



Periodical Payment Authority – A

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and where appropriate.

I/We request and authorise NAB to make the following periodical payment:

Debit

BSB no.	Account no.	Account title
<input type="text"/>	<input type="text"/>	<input type="text"/>

On the following Payment Day

Day/Date / /

of each week fortnight month other – specify

Payment amount

\$

From

Commencement date	Until further notice or	Date final payment due
<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> / <input type="text"/> / <input type="text"/>

Credit Payee

BSB no.	Account no. (if applicable)
<input type="text"/>	<input type="text"/>

Payee's name/Account title

I/We acknowledge this request and authorisation is governed by the Terms and Conditions which are printed on page 2 of this Authority and I/We have read and agree to the Terms and Conditions before signing this Authority.

Signature	Date	Stamp duty (as applicable)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

NAB use only

Date received & input	eBOBS options	Input by – initials	Checked enquiry by – initials
<input type="text"/> / <input type="text"/> / <input type="text"/>	New 3141 Enquiry 6950	<input type="text"/>	<input type="text"/>

Reference number

New Amend Cancel

For Amend/Cancel – complete following details from eBOBS option 6950 Periodical Payment enquiry.

Amend – option 3142	Delete/Cancel – option 3144	*Last amend date
Complete above details before input:	Complete before input: //	<input type="text"/> / <input type="text"/> / <input type="text"/>
– Debit BSB & Account number	– All fields	
– Reference number	*Last amend date	
– Field/s to be amended		
– *Last amend date		

Attach written instructions from customer or request customer sign amendment/cancellation before input.

Instructions
Print two completed copies. Hand one to customer and file the other in input date order after checking.

Terms and conditions

1. NAB's compliance with this Periodical Payment Authority ('Authority') is subject to:
 - (a) any contrary arrangement between you and NAB concerning your account from time to time,
 - (b) NAB's discretion (acting reasonably in accordance with its legitimate business interests) to arrange the order of priority of periodical payments under this authority and any other payments from or drawings on your account,
 - (c) NAB's discretion to defer or not to effect a payment if NAB has reasonable justification (such as when your account has insufficient funds or it is not a banking day) or there is any interruption or delay in the banking system. If NAB defers a payment, it may make that payment at any time after the Payment Date,
 - (d) the adjustment by NAB of the amount of the payment in accordance with a credit arrangement between you and NAB, and
 - (e) you ensuring that there are sufficient cleared funds in the account to be debited on the banking day prior to payment being due and on the due date.
 2. You may request NAB to vary this authority by notifying NAB in writing or by some other means accepted by NAB.
 3. NAB may debit your account with its standard fees applicable to this Authority and each payment made, or not made, under it, as detailed from time to time in whichever of NAB's Fees and Charges booklets as applies to you. NAB may also debit your account with any government charges, duties and taxes relating to this authority and any payments under it.
 4. This authority will remain in force for the period specified in the authority or until:
 - (a) NAB receives at its outlet where your account is kept notice of your death, bankruptcy or any form of insolvency administration affecting you, or a notice of revocation from you in writing or by some other means accepted by NAB,
 - (b) NAB gives you notice of termination in writing at your last known address,
 - (c) the payee named in this authority notifies NAB no further payment is required.
 5. NAB has adopted the Banking Code of Practice and relevant provisions of the Code apply to this authority, if you are an individual or a small business referred to in the Code.

You can obtain from NAB upon request:

 - (a) information on NAB's current interest rates and standard fees and charges relating to this authority, if any;
 - (b) general descriptive information concerning NAB's banking services including:
 - for accounts with cheque access, general descriptive information about cheques;
 - account opening procedures;
 - NAB's obligations regarding the confidentiality of your information;
 - complaint handling procedures;
 - bank cheques;
 - the advisability of you informing NAB promptly when you are in financial difficulty;
 - the advisability of you reading the terms and conditions applying to each banking service NAB provides to you;
 - (c) general descriptive information about:
 - the identification requirements of the Financial Transactions Reports Act 1988;
 - the options available to you under the tax file number legislation; and
 - (d) a copy of the Banking Code of Practice.
6. NAB may vary these terms and conditions, including any fee or charge, at any time. If NAB introduces a new fee or charge or a variation to these terms and conditions and the Code of Banking Practice applies to this authority, NAB will notify you in writing or through the national media. If NAB believes the change is unfavourable to you, NAB will normally give you at least 30 days prior notice of the change but may give you less or no notice if this is in accordance with law and industry codes. For example, this may happen if it is reasonable for us to give shorter notice, to manage an immediate and material risk. Any new or changed government charges can be notified reasonably promptly after the government notifies us – but we may not have to tell you about them if the government publicises the change.
 7. Periodical payments to a non-NAB account will generally be made the next banking day following the Payment Day.
 8. NAB means National Australia Bank Limited and its successors and assigns.

Banking day means a day other than a Saturday or Sunday, or a public, special or bank holiday in the State or Territory where your account or the account of the payee recorded in this authority is kept.

Payment Day means the day you have authorised and requested NAB to make the periodical payment subject to the terms of this Authority.

You means the customer or customers named in this authority, and if there is more than one, you means each of them separately and every two or more of them jointly. You includes your successors and assigns.
 9. Notwithstanding any other provision of this Authority or the Terms and Conditions:
 - (a) in the event that a goods and services tax or any similar tax imposed in Australia ('GST') has application to any supply made under or in connection with this Authority NAB may, in addition to any amount or consideration payable or pursuant to this Authority, recover from you an additional amount on account of GST, such amount to be calculated by multiplying the relevant amount or consideration payable by you for the relevant supply by the prevailing GST rate; and/or
 - (b) without limiting the generality of the foregoing, in the event that NAB is not entitled to an input tax credit in respect of the amount of any GST charged to or recovered from NAB by any person, or payable by NAB, or in respect of any amount which is recovered from NAB by way of reimbursement of GST referable directly [or indirectly] to any supply made under or in connection with this Authority, NAB shall be entitled to increase any amount or consideration payable by the customer on account of such input tax and recover from you the amount of any such increase.

Any additional amount on account of GST, or on account of an amount for which NAB is not entitled to an input tax credit, recoverable from you pursuant to sub-paragraph (a) or sub-paragraph (b) of this Clause shall be calculated without any deduction or set-off of any other amount and is payable by you upon demand by NAB whether such demand is by means of an invoice or otherwise.