

**Important Information - This is a Supplementary Product Disclosure Statement dated 31 January 2005 which amends the Product Disclosure Statement including the Conditions of Use for Electronic Banking (card based) effective 11 March 2004.**

This important information is applicable to National credit cardholders regarding the National Visa Mini account.

The Product Disclosure Statement is changed to reflect:

- the fact you will be issued with 2 credit cards in connection with your National Visa Mini account
  - i) the National Visa Mini Card
  - ii) the companion card

If you nominate an additional cardholder on your National Visa Mini account that person will also receive 2 credit cards to operate your account.

All cards issued to you or the additional cardholder are for use on your National Visa Mini account. There remains only one single account for all cards issued under your credit card contract.

- the fact you must not use your National Visa Mini Card to access certain electronic banking facilities, eg ATMs and EFTPOS terminals requiring full card insertion. You can use your companion card for this purpose.

You may be liable for any damage caused by insertion of your National Visa Mini Card in electronic banking facilities which require full card insertion.

For more information call

**13 22 65**

8am-8pm EST, Monday to Friday  
or visit [national.com.au](http://national.com.au)  
or your nearest branch

Hearing impaired people with



telephone typewriters can  
contact us on **1300 363 647**

# National electronic banking (card based)

## Supplementary Product Disclosure Statement

Including Conditions of Use for  
Electronic Banking (card based)

Effective 31 January 2005

Financial solutions. For life.™



## Part A

# General Information

### Summary of important information

#### **B. Personal Identification Number (“PIN”) is amended by adding the following paragraph**

“The National Visa Mini Card must not be used where operation of ATMs and ADMs requires full card insertion. The card may be retained by the machines if used. You can use the companion card which is issued for use with your National Visa Mini Card account at ATMs and ADMs.”

#### **C. ATM/ADM emergency is amended by replacing the final paragraph to read**

“The National’s card based electronic banking facilities include Debit Card, Bankcard, MasterCard, Visa and Deposit Only Cards. Some limitations will apply to the use of the National Visa Mini Card. However in these circumstances you can use the companion card which is issued with your National Visa Mini Card account.”

#### **Risks associated with the National’s card based electronic banking facilities**

“Where you have been issued with a National Visa Mini Card you must not use your card to access electronic banking facilities, eg ATMs and EFTPOS terminals requiring full card insertion. If you do then you may be liable for any damage caused to the electronic banking facility. A standard sized companion card will be issued with your National Visa Mini Card for use at these electronic banking terminals. Refer to clause 3.5 of Part B of this PDS.”

## Part B

# Conditions of Use for Electronic Banking (card based)

### Clause 2 Limits on EFT Transactions

#### **2.2 [Nominated Accounts] is amended by replacing the final paragraph with**

“Please note clauses 3.2, 3.3, 3.4 and 3.5 for other limits on EFT Transactions.”

### Clause 3 Card based electronic banking facilities

#### **3.1 [National ATMs and ADMs] is amended by inserting the following sentence at the end of the first paragraph**

“National Visa Mini Card must not be used where the operation of the ATM or ADM requires full Card insertion. In this event the companion card issued with your National Visa Mini Card account can be used.”

### A new clause 3.5 is added

#### **3.5 The National Visa Mini Card**

“The National Visa Mini Card must not be used at Electronic Equipment which requires the full insertion of the Card for operation or where a merchant requires a manual Card imprint. The National Visa Mini Card may be retained by the machine. The companion card issued with your National Visa Mini Card account can be used with Electronic Equipment.

If you do use the National Visa Mini Card at Electronic Equipment which requires the full insertion of the Card, then you may be liable for any damage caused to the Electronic Equipment.”

### Clause 4 Operation of card based electronic banking services

#### **4.6 [EFTPOS malfunction] is amended by adding the following sentence to paragraph 1**

“The National Visa Mini Card must not be used where a merchant requires a manual card imprint. The companion card issued with your National Visa Mini Card account can be used.”

### Clause 5 Deposits

#### **5.1 [Cash deposits at ATMs and ADMs] is amended by adding the following sentence to the first paragraph**

“A cash deposit must not be made using a National Visa Mini Card. The companion card issued with your National Visa Mini Card account can be used.”

### Clause 10 Meaning of Words

#### **The definition of “Card” is amended by replacing it with**

“Card” means any debit or credit card issued by the National for use with Electronic Equipment. It may include Debit Card, Bankcard, MasterCard, Visa (including the National Visa Mini Card and its companion card) and Deposit Only Cards.