

more
than
money



Part B

NAB Edge

Electronic Banking

Terms and Conditions

Effective 3 November 2023

Table of Contents

Part B NAB Edge Credit Card Electronic Banking Terms and Conditions

Unacceptable account conduct	3
1 Card	3
2 NAB Edge app	5
3 Safeguarding your account	6
4 BPAY Payments	9
5 Mistaken internet payments using Funds Transfer – Pay Anyone	13
6 Card controls	15
How we define some important words	17

Cardholders will get a digital card which can be used to make purchases in store by enrolling it in a digital wallet of their choice, or online with their card details. Cardholders may also receive a physical card to make purchases or withdraw cash.

Cardholders will be able to use the NAB Edge app to:

- get information on their account
- set and manage card controls
- make BPAY Payments (considered a purchase)
- transfer available credit from their account to another account (considered a cash advance).

These electronic banking terms and conditions apply to any card issued with your account as well you and an additional cardholder's use of the NAB Edge app and form part of your agreement. They may be changed by us in accordance with Section 16 of the Part A NAB Edge Credit Card Terms and Conditions.

We warrant to comply with the ePayments Code for all EFT transactions conducted via use of a card or the NAB Edge app.

Unacceptable account conduct

We seek to protect our customers from harm arising from unlawful use of, or financial abuse conducted through our electronic banking channels.

We recognise that financial abuse may happen to anyone and can include forms of family and domestic violence or elder abuse.

We will investigate instances where we identify or are made aware that an electronic banking service is being used in a financially abusive manner, including:

- coercive or controlling behaviour to limit a person's access to or use of funds;
- making profane, derogatory, discriminatory or harassing comments to any person;
- making or promoting threatening or abusive language to any person;
- making or threatening physical or psychological harm to any person.

We may reasonably exercise one or more of our rights in these terms and conditions to suspend, cancel or deny a cardholder's access or use of an electronic banking service if we reasonably consider it appropriate to protect a customer or another person from financial abuse

If you are concerned about your banking safety call our NAB Customer Support Hub on 1300 308 175 or refer to our website at nab.com.au.

1 Card

When your account is set up, the account and card will appear in the NAB Edge app, along with the card number, expiry and CVV. Cardholders can set a PIN for their card using the NAB Edge app, which might be needed for some merchant terminals if a purchase is above a certain amount (this is determined by the merchant terminal).

Keep in mind that we accept no responsibility for restrictions on transaction amounts that need a PIN, transaction limits or transaction fees imposed by merchants' terminals. A card may be used up to the available credit, which can be viewed in the NAB Edge app. A card automatically renews when it expires with the same card number, so that you or an additional cardholder can keep using it.

1.1 Making card purchases

Online purchases

For online purchases, the CVV number on a digital card changes within a 3-hour period. Cardholders should check their CVV number when making online purchases. When making an online purchase, cardholders will be prompted to include their card details and CVV number in the online merchant site to complete the purchase. Keep in mind that we accept no responsibility for restrictions on purchase transactions online, transaction limits or transaction fees imposed by online merchants.

In store purchases

Cardholders can make in store purchases on contactless merchant terminals using a card or card linked to an electronic payment device (e.g., a smartphone, wearable, tablet or iPad) that's enabled with Near Field Communication technology. Cardholders will need to enrol their card with a digital wallet and adhere to the terms of their provider. For some digital wallets, cardholders may need to set a code or other authentication to get access to their wallet.

Keeping track of purchases

Make sure you keep receipts for each purchase. This will help you identify the transaction details in your monthly statements and provide evidence of the EFT transaction charged to your account.

Before making a contactless purchase, check that the correct amount is displayed on the reader or on the merchant terminal. You'll be issued a monthly statement for your account in accordance with Section 4.1 of the Part A NAB Edge Credit Card Terms and Conditions.

You can find details of purchases on your monthly statement, including the amount and date of the transaction, reflecting the date it is settled with the merchant's financial institution and charged to your account (which may be later than the date on which the purchase is made). You can also find details of purchases in the NAB Edge app.

You should read each statement carefully as soon as you receive it. You should promptly report to us as soon as you become aware of any discrepancies, errors or unauthorised transactions. If you want to dispute an EFT transaction, you must also report this to us. Please refer to the contact options in Section 9 of the Part A NAB Edge Credit Card Terms and Conditions.

1.2 Cash withdrawals

Cardholders can use a physical card and PIN to withdraw cash from your account at an ATM. Merchants providing EFTPOS terminals may also allow the option of withdrawing cash using a card and PIN.

The amount which is able to be withdrawn using an ATM or EFTPOS terminal will be subject to the credit limit on the account and the available credit at the time of the transfer. Cash withdrawals from an ATM or EFTPOS terminal will be treated as a cash advance.

In addition to any fees that we may charge for cash advances as set out in our offer details, ATMs provided by other institutions and merchants providing EFTPOS terminals may impose their own fees and restrictions on cash withdrawals, including limits to the amounts which may be withdrawn. We accept no responsibility for such fees and restrictions.

2 NAB Edge app

2.1 Using the NAB Edge app

We will enable cardholders to use their email address as a Username. The first time that a cardholder uses the NAB Edge app they will need to create a password, which can be used together with the Username to access the NAB Edge app.

Cardholders may also access the NAB Edge app by creating a 6-digit passcode or using a biometric identifier stored on the cardholder's device.

Once a cardholder has completed the steps required by us to access the NAB Edge app, we will register the cardholder as a user of the NAB Edge app and may, at our discretion, issue them with an authentication service.

Access to the NAB Edge app, or access to certain functionalities of the NAB Edge app, may only be allowed by us:

- (a) if the procedures specified by us have been complied with; and
- (b) if we have received any document or information, including any document which identifies a cardholder reasonably required by us.

Access to the NAB Edge app:

- (a) will be denied to a cardholder if an incorrect password or passcode is entered on three consecutive occasions; and
- (b) may be denied if any instruction given using the NAB Edge app, is made in language we reasonably consider to be inappropriate.

2.2 Transfer of funds

Cardholders will be able to transfer funds from your account to any other account by using the NAB Edge app, whether the accounts are held with other financial institutions, other third parties or us.

The amount which is able to be transferred will be subject to the credit limit on the account and the available credit at the time of the transfer.

We are not responsible for limits and restrictions on any transfer of funds imposed by other financial institutions and third parties.

2.3 Functionalities of the NAB Edge app

We may at any time, where reasonably necessary for our business purposes, add to, remove, change or impose restrictions on, the functionalities of the NAB Edge app.

2.4 Authentication

When we receive an instruction from a cardholder to make payment to a third party account (including a BPAY payment) and the cardholder has user authentication, we will require the cardholder to provide the identifier generated by us in accordance with their user authentication. This requirement is in addition to any security code or other information that must be given to us when providing an instruction using the NAB Edge app. Cardholders should contact NAB Edge Support in the event we do not accept any instruction using the user authentication identifier. Provision of this identifier does not alter your responsibility for the transaction.

2.5 Instructions to us

- (a) Subject to Section 2.5(b) and Section 2.6:
 - (i) an instruction to us by a cardholder using the NAB Edge app constitutes a valid and irrevocable authority to us to follow that instruction; and
 - (ii) for payments to which cut-off times apply, a payment instruction which is given before the cut-off time for a day will be processed on the same day, but if it is given after the cut-off time it may be processed on the next business day after the instruction is given.
- (b) An instruction to make a periodic or future dated payment continues until the expiry date authorised by a cardholder, even if the NAB Edge app, or any authentication service used by a cardholder to authenticate that instruction, has been cancelled.
- (c) An instruction to make a periodic or future dated payment may be revoked up until the cut-off time on the day payment is due to be made.

(d) Refer to:

- (i) Section 4.3 of these terms for cut-off times for BPAY payments;
- (ii) the FAQs section on www.nab.com.au/personal/credit-cards/staff-pilot-nab-edge-card for cut-off times for all other payments made using the NAB Edge App.

2.6 Processing of instructions

Subject to Section 3.4:

- (a) in some circumstances, we may not act or may delay acting on any instruction given to us through use of the NAB Edge app;
- (b) an instruction may be processed at our option on the next business day after the instruction is given; and
- (c) the accuracy of information about an account obtained through the NAB Edge app is subject to checking by us as part of our normal procedures.

We are not liable for any loss or damage caused directly or indirectly to a cardholder as a result of our failure to act or delay in acting on any instruction given to it by a cardholder, except to the extent that any loss or damage is caused by our fraud, negligence or misconduct.

2.7 Service Closure

You or we may end the use of the NAB Edge app at any time by giving a notice to the other. We may not give you advance notice (for example if it is reasonably necessary for us to act quickly to manage a risk to you or us) but if we do not give you advance notice and where it is reasonable to do so, we will advise you within a reasonable time of exercising our discretion under this clause. Examples of when we may end your use of the NAB Edge app include where the account is inactive and where we believe on reasonable grounds that continued use may cause loss to us or to you. These are examples only and do not prevent us terminating use of the NAB Edge app under section 2.8 or limiting our right to close the account under the Part A NAB Edge Credit Card Terms and Conditions.

2.8 Our discretion to delay a transaction or suspend or end access to the NAB Edge app

Without limiting any other rights or discretions which we may have you agree that we may:

- (a) delay, block, freeze or refuse to make a transaction through the NAB Edge app; or
- (b) suspend or end access to or use of your account through the NAB Edge app,

where taking any action under either or both of (a) or (b) above is reasonably necessary to prevent an anticipated breach of the law of Australia or of any other country, to prevent potentially fraudulent activity or a scam, to manage any risk or to prevent an anticipated material loss to you or us arising from the misuse or unauthorised use of the account or the NAB Edge app.

We may exercise our rights under either or both (a) and (b), separately or concurrently and for as long as is reasonably necessary to manage any risks. We will incur no liability to you where we do so, unless we acted with fraud, negligence or misconduct.

We cannot detect and prevent all such transactions.

We may not give you advance notice (for example if it is reasonably necessary for us to act quickly to manage a risk) and sometimes we are not able to explain all of the circumstances to you. If we do not give you advance notice, and where it is reasonable to do so, we will advise you within a reasonable time of exercising our discretion under this section.

3 Safeguarding your account

To protect your account, it's your responsibility to safeguard your card, card details, security codes, electronic payment device and any code used to access your electronic payment device from misuse, unauthorised access or from being lost or stolen. Such protection may reduce the possibility of any losses for unauthorised transactions on your account.

To do this you must:

- sign your physical card immediately on receipt;
- not share with anyone your electronic payment device or the code used to access your electronic payment device;
- not share with anyone any security code required to access your account;
- ensure that any code used to lock your electronic payment device is not the same as:
 - a security code required to access the NAB Edge app;
 - any PIN for your digital card you set up using the NAB Edge app;
- not allow another person to initiate an in store or online purchase using your card;
- not enrol your card to a digital wallet which another person may access;
- ensure you add your card to the digital wallet of the electronic payment devices only you have access to;
- take reasonable care to ensure a security code is not disclosed or visible to any other person, when using an EFTPOS terminal or accessing the NAB Edge app;
- not make a record of the code required to access your electronic payment device or any security code on your electronic payment device which may be accessed or recognised by another person;
- keep your card and electronic payment device in a safe place, and provide reasonable protection for your card and electronic payment device from theft or misuse;
- destroy any expired cards; and
- ensure that an additional cardholder protects, stores and uses their card, card details, security codes and electronic payment device, in the same manner as this Section requires you to protect, store and use yours.

These guidelines are for your assistance but your liability in the case of an actual loss will be determined in accordance with the ePayments Code.

Failure to meet these guidelines may in some circumstances constitute an act of extreme carelessness under this Section 3 which may mean you will incur liability for unauthorised transactions facilitated by such carelessness.

Your responsibilities and liabilities

You are responsible for all EFT transactions authorised by use of your account. Your liability may, however, be limited as provided below.

3.1 If you select a security code

Where we allow you to select a security code such as a PIN or passcode or change a security code, you must not select a weak security code, such as:

- (a) a numeric code which represents your birth date;
- (b) an alphabetical code which is a recognisable part of your name; or
- (c) a code which is likely to be guessed by a person seeking to use the card without your permission.

If you select any of these, you will be liable for losses caused by unauthorised transactions performed using the weak security code.

3.2 Liability for losses

You may not be liable in some circumstances

You will not be liable for losses:

- (a) that are caused by the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants or of their agents or employees;
- (b) arising because a card, Username or security code is forged, faulty, blocked, expired or cancelled independently of your actions;
- (c) a transaction requiring the use of a card and/or security code that occurred before the cardholder received the card and/or received or selected a security code;
- (d) that are caused by the same EFT transaction being incorrectly charged more than once to your account;

- (e) resulting from unauthorised transactions occurring after notification to us that a card, card details or an electronic payment device to which a card has been added has been misused, lost or stolen or the security of an electronic payment device or security code has been compromised; or
- (f) resulting from unauthorised transactions where it is clear that you or an additional cardholder have not contributed to such losses.

Your liability for unauthorised transactions

You are liable for losses resulting from unauthorised transactions as provided below:

- (a) where we can prove on the balance of probability that you or an additional cardholder contributed to the losses through fraud or contravention of the safeguarding requirements in this Section 3, you are liable for the actual losses which occur before we are notified that a card, card details or an electronic payment device has been misused, lost or stolen or that the security of an electronic payment device or security code has been compromised; and
- (b) where we can prove on the balance of probability that you contributed to losses resulting from unauthorised transactions because you unreasonably delayed notifying us after becoming aware of the misuse, loss or theft of your card, card details or electronic payment device, or that the security of your electronic payment device or security code has been compromised. You will then be liable for the actual losses which occur between the time you became aware (or should reasonably have become aware in the case of a lost or stolen card, card details or electronic payment device) and when we were actually notified.

However, in relation to (a) and (b) above, you will not be liable for that portion of the losses incurred for any unauthorised transaction which exceeds the credit limit of your account.

- (c) where a security code was required to perform the unauthorised transactions and neither paragraph (a) nor (b) applies, you are liable for the lesser of:
 - (i) \$150;
 - (ii) the available credit in the account at the time of the unauthorised transaction; or
 - (iii) the actual loss at the time we are notified (where relevant) that the card, card details or electronic payment device has been misused, lost or stolen or that the security of your card, card details or electronic payment device or security code has been compromised excluding that portion of the losses incurred for any unauthorised transaction which exceeds the credit limit.

You are liable for losses arising from unauthorised transactions that occur because you contributed to the losses by leaving a card in an ATM.

3.3 Liability under card scheme

Where you notify us of an unauthorised transaction, we will not hold you liable for an amount greater than the liability you would have had if we had, at the time the notification was made, exercised our rights (to the extent relevant) under the rules of the card scheme.

3.4 When our electronic equipment fails

We will be liable to you for losses caused by the failure of our electronic equipment or system to complete an EFT transaction that's accepted by our system or electronic equipment, in line with your instructions.

In this case, our responsibilities will be limited to correcting errors in your account and refunding you any imposed charges or fees. We will also not be liable for any losses caused by the failure of our electronic equipment where our system or electronic equipment hadn't accepted the EFT transaction.

3.5 Advising us

You must advise us as soon as possible if a card, card details or an electronic payment device is lost or stolen or the security of a security code has been compromised. Once we have been notified of these matters your liability for further personal EFT transactions will be limited.

Any unauthorised transactions that occur before we are notified may be your responsibility, even if these transactions are processed after we've been notified. This may include where you or an additional cardholder contributes to the loss by keeping a security code in an electronic payment device or you unreasonably delay telling us about the event.

Where our contact centre for notification is not available during particular periods, any losses occurring during these periods that were due to non-notification are deemed to be our liability, provided notification is made to us within a reasonable time of the method of notification again becoming available.

We will acknowledge your report, and you should record or retain this acknowledgment.

4 BPAY Payments

BPAY Scheme

We are a member of the BPAY Scheme which is an electronic payments scheme through which you and an additional cardholder can request us to make payments ('**BPAY Payments**') to participating organisations ('**billers**') who tell you that you can make payments to them through the BPAY Scheme (BPAY Payments).

We will tell you if we are no longer a member of the BPAY Scheme.

When you tell us to make a BPAY Payment, you must give us the required information specified in the '**Information you must give us**' section below. We will then debit the specified account with the amount of that BPAY Payment.

4.1 How to use the BPAY Scheme

- (a) A BPAY Payment can be made from your account provided:
 - (i) we will allow transfers from the account;
 - (ii) there are sufficient funds or available credit in the account to meet the value of the BPAY Payment; and
 - (iii) the relevant biller agrees to accept the account.
- (b) We treat a BPAY Payment as a purchase.
- (c) You acknowledge that the receipt by a biller of any mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between you and that biller.

Valid payment direction

BPAY Payment instructions will be valid if, when the instruction is given to us, a cardholder has accessed the NAB Edge app correctly.

Information you must give us

To instruct us to make a BPAY Payment, you must:

- (a) enter and select the appropriate biller code;
- (b) select the appropriate 'from' account;
- (c) enter the customer reference number;
- (d) enter the amount to be paid; and
- (e) confirm the details entered (if correct).

We will not be obliged to effect a BPAY Payment if we are not given all of the above information or if any of the information given to us is inaccurate.

Payments

- (a) We will not accept your instructions to stop a BPAY Payment once instructed to make that BPAY Payment.
- (b) You should notify us immediately if you become aware of making a mistake (except for errors relating to payment amount, which should be notified to the biller) when instructing us to make a BPAY Payment, or if you did not authorise a BPAY Payment made from your account.
- (c) Subject to BPAY Payment cut-off times, billers who participate in the BPAY Scheme have agreed that a BPAY Payment you make will be treated as received by the biller to whom it is directed:
 - (i) on the date that BPAY Payment is made, if we are told to make the BPAY Payment before our cut-off time for BPAY Payments on a business day; or
 - (ii) on the next business day, if we are told to make a BPAY Payment after our cut-off time for BPAY Payments on a business day, or on a non-business day.
- (d) A delay might occur in the processing of a BPAY Payment where:
 - (i) there is a public or bank holiday on the day after we are told to make a BPAY Payment;
 - (ii) we are told to make a BPAY Payment either on a day which is not a business day or after our cut-off time for BPAY Payments on a business day;

- (iii) another financial institution participating in the BPAY Scheme does not comply with its obligations under the BPAY Scheme; or
- (iv) a biller fails to comply with its obligations under the BPAY Scheme.
- (e) While it is expected that any delay in processing for any reason set out in paragraph (d) above will not continue for more than one business day, any such delay may continue for a longer period.
- (f) You must be careful to ensure that we are told the correct amount to be paid. If you instruct us to make a BPAY Payment and you later discover that:
 - (i) the amount we were told to pay was greater than the amount needed to be paid, you must contact the biller to obtain a refund of the excess.
 - (ii) the amount we were told to pay was less than the amount needed to be paid, you can make another BPAY Payment for the difference between the amount actually paid to a biller and the amount needed to be paid.

4.2 Liability for mistaken payments, unauthorised transactions and fraud

- (a) If under this Section you are liable for an unauthorised or fraudulent payment as a result of a BPAY billing error and the ePayments Code applies, then your liability is limited to the lesser of:
 - (i) the amount of that unauthorised or fraudulent payment; and
 - (ii) the limit (if any) of your liability set out in Section 3.2.
 If (ii) applies, then we will be liable to you for the difference between the amount for which you are liable and the amount of the unauthorised or fraudulent payment.
- (b) We will attempt to make sure that BPAY Payments are processed promptly by the participants in the BPAY Scheme. You must tell us promptly if you:
 - (i) become aware of any delays or mistakes in processing BPAY Payments;
 - (ii) did not authorise a BPAY Payment that has been made from your account; or
 - (iii) think that you have been fraudulently induced to make a BPAY Payment. We will attempt to rectify any such matters in relation to your BPAY Payments in the way described in this clause. However, except as set out in this Section and Section 3, we will not be liable for any loss or damage (including consequential loss or damage) you suffer as a result of using the BPAY Scheme.

The longer the delay between when you tell us of the error and the date of your BPAY Payment, the more difficult it may be to perform the error correction. If this is the case, you will need to demonstrate that an error has occurred, based on your own records, or liaise directly with the biller to correct the error.

Mistaken payments

- (c) If a BPAY Payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and we cannot recover within 20 business days of us attempting to do so the amount of that payment from the person who received it, you must pay us that amount.

Unauthorised payments

- (d) If a BPAY Payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your account with the amount of that unauthorised payment.

However, you must pay us the amount of that unauthorised payment if:

- (i) we cannot recover within 20 business days of us attempting to do so that amount from the person who received it; and
- (ii) the payment was made as a result of a payment direction which did not comply with our prescribed security procedures for such payment directions as set out in these terms and conditions.

If we are able to recover part of the amount of that payment from the person who received it, you must only pay us the amount of that payment that was not able to be recovered.

Fraudulent payments

- (e) If a BPAY Payment is induced by the fraud of a person involved in the BPAY Scheme, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss (including any consequential loss) unless some other person involved in the BPAY Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment that is not refunded to you by the person that induced the fraud.

Resolution principles

- (f) If a BPAY Payment made by you falls within the type described in paragraph (c) or (d) above and the payment also falls within the type described in paragraph (e) above, then we will apply the principles stated in paragraph (e) above.

No Chargebacks

- (g) Except where a BPAY Payment is a mistaken payment referred to in paragraph (c) above, an unauthorised payment referred to in paragraph (d) above or a fraudulent payment referred to in paragraph (e) above, BPAY Payments are irrevocable. No refunds will be provided through the BPAY Scheme where you have a dispute with the biller about any goods or services you may have agreed to acquire with the biller. Any dispute must be resolved with the biller.

IMPORTANT

Even where a BPAY Payment has been made using a credit card or a charge card no 'chargeback' rights will be available under the BPAY Scheme.

- (h) You agree to pay or reimburse us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you acted negligently or fraudulently in connection with these terms and conditions, except to the extent such loss or damage is caused by our fraud, negligence or misconduct.

Suspension

We may suspend your right to participate in the BPAY Scheme at any time. Examples of where we may do this include where your account is inactive and where we believe on reasonable grounds that your continued participation in the BPAY Scheme may cause loss to us or to you. These examples are for guidance only and do not prevent us from suspending access for any other reason.

4.3 BPAY payment cut-off times

There are cut-off times and processing times for biller payments. The cut off time for biller payments is 6 pm Australian Eastern Standard Time or Australian Eastern Daylight Time in Sydney (whichever is applicable).

However, the payment may take longer to be credited to a biller if you tell us to make a payment on a Saturday, Sunday or a public holiday or if another participant in the BPAY Scheme does not process a BPAY Payment as soon as they receive its details.

4.4 When a biller cannot process a payment

If we are advised that a payment cannot be processed by a biller, we will:

- (a) advise you of this;
- (b) credit your account with the amount of the BPAY Payment; and
- (c) take all reasonable steps to assist in making the BPAY Payment as quickly as possible.

4.5 Account records

You should check your account records carefully, and promptly report to us as soon as you become aware of any BPAY Payments that you think are errors or are BPAY Payments that you did not authorise or you think were made by someone else without your permission.

We are not liable for loss suffered by you where:

- (a) there is no breach of a legal duty of care owed to you by us or by any of our employees or agents; or
- (b) such loss or damage is not reasonably foreseeable result of any such breach.

We will not be responsible for any loss or damage resulting from a breach by you of any term of these terms and conditions, except to the extent any loss or damage is caused by our fraud, negligence or misconduct.

4.6 Privacy and BPAY

If you register to use the BPAY Scheme, you:

- (a) agree to us disclosing to billers nominated by you and, if necessary, the entity operating the BPAY Scheme (BPAY Pty Ltd) or any other participant in the BPAY Scheme and any agent appointed by any of them including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY Scheme:
 - (i) such of your personal information as is necessary to facilitate your registration for or use of the BPAY Scheme;
 - (ii) such of your transactional information as is necessary to process your BPAY Payments. Your BPAY Payments information will be disclosed to BPAY Pty Ltd, through its agent, the biller's financial institution.

You must notify us, if any of your personal information changes and you consent to us disclosing your updated information to all other participants in the BPAY Scheme referred to in this Section as necessary.

You can request access or correction to your information held by us, BPAY Pty Ltd or its agent, Cardlink Services Limited. For more information on how to access or to correct your information held by us please see our Privacy Policy at nab.com.au/privacy or call 1300 200 445. For more information on how to access or correct your information held by BPAY Pty Ltd or its agent, please see BPAY's Privacy Policy at www.bpay.com.au/privacy.aspx.

You can make a complaint about the way your personal information is handled by us, BPAY Pty Ltd or its agent, Cardlink Services Limited. For more information on how you can make a complaint about our handling of your information, please see our Privacy Policy available at nab.com.au/privacy or call 1300 200 445. For more information on how you can make a complaint about BPAY Pty Ltd or its agent's handling of your information, please see BPAY's Privacy Policy at www.bpay.com.au/privacy.aspx.

If your personal information detailed above is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your requested BPAY Payment or use of BPAY View. To contact BPAY Pty Ltd please telephone **(02) 9646 9222** or email info@bpay.com.au.

5 Mistaken internet payments using Funds Transfer – Pay Anyone

This Section applies to mistaken internet payments using the Pay Anyone functionality available within the NAB Edge app. It sets out important rules where the Sending ADI and the Receiving ADI have subscribed to the ePayments Code and:

- you report a mistaken internet payment to us as the Sending ADI; or
- we, as the Receiving ADI, are notified by a Sending ADI that funds have been credited to your account as the result of a mistaken internet payment by its customer.

It does not apply to BPAY Payments.

In this Section, **mistaken internet payment** means a payment made by you in the NAB Edge app through Pay Anyone where funds are paid into the account of an unintended recipient because you or an additional cardholder entered or selected the wrong BSB number and/or account number or the wrong PayID or a PayID which belonged to the wrong person as the result of the error or being advised of the wrong details.

ADI means Authorised Deposit-taking institution and has the same meaning as the term in the Banking Act 1959(Cth).

The **Receiving ADI** is the ADI whose customer received an internet payment and the **Sending ADI** is the ADI whose customer has made an internet payment.

5.1 Your obligations – mistaken internet payments

You and additional cardholders:

- (a) must take care to enter or select the correct information about the intended recipient of the funds, required when using Pay Anyone to make a payment. It is not always possible for us to recover funds from the unintended recipient.
- (b) should report a mistaken internet payment to us as soon as possible by calling 1300 200 445.

We will acknowledge receipt of the report and you should record or retain this acknowledgment.

Our obligations as a Sending ADI when we receive a report:

(a) Obligation to investigate

We will investigate a report of a mistaken internet payment made on your account.

(b) Obligation to tell you about the outcome

We will tell you about the outcome of the report of a mistaken internet payment:

- (i) in writing, and
- (ii) within 30 business days of the day the report was made.

Process where we and the Receiving ADI are not satisfied a mistaken internet payment has occurred

When you or an additional cardholder make a report both us and the Receiving ADI need to be satisfied a mistaken internet payment has occurred.

If we are not satisfied a mistaken internet payment has occurred we are not required to take any further action and will tell you in writing and within 30 business days of the day the report was made.

If the Receiving ADI receives a request from us to return funds to us, but is not satisfied that a mistaken internet payment has occurred, the Receiving ADI may seek their customer's consent to return the funds to you. If consent is provided to the Receiving ADI, we will return these funds to you as soon as practicable.

Process where we and the Receiving ADI are satisfied a mistaken internet payment has occurred and there are insufficient funds

This process applies where both us and the Receiving ADI are satisfied a mistaken internet payment has occurred.

If we are satisfied that a mistaken internet payment has occurred, we will send the Receiving ADI a request for return of the funds as soon as reasonably possible and by no later than 5 business days from the day the report of a mistaken internet payment is made. We are reliant on the Receiving ADI advising us if there are sufficient funds in their customer's account to cover the amount of the mistaken internet payment.

If we are advised there are insufficient funds in the customer’s account, we are reliant on the Receiving ADI using its reasonable endeavours to recover the funds for you from their customer (e.g. facilitating payment by instalments).

If the Receiving ADI is unable to recover the funds from the unintended recipient, you will be liable for losses arising from the mistaken internet payment.

Where we and the Receiving ADI are satisfied a mistaken internet payment has occurred and there are sufficient funds

This table describes the obligation of Receiving ADI and us if we are satisfied a mistaken internet payment has occurred and there are sufficient credit funds available in the account of the unintended recipient to cover the payment.

A different process applies depending on when you or the additional cardholder reported the mistaken internet payment to us.

The mistaken internet payment is reported to us	Obligation of Receiving ADI after receiving our request to return funds	Our obligation to pay you
Within 10 business days of making the payment	Funds must be returned to us within five business days (if practicable) of receiving our request to return the funds or such longer period as is necessary up to a maximum of 10 business days.	To return the funds to you as soon as practicable
Between 10 business days and seven months of making the payment	Complete investigation within 10 business days of receiving our request to return the funds. If satisfied a mistaken internet payment has occurred: (i) prevent their customer withdrawing the mistaken internet payment funds for a further 10 business days; (ii) notify their customer they have a period of 10 business days to establish they are entitled to the funds. (This period commences on the date their customer was prevented from withdrawing the funds); and (iii) return funds to us within two business days of the end of the 10 day period described in (ii) if their customer has not established they are entitled to the funds	To return the funds to you as soon as practicable
After seven months	Seek the consent of their customer to return funds. With the consent of their customer return the funds to us	To return the funds to you as soon as practicable

Complaints

For information about making a complaint about the outcome of a mistaken internet payment report or how we have dealt with it, please see the ‘**If you have a complaint**’ section of the Credit Guide.

Our obligations if we are notified about a mistaken internet payment by another ADI

If we are notified by a Sending ADI that funds have been credited to your account as the result of a mistaken internet payment by its customer, we will act in accordance with the obligations of the Receiving ADI described in this Section including the obligations to return funds in your account to the Sending ADI where applicable.

6 Card controls

You can use the NAB Edge app to set certain card controls for each card issued on your account. You can change a control indicator at any time. When your account is opened all available card controls will be set to the default position.

6.1 What happens when you set a card control

When you set a card control for a card

- it only applies to the card selected. If you are able to set card controls for additional cardholders, you will need to set the controls separately for the additional cardholder's card. We don't notify the additional cardholder of any control set by you. It's your responsibility as the account holder to notify the additional cardholder of any card controls set on their card
- if a replacement card is issued to you, you will not need to re-set the card controls. When a replacement card is issued, the card controls will be the same as the card controls that were in place for the card that was replaced
- there are circumstances when the card control selected may not apply. See the section 'What we do when a card control is applied' below.

6.2 The card controls may not block the following

- Transactions that are made when a merchant's systems are offline
- Any transactions we receive that do not match the exact criteria used to define your card controls

6.3 The card controls

Online purchases

Use this card control to block all online purchases on a card where the card is not present. This includes shopping online and phone transactions (including international/foreign currency transactions).

Contactless payments

Use this card control to block all contactless purchases a cardholder can make using a card or card and PIN including domestic and overseas contactless purchases. This includes contactless purchases made with a digital wallet on your electronic payment device.

Use card overseas

Use this card control to block the following foreign currency transactions on a card when you or an additional cardholder are outside Australia:

- A purchase transaction where a card is required to be present at a merchant terminal. This includes contactless purchases (with or without a PIN)
- ATM withdrawals

ATM cash advances

- Use this card control to block cash advances made using a domestic or international ATM.

Temporarily block this card

Use this card control to place a temporary block on a card. This might be when the card has been misplaced or to reduce unauthorised use.

The cardholder will not be able to use the card to make payments, including recurring payments, until the temporary block is removed. If the temporary block is not removed, it will be automatically removed in 42 days.

This card control does not report the card as lost or stolen. If a card has been lost or stolen or if there has been any unauthorised transaction, you and any additional cardholder must report this to us as soon as possible in accordance with these terms and conditions.

6.4 What we do when a card control is applied

We will make all reasonable efforts to decline a transaction that matches one of the card controls that a cardholder has set but we cannot guarantee that all such transactions will be declined. We are not responsible for any loss you suffer if a transaction:

- authorised by you or an additional cardholder is charged to your account even though it matches one of the card controls you have set; or
- is declined because it matches one of the card controls a cardholder has set, including any subsequent loss of goods or services if a merchant is unable to process the transaction.

6.5 We may not be able to decline these transactions for a number of reasons

- We rely on information about a transaction that is provided by a merchant or a financial institution. We can't decline a transaction if the authorisation request we receive doesn't match the card control that a cardholder has set.
- The transaction may occur when the merchant's system is offline or there is some other interruption to the merchant's computer or telecommunication systems.

See also 'The card controls may not block the following' above.

How we define some important words

You might also call it a glossary, definitions, or a list of important words and phrases. Either way, this section can help you make sense of any part of these Part B NAB Edge Electronic Banking Terms and Conditions that feels a little unfamiliar.

Word	Meaning
account	Your NAB Edge credit card account
additional card	A credit card issued on your account to an additional cardholder
additional cardholder	A person to whom we issue a card for use on your account, other than you
authentication service	A device and/or mechanism issued by NAB Edge designed for secure user authentication to access the NAB Edge app. For example, SMS Security or other device or mechanism issued from time to time
available credit	Your credit limit minus the outstanding balance and any transactions which have been made but not yet added to your outstanding balance.
biller	Has the meaning given in Section 4 of these Part B NAB Edge Electronic Banking Terms and Conditions
billing account	Your account selected by us or you under these terms and conditions as the account to which: <ul style="list-style-type: none"> (a) transfers of an amount made from a credit card account to another financial institution are returned if the transaction cannot be successfully completed for any reason; and (b) fees relating to the NAB Edge app may be debited unless the description of a fee in the offer details specifies another account to which that particular fee will be debited in which case 'billing account' means that other account This account may be known on the NAB Edge app as a 'billing account', a 'nominated transaction account', or any other term nominated by us from time to time through the NAB Edge app or otherwise
BPAY Pty Ltd	ABN 69 079 137 518 of Level 1, 255 George Street, Sydney, NSW 2000. www.bpay.com.au
BPAY Payments	Has the meaning given in Section 4 of these Part B NAB Edge Electronic Banking Terms and Conditions
business day	A day unless that day is: <ul style="list-style-type: none"> a. a Saturday or Sunday; or b. a day gazetted as a public holiday throughout all of Australia. This will not include a day that is only a State, Territory or regional public holiday
cash advance	The transactions described as cash advances in Section 1.3 of the Part A NAB Edge Credit Card Terms and Conditions
card	Your credit card or an additional card on your account
card details	Your digital card number, expiry date and CVV which is visible within the NAB Edge app.
card scheme	Visa or another card scheme applicable to your card
cardholder	You and any additional cardholder
Cardlink Services Limited	ABN 60 003 311 644, Level 4, 3 Rider Boulevard, Rhodes, New South Wales, Australia. Telephone (02) 9646 9222. www.cardlink.com.au
contactless authorisation method	Means the method of confirming your authority to make a contactless purchase, if any
contactless purchase	A method of authorising purchases: <ul style="list-style-type: none"> • by waving or tapping a card (which is capable of making a contactless purchase) in front of a contactless reader and without having to insert or swipe the card; • when available, waving or tapping an eligible device (eg mobile phone device or wearable device) in front of a contactless reader to transmit linked card details using Near Field Communication and complying with any required contactless authentication method
contactless reader	An electronic device at a merchant which can be used to make a contactless purchase
consequential loss	means a loss that arises in circumstances where one party has breached a duty to the other, and which is indirect (for example, a loss of profits or earnings), but does not include loss that could not reasonably be considered as arising from the breach or which arises because of a failure by a party to mitigate the effect of that breach.

Word	Meaning
credit limit	The maximum amount of credit we tell you in writing you can have on your account
EFT transaction	An electronic funds transfer to or from your account: <ul style="list-style-type: none"> • using the NAB Edge app; or • initiated through electronic equipment using a card details and/or card, card account details or PIN or contactless authentication method (or a combination of one or more of them) to debit or credit your account but does not include any funds transfer which is authorised by a cardholder physically signing a document
electronic equipment	Any electronic equipment which may be used in conjunction with a card or card details including but not limited to ATMs, EFTPOS terminals, contactless readers, personal computers, telephones, electronic payment device. To clarify, a PIN may not always be required as part of the authentication method when making purchases/payments via an electronic payment device. Alternative authentication methods like a device code or biometric identifier (like fingerprint, voice and facial recognition) may be required in place of a PIN
electronic payment device	A device such as a smartphone, wearable, tablet or iPad that has a card enrolled in a digital wallet on the device.
ePayments Code	The ePayments Code issued by the Australian Securities and Investments Commission and subscribed to by NAB on 20 March 2013.
merchant	A provider of goods and services
NAB Edge app	The service we make available to you to enable information to be sent and received in relation to an account
offer details	The letter or email you receive in the credit card welcome pack which importantly includes the Financial Information Table
outstanding balance	The balance of your account (including any applicable interest charges, fees and other amounts which have been charged to your account) which remains unpaid at any time
our agreement or this agreement or your agreement with us	The agreement between you and us, which is comprised of: <ul style="list-style-type: none"> • your offer details; • the Pilot Participation Agreement; • the Part A NAB Edge Credit Card Terms and Conditions; • these Part B NAB Edge Electronic Banking Terms and Conditions; and • any other terms and conditions that you agree to in relation to your account, which may be amended from time to time as described in Section 16 of the Part A NAB Edge Credit Card Terms and Conditions.
password	Means the password created by a cardholder used to access the NAB Edge app together with a Username
Pilot Participation Agreement	Means the agreement between you and us in relation to the operation of the pilot for the NAB Edge Credit Card
PIN	Means the personal identification number selected by a cardholder
purchases or purchase transactions	The transactions described as purchases in Section 1.3 of the Part A NAB Edge Credit Card Terms and Conditions
security code	A password, PIN, passcode created to access the NAB Edge app, authentication service or other code or information used to access the account which is known to the cardholder and is intended to be known only to the cardholder and which we require to be kept secret
unauthorised transaction	An EFT transaction, made without a cardholder's knowledge, consent or authorisation.
us, we, our and NAB Edge	National Australia Bank Limited ABN 12 004 044 937, Australian Credit Licence 230686, and any of our successors and assignees
user authentication	The authentication service made available by us to you when using the NAB Edge app to make payments of a certain value.
Username	An identifier that is used by a cardholder for the purpose of accessing the NAB Edge app.
you and your	The person who holds the account, being the person addressed as the cardholder in the offer details. It also includes any successors and assignees