

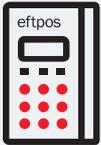
more
than
money



A SPECIAL GROUP OFFER FOR IGA STORES



NAB is pleased to provide IGA group buyer stores special offers on banking services, including:



Special rates on EFTPOS Facilities

- 0.339% Visa / MasterCard Merchant Service Fee
- Free Terminal Rental¹
- Better cashflow with same day settlement¹



\$0 Monthly Fee Business Account

- FREE EFTPOS terminal rental fees when settling to a NAB Business Account¹
- Awarded Canstar 5 Star rating for outstanding value²
- Link to your cloud accounting software, saving time on reconciliation and admin



NAB Connect Online Banking

- NAB Connect is voted the #1 online banking platform³
- Security features designed to protect your business
- Customisable transaction limits and controls



1. Same day Settlement and Free Terminal Rental for NAB supplied terminals is subject to settlement to a NAB Business Account, same day settlement cut off times apply

2. The Canstar 5-Star Rating for Outstanding Value Business Savings & Transaction Account Star was awarded in July, 2021 for the NAB Business Everyday Account (\$0 monthly fee) in the Business Electronic Transactor profile.

3. Source: Peter Lee Associates – Transaction Banking Survey 2021. Ranking against the four major domestic banks. Refer Pricing Schedule for full list of special offers.

HOW TO TAKE ADVANTAGE OF THIS SPECIAL OFFER FOR IGA GROUP BUYER STORES

Return this completed 'Expression of Interest' form which is inclusive of all 4 pages to merchantpayments@metcash.com

NAB Banking Services I am interested in are:

(Please tick all options you wish to discuss)

NAB Business Account (required to access Free EFTPOS terminal rental offer)

NAB Connect / Internet Banking

NAB EFTPOS How many EFTPOS terminals do you require? _____

Ingenico (Standalone – Mobile EFTPOS) Ingenico Integrated via Linkly Customer Supplied

Do you require a terminal stand? Yes No If yes, how many? _____

Date required

____ / ____ / ____

Contact Name

Business Owning Entity

Business Trading Name

Address

Contact Phone Number

Best time to call

Email

Existing NAB Merchant ID (existing NAB merchants)

AMEX Merchant ID (existing AMEX merchants)

Diners Merchant ID (existing Diners merchants)

Signatures by authorised signatories (requires 2 Directors to sign for multi Director companies)

Signature, Director 1

Signature, Director 2

Print Name, Director 1

Print Name, Director 2

Date Signed

____ / ____ / ____

Date Signed

____ / ____ / ____

FOR ANY ENQUIRIES, PLEASE CONTACT METCASH:

Email: merchantpayments@metcash.com

Phone: (02) 9751 8284

Important Note: This offer is conditional and is only available to merchants who meet NAB's standard approval criteria. NAB is under no obligation to commence supplying banking and/or merchant services until NAB determines at its discretion that you have met the relevant eligibility criteria, which may include a credit assessment. This Expression of Interest does not constitute a formal offer of products and/or services from NAB. NAB at its discretion, may amend or withdraw the member benefit discounts offered on this flyer at any time, without providing any notice or reason.

To access this opportunity for merchant facility services (“**Merchant Services**”) to be provided by NAB Group Buyer Deal merchants must be authorised by Metcash to do so and be either (i) a retailer owned by Metcash Trading Limited or its related bodies corporate, or (ii) an independent retailer which is a member of Metcash’s network at any given time (“**Merchant**” or “**you**”). Merchants must accept the terms and conditions in this document to access the Promotion and can do so by signing this document.

SECTION 1: NAB TERMS AND CONDITIONS

This section 1 of the document contains undertakings given by the Merchant in favour of National Australia Bank Limited (**NAB**).

Applications made by Merchants to access the Promotion are subject to NAB review prior to any offer of Merchant Services being made to a Merchant by NAB. The Merchant Services are provided by NAB to you. They are not provided by Metcash. Metcash has negotiated rates for Merchants based on various merchant categories. Metcash may receive certain data as set out in the Transaction Disclosure Consent below if you enter into a Merchant Service Agreement with NAB in connection with the Promotion. Other fees and charges may apply to NAB’s supply of Merchant Services. Please seek additional pricing information from your NAB sales consultant. NAB reserves the right to vary existing fees or introduce new fees in accordance with your Merchant Service Agreement.

You are under no obligation to acquire Merchant Services from NAB. It is at your sole discretion if you take up these services. For so long as you do acquire Merchant Services from NAB in accordance with this Promotion, you consent to the terms below. You may terminate the services acquired in accordance with your Merchant Service Agreement with NAB and on termination, Metcash’s rights to receive information in accordance with the Transaction Disclosure Consent below will terminate.

This Transaction Disclosure Consent is provided

To: National Australia Bank Limited ACN 004 044 937 of 800 Bourke Street, Docklands, Victoria, 3008 (NAB)

By: Owning Entity / Store Name listed below (**you, your**).

1. PURPOSE

This consent is provided to permit the sharing of Transactional Information (defined below) with Metcash Trading Limited ABN 61 000 031 569 in consideration for (i) Metcash’s negotiation of rates for the Merchant Services and (ii) Metcash referring the opportunity to provide you with the Merchant Services.

2. YOUR CONSENT

Subject to the condition in clause 3 below, by signing this form you agree and consent to NAB providing to Metcash Trading Limited during the term of the Buyer Group Agreement:

- a. information about you;
- b. information about the Merchant Services provided to you by NAB (including but not limited to your merchant name and merchant number); and
- c. “Transactional Information” being information with respect to the value and volume of card transactions processed by NAB in relation to the Merchant Services Agreement with you, for use by Metcash Trading Limited for the purpose of (i) managing and reporting on the use of the Merchant Services by you and other Metcash retailers; and (ii) conducting data analysis in relation to Metcash Trading Limited’s business, the business of its related bodies corporate, the buying groups within the Metcash group and/or the business of you and other Metcash retailers.

3. CONDITION TO OUR CONSENT

NAB’s obligation to provide services and your consent under clause 2 will not become effective until you have entered into a Merchant Service Agreement with NAB, or where a Merchant Service Agreement we have with you is varied, in each case following

completion of our Expression of Interest which is referred to you by Metcash Trading Limited.

4. ACKNOWLEDGEMENT

- a. You acknowledge and agree that NAB may determine, in its sole and absolute discretion, whether NAB will: (i) accept and consider an expression of interest submitted by you to NAB under a referral from Metcash Trading Limited; (ii) agree to offer the Merchant Services to you; and (iii) to enter into a Merchant Service Agreement with you.
- b. You acknowledge and agree that any terms or pricing NAB makes available to you as a member of the Metcash trading network based on the referral by Metcash Trading Limited are exclusive to members of the Metcash trading network that have been the subject of a referral in compliance with the Buyer Group Agreement between NAB and Metcash Trading Limited.
- c. You acknowledge and agree that if you cease to be a member of the Metcash trading network, NAB may review the pricing and terms on which NAB provides Merchant Services (where applicable) and the terms of the Merchant Service Agreement NAB has with you at that time.

5. PRIVACY COLLECTION CLAUSE

NAB is collecting your personal information to review and consider your application for Merchant Services and otherwise for the purposes and in accordance with NAB’s privacy policy, which is available on NAB’s website at <https://www.nab.com.au/common/privacy-policy>. If NAB does not collect this information NAB may be unable to consider and/or approve your application for Merchant Services, and so provide any Merchant Services to you. NAB’s privacy policy includes information about how to request access to or the correction of the information NAB holds about you and also sets out how you can make a privacy-related enquiry or complaint. If you are providing personal information of someone else to NAB, please ensure that you obtain their permission before doing so and provide them with a copy of NAB’s Privacy Policy.

SECTION 2: METCASH TERMS AND CONDITIONS

This section 2 of the document contains commitments given by the Merchant in favour of Metcash Trading Limited.

You agree that if you receive Merchant Services from NAB as a result of this Offer:

- you will accept MasterCard and Visa debit and credit cards (including contactless debit cards) at all outlets;
- you will not impose any surcharge or other form of transaction charge or fee for use of MasterCard or Visa debit or credit cards and ensure all staff are appropriately trained regarding the fact you do not intend to charge any form of surcharge;
- you will not use processes or provide choices that disadvantage MasterCard or Visa debit or credit cards as a payment option, including by deploying obstacles to selecting, using, setting as a default, or retaining a particular payment option, or failing to allow customers to add any debit or credit card;
- if you start requiring new or existing customers to provide a trade account to enable a payment or funding mechanism, you will give customers the option to enrol any MasterCard or Visa debit or credit card before or at the same time, and with equal or better prominence, as the option to add a deposit, savings or other account;
- you will display any payment methods or payment networks branding with equal prominence as each other at all point of sale and terminal displays / screens (in store or through any other communication channel); and
- in any promotion activities involving payment methods or payment networks, you will invite both Visa and MasterCard to participate and, if both participate, you will promote MasterCard and Visa equally and with equal prominence.

A SPECIAL OFFER FOR IGA GROUP BUYER STORES

NAB EFTPOS

Fee Type	Rate	Details
NAB Merchant Service Fee (MSF) (Visa and MasterCard)	0.339%	This is a fixed percentage on \$ Value per transaction for Visa, MasterCard
EFTPOS Purchase only (Fee)	\$0.085	Per transaction
EFTPOS inc. Cashout (Rebate)	\$0.145	Per transaction
Terminal Rental		
<u>NAB Settlement Account</u>		
Standalone	Waived	
Integrated with Linkly	Waived	
Integrated via Linkly	Waived	
<u>Non-NAB Settlement Account</u>		Per terminal/Per month
Standalone	\$25.00	
Integrated with Linkly	\$30.00	
Integrated via Linkly	\$35.00	
Customer Supplied Terminals	Refer to your terminal supplier	
Chargeback Fee	\$25.00	A fee may be charged for each chargeback
Lost / Stolen Terminal Fee	\$505.00	Per terminal that is misplaced, broken or stolen
Stationery Fee	Ongoing fees applied	Please refer to 'Stationery Ordering Made Easy' brochure
Other fees and charges may apply		

NAB Business Everyday Account

Fee Type	Rate	Details
\$0 Monthly Fee Option		
Monthly Fee	Nil	Per month
Electronic Transactions	Nil	Per transaction
Banker assisted transactions	\$2.50	Per transaction
Cheque Deposit	\$0.60	Per cheque/Per transaction
Non-banker assisted paper deposit/ withdrawal	\$0.60	Per deposit/withdrawal
\$10 Monthly Fee Option		
Monthly Fee	\$10.00	Per month
Transaction Fees	First 30 transactions free per month, transactions over 30 are charged as per \$0 Monthly Fee option	
Other fees and charges may apply		

NAB Connect Online Banking

Fee Type	Rate	Details
Monthly Fee	Nil	Per month
Transaction Fees (Direct Credit, Linked Account Transfers, BPAY)	\$0.25	Per transaction
Fast Payments (OSKO)	\$0.25	Per transaction
International Payments	from \$10.00	Per transaction
Other fees and charges may apply		

All fees and charges are GST inclusive (if applicable)

Customer must be an eligible IGA Group Buyer Store to access this offer.

Other fees and charges may apply, please seek additional pricing information from your sales consultant.

NAB reserves the right to vary existing fees or introduce new fees in accordance with your Merchant Agreement.