



A SPECIAL PROMOTION FOR IGA



Enjoy the convenience of the NAB EFTPOS.



Take payments on the go with NAB EFTPOS Mobile 4G with 3G back up.



Better cashflow with Same day settlement 7 days a week*.



When settling to NAB your terminal rental is waived \$0.



Seamless integration with your point of sale – linkly.



Process transactions faster by accepting Visa payWave and MasterCard® PayPass™.

*Same day settlement requires settlement to a NAB account. Cut-off times apply.

A special promotion for Metcash Group Buyer Members – Supermarket

Item	Fee (incl. GST)	Details
Establishment Fee	Waived	Once only fee for new NAB merchants
Annual Fee	Waived/No annual fee	An ongoing yearly charge
Lost/Stolen Terminal Fee	\$505	A charge per terminal that is for misplaced, stolen, broken terminal
NAB Merchant Service Fee^ (MSF)	0.358%	This is a fixed percentage per transaction for Visa, Mastercard, UnionPay transactions
Debit Card – Sales Fee Debit Card – Cash Out Fee Cash Out with Purchase	\$0.085 \$0.145 Rebate \$0.145 Rebate	Per transaction Per transaction Per transaction
Terminal Rental		
Standalone	Waived (when settling to a NAB Account)	Per terminal per month – When settling to a NAB Account
Standalone	\$25.00	Per terminal per month – When settling to a non-NAB Account
Integrated via Linkly (PC EFTPOS)	Waived (when settling to a NAB Account)	Per terminal per month – When settling to a NAB Account
Integrated via Linkly (PC EFTPOS)	\$35.00	Per terminal per month – When settling to a non-NAB Account
Closure Fee	NIL	
Chargeback Fee	\$25.00	A fee may be charged for each chargeback
Stationery Fee	On Order	Ongoing Fees - Please refer to 'Stationery Ordering Made Easy' brochure

To access this opportunity for merchant facility services (“**Merchant Services**”) to be provided by NAB (“**Promotion**”), 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.

For the avoidance of doubt, and notwithstanding (a) to (c) above, you and NAB acknowledge that NAB may provide Merchant Services to you on pricing and such other terms as you may separately agree with NAB.

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 intent 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.

HOW TO TAKE ADVANTAGE OF THIS GREAT PROMOTION

Populate the application form below and email the completed documents to merchantpayments@metcash.com

How many terminals would you like?

Ingenico (Standalone- Mobile EFTPOS)

Ingeico Integrated via Linkly

Do you require a stand, if so how many? Yes No if yes how many



Date required

Contact name

Phone

Mobile

Email

Business Name

Trading Name

ABN

Location Address

Mailing Address

NAB Merchant ID (existing NAB Merchants)

AMEX Merchant ID (existing AMEX Merchants)

Diners Merchant ID (existing Diners Merchants)

Signed by authorised signatory, director.

Name

Dated

Important Note

This promotion is conditional and is only available to merchants who meet NAB's standard merchant approval criteria. NAB is under no obligation to commence supplying merchant services until NAB determines at its discretion that you have met those criteria. The above is not a legally binding promotion and is not intended to and does not create any legally binding obligation on NAB. NAB, at its discretion, may amend or withdraw this promotion at any time, without providing any notice or reason.