1.10 QON: Hansard, p18

Mr KEOGH: Do you have a sense of what the marginal additional cost is when you have a user

from another bank use your ATM?

Mr Cahill: I do not have that number with me. I would have to take that on notice.

ANSWER: The estimated internally allocated marginal additional cost for a user from another bank using a NAB ATM is \$0.62 (i.e. \$2.58 (cost of non-NAB customer) - \$1.96 (cost for NAB customers)). These costs reflect the standard processing costs plus the additional costs of messaging and reporting to the other Financial Institution.