

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

What due date for payment is

The due date for payment of your Monthly Payment Option amount ('debit day') will be the 'due date' for payment shown on your NAB credit card statement of account each month.

The Direct Debit Request

It usually takes ONE Full statement period for your Direct Debit Request to take effect.

This Direct Debit arrangement will continue to apply to any new NAB credit card account which you may be given as a result of your card being reported lost or stolen or NAB processing your request to transfer to a new NAB credit card account.

Extra payments: Any extra payments you make to your NAB credit card account between the closing date of your statement period up to and including the business day before the due date shown on your monthly credit card statement of account may reduce the Direct Debit payment amount processed by NAB depending on the Monthly Payment Option you have selected as outlined below:

- **Minimum Payment:** If the balance of your account on the business day before the debit day is less than the minimum payment, the lesser amount will be debited.
- **Fixed Payment:** If the balance of your account on the business day before the debit day is less than the fixed amount, the lesser amount will be debited.
- **Full Payment:** If the balance of your account on the business day before the debit day is less than the full payment amount, the lesser amount will be debited.

Where the NAB credit card account has a zero or credit balance, on the debit date, NAB won't process the direct debit payment amount.

Disputed transactions: The balance of your NAB credit card account used in determining the direct debit payment amount will be adjusted to take into account any disputed transaction.

Your Rights and Obligations

- You must pay your NAB credit card account by other methods until the direct debit arrangement commences and if the direct debit request is suspended, cancelled or dishonoured for any reason.
- You can only submit and accept the Direct Debit Request if you are the signatory for the Nominated Account.
- Before you nominate a joint account as the Nominated Account you must ensure you are a person authorised to operate the Nominated Account separately and in a manner contemplated by the Direct Debit Request and that you do not require the signature or authority of any other joint account holder.
- You should check the Nominated Account details against a recent statement from your Financial Institution to ensure their accuracy before submitting to NAB and check with your Financial Institution if uncertain.
- You must ensure your Nominated Account can accept direct debits as not all accounts do.
- You need to ensure that your Nominated Account has sufficient funds on the debit day to cover the Direct Debit payment amount.
- You may make extra payments to your NAB credit card account at any stage by other methods.
- You may check with your Financial Institution if you're uncertain when a particular debit will be processed to your Nominated Account.
- Make sure you check your NAB credit card statement each month for unauthorised or incorrect transactions.

Making changes to your Direct Debit Request

- You may request the following changes to your Direct Debit arrangements:
 - (1) temporarily change the Direct Debit payment amount;
 - (2) temporarily suspend your Direct Debit arrangement;
 - (3) change your Monthly Payment Option; or
 - (4) cancel your Direct Debit arrangement.
- You can also temporarily suspend or cancel your Direct Debit arrangement by contacting your Financial Institution.
- You may request the following changes to your Direct Debit arrangements at least seven (7) days before the debit day, by using NAB Internet Banking or by calling us.
- You must advise NAB immediately if your Nominated Account is transferred or closed and if applicable complete a Direct Debit Request for the new Nominated Account.

NAB's Rights and Obligations

- NAB will advise you via your monthly credit card statement of account of the debit day for your first Direct Debit payment. Each subsequent debit day will be the due date for payment shown on your NAB monthly credit card statement of account.
- NAB will keep all information relating to your Nominated Account confidential except to the extent that it is required to process Direct Debit transactions.
- NAB may debit your Nominated Account until the authority is revoked, even if your NAB credit card account has been cancelled or closed.
- NAB will only change the direct debit amount in accordance with this agreement.
- If the debit day falls on a non-business day, NAB may draw the amount on the next business day.
- If there are insufficient cleared funds in your Nominated Account to meet a Direct Debit payment:
 - (1) You may be charged a dishonour fee by your Financial Institution;
 - (2) You may also incur fees, charges and/or interest imposed or incurred by NAB; and
 - (3) You must arrange for the applicable payment to be made by another method or arrange for sufficient cleared funds to be in your Nominated account by an agreed time so we can process the Direct Debit payment.
- NAB may cancel or suspend your Direct Debit arrangement at any time and if NAB does you will be notified in writing.
- NAB will let you know in writing at least 14 days in advance if it is to change the debit arrangements described in this agreement or the Direct Debit Request (unless you agree to waive this notice requirement).

Definitions

Financial Institution – the Financial Institution where your Nominated Account is held.

NAB – means National Australia Bank Limited ABN 12 004 044 937.

Nominated Account – means the account held at your Financial Institution from which NAB is authorised to arrange for funds to be debited.

Your monthly payment options

I wish to make monthly payments to my NAB Credit Card account by the following Monthly Payment Option. Please tick one option (and fill in payment amount if you select fixed payment option)

- Minimum Payment** – As shown on your monthly credit card statement. This may include past due and over limit amounts.
- Fixed Payment of** \$

This amount must be over \$25.00. This will be the fixed amount that you enter or the minimum payment amount, whichever is greater. If the closing balance on a monthly statement of account is less than this Fixed Payment amount, the amount of the closing balance will be debited.

- Full Payment** The closing balance as shown on your monthly credit card statement

***Please continue paying your NAB credit card account in another way until we let you know that the direct debit has been set up. ***

By signing below

I agree

- the payment details in this Request are correct.
- to the NAB Credit Card Direct Debit Request Service Agreement which I have read. I will ask NAB any questions I have before signing below

I authorise NAB:

- To debit my nominated account above with the selected Monthly Payment Option in this Request through the Bulk Electronic Clearing System (BECS) in accordance with the NAB Credit Card Direct Debit Service Agreement
- To debit my nominated account with any other amount should I request a change to my automatic credit card payment.

After we receive your Request it will take us 3-5 days to process.

Signature of NAB Credit Card Primary Cardholder

Signature

Date

FAX to: 1300 363 689

Mail to: Consumer Cards, Reply Paid 9992, Melbourne Victoria, 8060

Email to: credit.card.maintenance@nab.com.au

Direct Debit Request

To National Australia Bank Limited ABN 12 004 044 937 ('NAB') Direct Debit User I.D. 6701.

Title	First name	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

NAB credit card account Number	Contact Phone number
<input type="text"/>	<input type="text"/>

Mobile	Home Phone
<input type="text"/>	<input type="text"/>

Details of your Nominated Account to be debited (ie. the account NAB debits to pay your NAB Credit Card account)

Name of account	BSB number
<input type="text"/>	<input type="text"/>

Account number	Financial Institution name
<input type="text"/>	<input type="text"/>

Financial Institution address (optional)

Disputes

If you believe there has been an error in debiting your Nominated Account you should notify NAB by phoning the telephone number below and confirm that notice in writing to;

Cards and Personal Loans, Reply Paid 9992, Melbourne 8060

as soon as possible so that NAB can resolve your query as quickly as possible.

If NAB concludes as a result of our investigations that your Nominated Account has been incorrectly debited, NAB will respond to your query by adjusting your Nominated Account (including interest and charges) accordingly. NAB will also notify you in writing of the amount by which your Nominated Account has been adjusted.

If NAB concludes as of a result of its investigations that your Nominated Account has not been incorrectly debited NAB will let you know the reasons and any evidence for this finding.

Want more information?

For general product enquiries just call **13 22 65**

7 days a week

8am – 7pm AEST/AEDT, Monday – Friday

9am – 6pm AEST/AEDT, Saturday – Sunday or visit us at **nab.com.au** or **NAB branch**

Hearing impaired customers with telephone typewriters can contact us on **13 36 77**