any extra costs we incur above the minimum fee for courier charges, agents' charges and commission in lieu where applicable

Cheque sent for collection and returned unpaid	HK\$100 per cheque plus correspondent bank's charges and other costs and expenses we incur if applicable
Traces on inward remittance	HK\$150 (per tracer) plus third party's charges if applicable

Outgoing Funds

Cashier's Order/Demand Draft - customers	<ul style="list-style-type: none"> • Free if payable to depositor • HK\$50 per item if payable to third party (plus postage or courier costs if applicable)
- non-customers	HK\$100 per item
Repurchase of Cashier's Order and Demand Draft	HK\$100 per item
Stop payment	HK\$350 per item
- Cashier's Order - Demand Draft	HK\$150 per item plus any extra costs from third party if applicable
Telegraphic Transfer - in HKD within Hong Kong	HK\$50 per item by HKD CHATS
- in all other currencies - to other members of National Australia Bank Group - to other financial institutions	<p>HK\$150 per item</p> <p>Charged at minimum fee of HK\$200 per item plus any extra costs from third party if applicable</p>
Traces on Outward Remittance including amendment and/or cancellation of payment	HK\$150 plus any extra costs from third party if applicable

Property Finance ▲

Hong Kong Property

Application Fee	HK\$1,000 (minimum)
Establishment fee	0.5% of facility amount or HK\$3,000 (minimum)
Consent to Lease/Assignment per request	HK\$250 per set (minimum) plus any extra costs from third party if applicable
Confirmation of Ownership of Property/particulars of mortgage	HK\$100
Copy of Title Deed	HK\$500 per set
Loan Restructuring Fee	HK\$1,000 (minimum)
Insurance Perusal Fee	HK\$2,000 (minimum)
Inspection of Securities	At cost
Company Borrowing and vetting of documents - search fee	At cost in the currency where the company is established
Family Trust Borrowing - vetting of deeds	At cost in the currency where the Trust is established

Overseas Property

Application Fee	HK\$1,000 (minimum)
Establishment Fee	0.5% of facility amount or HK\$3,000 (minimum)
Inspection of securities	<ul style="list-style-type: none"> • At cost in the currency where the property is located • Free for Australian property with market value below AU\$1 million (travelling costs plus out of pocket expenses may apply)
Execution of documents outside Hong Kong (courier fee)	HK\$150 (minimum)

Copy of Title Deed	HK\$300 per set per title
Consent to Lease/Assignment per request	HK\$250 per set (minimum) plus any extra costs from third party if applicable
Currency Switch	HK\$1,000 per switch
Interest Period Switch	HK\$1,000 per switch
Confirmation of Ownership of Property/particulars of mortgage	HK\$100 per property
Loan Restructuring Fee	HK\$1,000 (minimum)
Company Borrowing - search fee and vetting of documents	At cost in the currency where the company is established
Family Trust Borrowing - vetting of deeds	At cost in the currency where the Trust is established
Stamping (Lodgement of Documents by Bank)*	AU\$120
Registration (Lodgement of Documents by Bank)*	AU\$120
Documents received against payment of money**	AU\$150 per settlement
Progressive Drawdown Fee**	AU\$60 per drawing (minimum)
Search Fee (Office of Titles searches, company/business name searches and all other searches)**	AU\$40 per search plus Registrar's search fee

Fee for Discharge of Mortgage Property for United Kingdom and Ireland	HK\$1,400 per property
- for New Zealand	HK\$800 per property
- for Australia	AU\$120
• preparation and/or execution by Bank for Discharge of Mortgage	
• documents surrendered against payment of money	AU\$150 per settlement
• Remittance against payment of money from documents surrendered	AU\$30 per remittance
Guarantee by Bank for property purchase	
- Application Fee	HK\$1,000
- Commitment Fee	1.5% of guarantee amount per annum or HK\$1,000 (minimum)

* For Australian property only and applies to each execution by Bank for discharge of Mortgage, preparation of each and production of document to permit registration by other parties, registration of Mortgages and stamping of documents which form part of Bank security. Any additional charges that may apply are subject to quotation.

** Apply to Australian property only and any additional charges, that may apply are subject to quotation. Similar charges apply to UK, Ireland, New Zealand and Hong Kong properties and are subject to quotation.

▲ All other costs such as government charges and legal fees etc are payable by the borrower.

Other Lending Facilities

Revolving Loan

Application Fee	HK\$1,000
Commitment Fee	1% of facility amount per annum or HK\$5,000 (minimum)

Cash Backed Loan

Application Fee	HK\$1,000
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Others

Dishonour Fees

Cheque/Direct Debit Authorisation/ Standing Instruction returned unpaid	HK\$100 per transaction
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Investment Related Services

Debt Securities

Custodian Fee	US\$25 per month - per US\$ one million or its equivalent purchase or - minimum purchase per security whichever is higher
Minimum purchase per security	US\$100,000, AU\$200,000 or NZ\$250,000
Service Fee for purchase of Australian Government Bonds for migration purposes	HK\$2,000 (minimum per bond)

For more information call

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Level 27, One Pacific Place,
88 Queensway, Hong Kong
or visit us at www.nabasia.com