



NAB

Purchasing and

Corporate Card

Conditions of Use

Effective date 1 February 2025

Cardholder Conditions of Use

Any use of a physical or virtual NAB Visa Purchasing Card or NAB Visa Corporate Card (in these conditions 'Card') issued to you to operate the Account is subject to the following Conditions of Use. These Conditions of Use apply in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions under which the Card was issued, available at nab.com.au/corporatecards. In these Conditions of Use 'the Account' means the account in the name of the Customer established by the Customer in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions.

Capitalised terms otherwise used in these Terms and Conditions have the meaning given to them in the NAB Purchasing and Corporate Card Facility Terms and Conditions.

Issue of a Card

- (a) Any Card issued by National Australia Bank Limited ABN 12 004 044 937 ('NAB') to you is for use on the Account as agent for the Customer subject to these Conditions of Use. The Card is issued on the understanding that each presentation by you constitutes a request by the Customer for credit to be extended to the Customer in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions.

(b) 'Customer' means the company or persons authorising the issue of a Card to you (and being the 'Customer' as defined in the NAB Purchasing and Corporate Card Facility Terms and Conditions).
- NAB may at times issue a new Card to you which will also be subject to these Conditions of Use.
- You agree the Card is the property of NAB.

Use of a Card

4. (a) A physical Card will not be accepted unless it carries your signature and is used during the period shown on the Card.
(b) A virtual Card will not be accepted unless it is used in line with the Card controls that are set when the Card is created.
5. (a) A Card will normally be honoured by banks and merchants displaying the relevant card scheme sign, but not all terminals may be compatible with virtual Cards.
(b) However, applicable card scheme promotional material displayed on any premises does not mean that all goods and services available at those premises may be purchased with your Card. NAB is not liable for any refusal of any merchant or bank to accept or honour your Card.
(c) Subject to any applicable law, NAB will not be responsible for goods or services supplied to you. Any complaints must be resolved with the merchant. In some circumstances NAB may be able to lodge a claim to request a refund for the Customer under the card scheme's rules for disputed transactions - known as 'chargeback rights'. Details about chargeback rights and the procedures for disputing transactions are in the NAB Purchasing and Corporate Card Facility Terms and Conditions. You should contact NAB immediately about any disputed transaction.
6. The minimum or maximum amount of a cash advance may vary from bank to bank and scheme to scheme. NAB's minimum amount for a cash advance conducted over the counter at a NAB branch is A\$20.
7. Your Card may only be used during the valid date range for a virtual Card or until such time as NAB cancels your Card, which it may do at any time (subject to clause 15 in relation to virtual Cards). We may, but are not required, to notify you or the Customer where NAB cancels your Card. Examples of when NAB may do this include but are not limited

to where NAB believes on reasonable grounds your continued use of your Card may cause loss to the Customer or NAB, or the Customer is in default of the NAB Purchasing and Corporate Card Facility Terms and Conditions. These examples are for guidance only and do not limit the ability of NAB to cancel your Card. You must not use the Card once it is cancelled. When NAB notifies the Customer that the Card has been cancelled, the Customer will notify you. If NAB or the Customer advises that the Card has been cancelled, you undertake to return that Card to NAB or to the Customer. From the date of notice of cancellation the Card may not be used and no further credit applicable to the Card will be extended by NAB to the Customer on the Account.

8. (a) You may, with the Customer's consent, apply to use your Card in NAB's electronic banking facilities. Upon receipt of the Card or Card Account Details, whichever is received first, the use of the Card and Card Account Details will be subject to the NAB Purchasing and Corporate Cards Electronic Banking Conditions. However, note clause 5.5 and the guidelines on security in clause 5.6 in the NAB Purchasing and Corporate Cards Electronic Banking Conditions apply immediately upon receipt of the Personal Identification Number ('PIN').
(b) In the event of a conflict between these Conditions of Use and the NAB Purchasing and Corporate Cards Electronic Banking Conditions, the NAB Purchasing and Corporate Cards Electronic Banking Conditions shall prevail.
For the purposes of 2.1 of the NAB Purchasing and Corporate Cards Electronic Banking Conditions, you may only nominate the Account.
9. A Card must not be used for any unlawful purpose, including the purchase of goods or services, prohibited by local law in the cardholder's jurisdiction.
10. "International transactions" are transactions where the merchant, financial institution or entity processing the transaction is located outside

Australia. International transactions are either 'single currency' (the transaction is made in Australian dollars) or 'multi currency' (the transaction is made in a currency other than Australian dollars).

The way international transactions are processed and appear on your statement of account depends on the relevant credit card scheme and the type of transaction. Any international transactions which NAB debits to your Account may incur fees and be subject to other exchange rate costs. Further information about international transactions is set out in the NAB Purchasing and Corporate Card Facility Terms and Conditions.

11. A Cardholder must not load a Card into an electronic device that does not belong to them or which they have not been authorised to use.
12. Where a Cardholder loads a Card into an electronic device and that electronic device has more than one Card loaded on it, that Cardholder is responsible for ensuring that they use the correct Card when undertaking a transaction using that electronic device.
13. Not all EFTPOS machines support payment by way of a Card which has been loaded into an electronic device. Where this occurs, you may be required to pay using a physical Card or an alternative payment method.
14. Where the Customer holds the FlexiPurchase service and your Card has been issued under that service, the Customer may impose spend controls on your Card. Please contact the Customer if you would like further information on the spend controls, if any.
15. Where NAB issues a virtual Card, it will be issued with a 16 digit Card number, CVV, expiry date (the date required to be entered when making purchases which require a Card expiry date to be entered) and a valid date range (the dates during which the Card will remain valid for use unless cancelled earlier).

16. A virtual Card may expire at any time on the last day of the valid date range or the day following that date. Subject to these Conditions of Use, you are liable for any spending which occurs on your virtual Card, even if the spending occurs after the last day of the valid date range.

Credit limit

17. The credit limit applicable to the Card issued to you to access the Account is the amount notified to you by NAB or the Customer. You must not exceed the credit limit applicable to the Card. The amount available under any one Card at any time may be less than this credit limit. For example, NAB may decide not to allow the Card to be used to complete transactions that will cause the outstanding Account of the Customer to exceed the overall Facility Limit.

Lost and stolen Cards, and unauthorised use of Cards

18. (a) If your physical Card is lost or stolen within Australia you must immediately notify NAB by calling **1800 033 103** (within Australia), or any other means NAB makes available to you. If your physical Card is lost or stolen outside Australia, you must notify a bank displaying the appropriate scheme sign or notify Visa by calling 1 410 581 9994 (call reverse charges, 24 hours per day).
In either case, you must also notify the Customer.
- (b) Where requested, you and the Customer must give NAB all information you and the Customer have about how the loss occurred.
- (c) You acknowledge that the Customer may have liability for transactions made by use of the Card until NAB receives notice from you or the Customer.
- (d) If a device carrying a Card is lost or stolen, please visit either **apple.com/au/apple-pay** for Apple devices or **support.google.com/googlepay** for Android devices for information on how to delete Card(s) in Apple Pay and/or your Google Pay app. Deleting a Card from Apple Pay and/or the

Google Pay app will not impact your ability to use your underlying Card.

A virtual Card may be cancelled and a new one reissued within FlexiPurchase (if you are subscribed to the service). For additional support, please contact your Authorised Officer.

- 19. You should immediately notify the Customer of any unauthorised mail, telephone, or Internet order arising from the use of the Card and Card Account Details.**

Variation

20. Subject to any applicable law or industry code of conduct including the Banking Code, these Conditions of Use may be varied by NAB by notice to the Customer or to you as agent of the Customer, no later than the day the variation takes effect, by one or more of the following methods:

- (a) advertising in national or local media
- (b) by giving you written notice (this includes printed or electronic communications such as app notifications, emails, publishing the notice on our website or another platform and directing you to the notice); or
- (c) providing notice in any other way that is permitted by law.

We may notify the Customer (or you as the Customer's agent) at the time and in the same manner as notification of changes in the NAB Purchasing and Corporate Card Facility Terms and Conditions. The Customer must tell you about any change as soon as possible. If you disagree with any variations to the NAB Purchasing and Corporate Card Conditions of Use, you may request the Customer to cancel your card.

Schedule 1 - Your NAB Corporate Card or NAB Purchasing Card and your personal information

When you apply for or use in any way your NAB Corporate Card or NAB Purchasing Card, personal information about you may be collected, used and disclosed by National Australia Bank Limited ('NAB') for a variety of purposes as set out in NAB's Privacy Notification.

In addition to the circumstances described in the NAB Privacy Notification, personal information relating to the use of your card (such as transactions charged to your card) may also be collected, used and passed on by:

- merchants with whom your card is used and their financial institutions;
- Apple Pay and Google Pay as applicable;
- credit card scheme organisations (such as Visa International Service Association), their related organisations and their service providers; and
- National Australia Bank Group companies and their service providers,

including so that this information can ultimately be provided by NAB to the NAB customer who is liable for the use of your card ("Accountholder"). This information is disclosed to the Accountholder to better inform them about the transactions which are charged to their account.

Transaction information that may be disclosed to the Accountholder may be very detailed and may include, for example, the nature and amount of hotel charges charged to your card or the itinerary, dates and class of travel charged to your card.

If you have any questions or concerns about how the Accountholder uses or discloses personal information about you that it receives from NAB, you should discuss this with the Accountholder.

(**Note:** A copy of NAB’s Privacy Notification should have been provided to you by the Accountholder. If you have not received your copy, please ask the Accountholder for one. The NAB Privacy Notification may also be viewed at nab.com.au/privacy.)

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For more information call

13 10 12

8am – 8pm EST Monday to Friday

9am – 6pm AEST, Saturday to Sunday

or visit us at **nab.com.au**



Help for people with hearing or speech communication difficulties. Contact us on 13 10 12 through the National Relay Service. If you do not speak English, you can call us and say **I need an interpreter**. We will get someone to help you.