



## Master Account Opening Service (MAOS)

Master Customer Summary

**Please complete all mandatory sections (marked \*) and tick ✓ where appropriate.**

Please follow and complete the checklist below to ensure all mandatory steps in onboarding a new client to NAB is completed before commencing to onboard a client to MAOS. Once completed submit this Master Customer Summary along with the Master Account Authority (MAA).

### Master Customer Number (MCN)

**What is the industry classification of the new client being on-boarded to MAOS? \***

☐ Legal   ☐ External Administration   ☐ Real Estate/Settlement Agents   ☐ Strata   ☒ Accounting

Yes <input checked="" type="checkbox"/>	<b>Master customer is KYC/AML compliant</b> – All KYC/AML requirements are completed for the Master Customer with all information attached in Siebel and <b>KYC status of Master Customer Number</b> is up-to-date in ebobs.
Yes <input checked="" type="checkbox"/>	<b>Industry classification of MCN in ebobs</b> correctly reflects the industry of the client being onboarded and falls under one of the following industries – <b>External Administration, Real Estate, Legal, Strata Settlement Agents (WA only) and Accounting.</b>
Yes <input checked="" type="checkbox"/>	<b>Company/Business name, Registered address, ABN/ACN</b> of the <b>MCN</b> is correct and up-to-date in ebobs and matches details provided on the MAA/MAOS customer summary
Yes <input checked="" type="checkbox"/>	Are <b>Banker</b> details and <b>BUIDS</b> correct in ebobs? ** If the <b>BUID falls under Small Business</b> , please contact <a href="mailto:maos.product.enquiries@nab.com.au">maos.product.enquiries@nab.com.au</a> to check if the client is eligible to be onboarded to MAOS, before you proceed further.
Yes <input checked="" type="checkbox"/>	<b>KYC related entities</b> is updated, and all beneficial owners were added on the MCN in ebobs
Yes <input checked="" type="checkbox"/> N/A <input type="checkbox"/>	'Letter requesting to open a Trust Account' has been uploaded under the MCN in Siebel ( <b>This requirement is applicable for clients in the Accounting industry.</b> )
<b>Master Account Authority (MAA)</b>	
Yes <input checked="" type="checkbox"/>	The current version of MAA is completed by client and submitted with MAOS customer summary
Yes <input checked="" type="checkbox"/>	All mandatory details – <b>Company / Business Legal name, Address, Contact Name(s) / Number(s)</b> completed and matches ebobs
Yes <input checked="" type="checkbox"/>	Ensure at least the minimum number of Authorised persons (anyone / any two) has appropriate authority from the MAA
Yes <input checked="" type="checkbox"/>	All <b>signatories have an eBobs profile set up</b> and all KYC/AML requirements are completed. Please ensure new signatory profile(s) are created where required and completed Specimen Signature Cards are sent to Signature Verification (SVS) team
Yes <input checked="" type="checkbox"/>	<b>Authorisations</b> and <b>Customer Declaration and Signature</b> sections of the MAA are duly completed, with the relevant tick boxes completed as applicable
Yes <input checked="" type="checkbox"/>	Verify/confirm <b>MAA is dated &amp; signed by 'Authorised Persons'</b> as per the AAC (Account Authority Card) Policy, in accordance with the requirements of section 127 of the Corporations Act 2001 summarised as below (AAC Policy, see GAC 930).  - If Company or Trustee has 2 or more Directors at least 2 Directors must sign. Where Company or Trustee has 1 Director and 1 Company Secretary, both must sign. - Where Company or Trustee has a Sole Director without Company Secretary, such Sole Director must sign.
Yes <input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/>	Call back process has been followed to verify the signatories, where the signature is digitally inserted/copy pasted
<b>Customer Summary</b>	
Yes <input checked="" type="checkbox"/>	<b>Business full legal name</b> provided includes any trading names and matches the MAA and the MCN
Yes <input checked="" type="checkbox"/>	<b>Relationship Group Name and Number</b> provided, valid and belongs to the client being onboarded
Yes <input checked="" type="checkbox"/>	<b>Customer number(s) of all the signatories listed on MAA</b> (Open & Close, Amend, transact access) is provided, correct, and belongs to the nominated signatories as per ebobs? ** For Corporate & Institutional clients, check the power BI (IDV) report and ensure all signatories are listed
Yes <input checked="" type="checkbox"/>	All mandatory details of <b>Account Details/Pricing</b> table such as fees, interest rates/margins are provided for each account nominated and <b>pricing documents</b> provided where applicable
Yes <input checked="" type="checkbox"/>	Understand all the <b>Electronic Banking Services</b> available to MAOS clients and complete the section accordingly  <i>Engage with the relevant teams such as NAB Connect amendments, direct link team where necessary, to set up MEIDs, Mailboxes, user ID(s), and services by submitting required applications/documentation</i>
Yes <input checked="" type="checkbox"/>	Ensure <b>BSB for Account to be setup</b> is provided and eligible to open accounts

Yes <input checked="" type="checkbox"/>	KYC details section of the Master customer summary, is completed and dated
Yes <input checked="" type="checkbox"/>	Final follow up call to ensure that customer is comfortable to use the service

### Master Customer Details

Business full legal name (include any trading names and matches both the MAA and Master Customer profile) \*

ACME Trust Services Pty Ltd

Master Customer Number (MCN) \*

MCN-482713

ABN/ACN \*

ACN 123 456 789

Relationship Group Number \*

RG-009854

Relationship Group Name \*

ACME Corporate Group

Contact Name \*

Jane Nguyen

Contact Number \*

+61 3 9000 1234

Email address \* (List all authorised email addresses, that need to be added to the client email distribution list)

ops@acme.com finance@acme.com

### Authorised Person Details

Insert details of those persons authorised to **Open/Close/Amend** and/or **Transact** on accounts, as listed on the MAA.

Name of the authorised person		Customer Number
1.	Michael Tran	CUST10001
2.	Sarah Lee	CUST10002
3.	David Chen	CUST10003
4.	Emily Wong	CUST10004
5.	John Park	CUST10005
6.	Anna Kim	CUST10006
7.	Peter Ho	CUST10007
8.	Linda Pham	CUST10008
9.	Tom Nguyen	CUST10009
10.	Rachel Wu	CUST10010
11.		
12.		
13.		
14.		
15.		

### KYC Details

APRA Code \*

APRA-345

Industry Class Code \*

82910 – Business Administrative Services

Organisation Type \*

Proprietary Company

☒ \* I confirm all customer identification requirements have been completed in accordance with General Manual Policy for both the Business Profile and associated individuals and that Business search documents have been attached in Siebel under the business' main profile.

**Date \***

08/14/2025

## Account Details/Pricing

Please select the account type(s) applicable for the client and complete all required details for each account type selected.

Account Type	Fees and Interest rates to apply (Please select only ONE option for each section as applicable)	
<input checked="" type="checkbox"/> <b>Corporate Cheque Account (CCA)**</b> ** Product only available to wholesale investors confirmed by bankers. Please refer to Product House for Opening Corporate Cheque Account (CCA) <a href="#">NAB Corporate Cheque Account (sharepoint.com)</a>	<b>Fee code options</b> <input checked="" type="checkbox"/> Standard fees (H) <input type="checkbox"/> All fees exempted (E) <input type="checkbox"/> Only ASF fee exempted <input type="checkbox"/> Fee code (U) <input type="checkbox"/> Fee code (S) Product Pricing Application (PPA) confirmation must be provided	<b>Interest rate code to apply</b> <input checked="" type="checkbox"/> <b>KA</b> – Deposit reference rate* <input type="checkbox"/> <b>CN</b> – RBA cash rate – Negotiated** <input type="checkbox"/> <b>CC</b> – RBA cash rate – Standard.  <b>** Rate Margins to apply:</b> <div>Apply KA. For CN negotiated, add +0.10% as per PPA 2025-08-01</div>
<input type="checkbox"/> <b>Business Interest Account (BIA)</b>	<b>Fee code options</b> <input type="checkbox"/> Standard fees <input type="checkbox"/> All fees exempted	
<input type="checkbox"/> <b>Business Everyday Account (BCA)</b>	<b>Fee code options</b> <input type="checkbox"/> \$0 monthly fee <input type="checkbox"/> \$10 monthly fee <input type="checkbox"/> All fees exempted	
<input type="checkbox"/> <b>Business Cash Maximiser (BCM)**</b> ** BCM only pays Interest on balances >\$10k.	<b>Interest Rate/codes to apply</b> <input type="checkbox"/> Standard BCM rates <input type="checkbox"/> Negotiated BCM pricing Rate Margins to apply (for Negotiated pricing only) <div>Negotiate +0.05% above standard BCM rate</div>  Negotiated BCM pricing is available subject to the current negotiated BCM pricing framework. Product Pricing Application (PPA) confirmation must be provided for this option.	
<input type="checkbox"/> <b>Term Deposit (TD)</b>	<b>Interest Rate/codes to apply</b> <input type="checkbox"/> MAOS Weekly TD Rates MAOS weekly TD rates are published each Monday. Please contact <a href="mailto:maos@nab.com.au">maos@nab.com.au</a> if you wish to be added to the distribution list or if you have any questions.  <input type="checkbox"/> Negotiated TD Rates (rates and PPA approval code are to be provided by bankers)	

### Statement Cycle \*

☒ Monthly ☐ Quarterly ☐ Half yearly

## Electronic Access

Does the customer require Electronic Banking Access for their accounts? Please complete below table accordingly.

Electronics Banking Platform	Special Instructions (Please complete details Users/services to be added, Mailbox names as applicable)	
<input checked="" type="checkbox"/> <b>NAB Connect</b>	<b>NAB Connect MEID/Site ID:</b> <div>MEID-ACME-01</div>	<b>Services to be added:</b> <input type="checkbox"/> All Users <b>OR</b> <div></div>

	<p>Users to be added</p> <p><input checked="" type="checkbox"/> All Users <b>OR</b></p> <p><input type="checkbox"/> Nominated users (Please list below)</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p><input checked="" type="checkbox"/> Nominated users</p> <p>- Please specify below</p> <div style="border: 1px solid black; padding: 5px;"> <p>Payments; Direct Credit; View Statements</p> </div>
<input type="checkbox"/> <b>Internet Banking</b>	<p><b>Provide NAB ID/Name of user(s) to be added with Access Level (Full/View only)</b></p> <div style="border: 1px solid black; padding: 5px;"> <p>Alice Tran – Full Access Bob Pham – View Only</p> </div>	
<input type="checkbox"/> <b>Direct Link Reporting</b> for Transaction accounts	<p><b>Mailbox Name</b></p> <div style="border: 1px solid black; padding: 2px;"> <p>ACME-TX-01</p> </div>	<p><b>Services to be added:</b></p> <div style="border: 1px solid black; padding: 2px;"> <p>TXN_REPORT_DAILY</p> </div>
<input type="checkbox"/> <b>Direct Link reporting</b> for Term Deposits	<p><b>Mailbox Name</b></p> <div style="border: 1px solid black; padding: 2px;"> <p>ACME-TD-01</p> </div>	
<input type="checkbox"/> <b>Data Share Integration</b>	<p>If your customer wishes to implement Data Share Integration, please ensure you engage the Direct Link team, who will provide the required details directly to MAOS Operations team.</p>	
<input type="checkbox"/> <b>Re-adding closed accounts to NAB Connect</b> (Online statements only)	<p><b>Users to be re-added:</b></p> <p><input type="checkbox"/> All users to be added <b>OR</b></p> <p><input type="checkbox"/> Nominated users – Please specify names or user IDs</p> <div style="border: 1px solid black; padding: 2px;"> <p>Michael Tran (NABID12345); Sarah Lee (NABID67890)</p> </div>	

### Banker Details

**Banker Name \***

Iris Le

**Banker Position Title \***

Manager

**Banker Email \***

iris.le@nab.com.au

**Contact Phone Number \***

+61 3 9999 0000

**Banker BUID \***

BUID-7788

**BSB to be setup accounts under \***

083-001

**Banker OSA \***

OSA-5566

**TD Disposals Account Number \***

12345678

### Secondary Banker Contact Details

**Banker Name**

Yun Tran

**Banker Position Title**

Associate RM

**Banker Email**

yun.tran@nab.com.au

**Contact Phone Number**

+61 3 9999 0001