



Understanding Retained Credit on Your Business Card

What is Retained Credit?

Retained credit lets you keep any extra money you deposit onto your business card—even after your monthly statement period ends. This means you won't lose access to your deposited funds when your card's statement resets.

Retained credit is set up for your whole business card facility, so it applies to all cardholders in your company.

How Does Retained Credit Work?

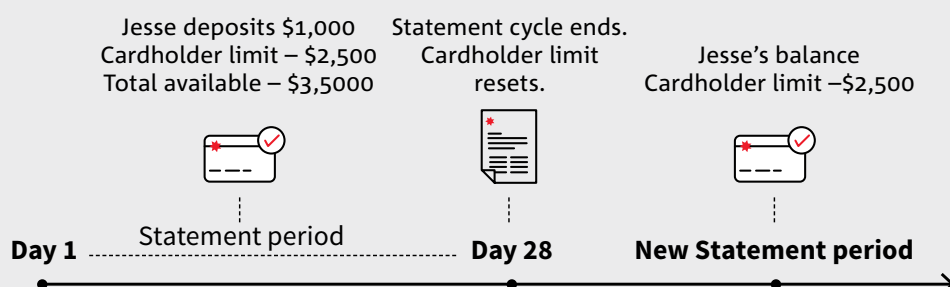
1. When Retained Credit is OFF (Default Setting)

Example:

- ABC Pty Ltd has a business card facility with a total limit of \$5,000.
- There are 2 cardholders, each with a \$2,500 card limit.
- Jesse needs extra funds, so he deposits \$1,000 to his card, making his available balance \$3,500.

What happens next?

- If Jesse doesn't spend the extra \$1,000 before the statement period ends, he loses access to those extra funds.
- The unused funds will remain on the billing account, these funds will be ready and waiting to be applied to the next bill.
- If Jesse wants immediate access to the funds he can contact NAB, funds will be made available same day.



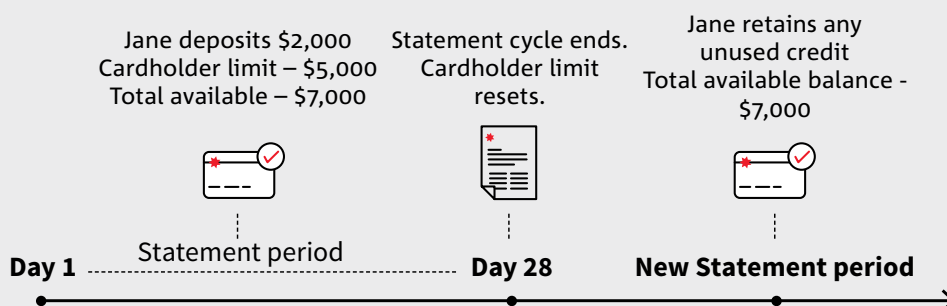
2. When Retained Credit is ON

Example:

- XYZ Pty Ltd has a business card facility with a total limit of \$10,000.
- There are 2 cardholders, each with a \$5,000 card limit.
- Jane needs extra funds, so she deposits \$2,000 to her card, making her available balance \$7,000.

What happens next?

- If Jane doesn't spend the extra \$2,000 before the statement period ends, she keeps any unused credit.
- The extra funds stay available on her card for the next statement period.



Key Points to Remember

- Each cardholder has their own card limit, and the overall facility has a total limit.
- If you need more funds than your card limit allows, you can deposit extra money directly onto your card.
- Card limits reset after each statement period, but with retained credit ON, you keep any unused deposited funds.

Need help or have questions?

If you want to access unused funds when retained credit is OFF, please contact **Business credit cards**.