

NAB Resolve  
National Australia Bank Limited  
UB4524, 800 Bourke Street  
Docklands VIC 3008

29 June 2017

Dear Sir or Madam,

**Cancellation of Merchant Facilities for Adult Businesses**

The Eros Association is the Australian industry association for adults-only businesses.

We are writing to object to the behaviour of your Merchant Risk and Operations Division. We have received reports from members that the National Australia Bank is cancelling merchant facilities for businesses selling adult goods and services as part of a merchant services review.

Broad cancellation of services against members – in some cases with less than 24 hours notice – on the basis of industry-type is not in keeping with sound management of financial risk. Moreover, such behaviour constitutes unfair discrimination against legal Australian businesses.

In at least one instance, merchant facilities were cancelled to a business that has been a NAB customer for over 20 years.

We ask that NAB reconsider its internal policies and practices in relation to the adult industry. In particular, we request that account risk be assessed on the basis of individual circumstances and not on industry stereotypes.

If you would like further information about our industry, please don't hesitate to get in contact as listed below.

Kind regards,

**Rachel Payne**  
General Manager

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