



Business Credit Card Application

Please use blue or black pen and write in BLOCK LETTERS

When complete, return to your banker. Your application will be processed within 3-5 business days of receiving all relevant information required for NAB to make a decision.

Note the following requirements:

- Individuals associated with the business and cardholders that aren't existing NAB customers may be required to provide identification documents.
- Supporting financial information will be required to process your application.
- Section L to be completed by Directors if your business is a company and a Guarantee and Indemnity from the Directors is required.

Financial information

The table below outlines the financial information we need to process your application. Please note, in some instances we may request further supporting documents.

Customers with a new business (operating less than 12 months)	Customers with an existing business (operating more than 12 months)
<ul style="list-style-type: none"> • 12 month projected financial statements or cash flow projection, no older than 6 months; AND • Latest personal tax returns for all business partners and directors; AND • ATO online service reports*: <ul style="list-style-type: none"> – Account Summary; and – Account Transactions for each account listed in the Account Summary. 	<ul style="list-style-type: none"> • Minimum 1 year historical financial statements, no older than 18 months[^] or minimum 1 quarter Business Activity Statement (BAS), no older than 4 months^{^^}; AND • ATO online service reports*: <ul style="list-style-type: none"> – Account Summary; and – Account Transactions for each account listed in the Account Summary.

* All ATO online services reports must be no more than 3 months old. You can obtain the ATO online services reports from the ATO online services portal on the Australian Taxation Office website.

[^] Mandatory for all customers with less than 6 months relationship with NAB or applications over \$50,000.

^{^^} Further supporting financial documentation may be required to complete an internal customer credit review.

Section A Business details

Business structure Sole Trader Partnership Company Trust Other

Full legal name of the business (eg. name of sole trader or company)

Trading name of the business (if different to full legal name of business)

Briefly describe the business's primary activity

ABN (Mandatory for all Qantas Business Signature Card applications)

ACN

Telephone number

Mobile

Business address (number, street address)

<input type="text"/>	
State	Postcode

Does this business have any existing lending facilities (excluding NAB facilities)? Yes No

Type of loan

Name of financial institution

Amount owing

Monthly repayments

Type of loan

Name of financial institution

Amount owing

Monthly repayments

Section B Expected Account Activity

To comply with Australian banking Know-Your-Customer (KYC) legislation, we need details about activities and countries that will contribute to the account funding.

Answer to the best of your knowledge

Which activities are expected to fund repayments into this account? (Select all that apply)

- Income from business
- Investment (e.g. property, shares, currencies)
- Assets (e.g. savings, sale of an asset)
- Investor/owner funds
- Government grant
- Gift/donation or windfall
- Benefits, compensations or settlements
- Tax refund
- Third Party
- Superannuation/pension
- Family – inheritance, spouse, trust etc
- Income (e.g. salary, redundancy)
- Loan

Please list all countries (including Australia – if applicable) where your repayment funds are expected to come from.

Add all the countries where repayment funds are expected to come from. If it is uncertain, countries that are likely should be added.

Section C FATCA Tax Information (U.S.)

Please complete this section if you are not an existing NAB customer, you have not previously provided your tax residency information or if your tax residency information has changed.

Is the entity incorporated or organised in the U.S? Yes No

If Yes, please provide the entity's U.S Employer Identification Number (EIN) and go to section D.

Is the entity a non-U.S Financial Institution? Yes No

This includes a custodial or depository institution, an investment entity or a specified insurance entity for FATCA purposes. If the entity is a trustee documented trust, please provide the name and Global Intermediary Identification Number (GIIN) of the trustee.

If Yes, please provide the entity's GIIN* and FATCA classification and go to section D.

<input type="text"/>	<input type="text"/>
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* If the entity does not have a GIIN, please provide an explanation

In the preceding calendar year, did the entity:

- a) Earn 50% or more of its gross income from investment sources*; and
- b) Hold 50% or more of its assets^ to produce investment income; and
- c) Have U.S. citizens or U.S. residents as controlling persons (beneficial owners)?

Yes No

* Examples of investment income sources are dividends, rental income, interest, distributions, royalties and annuities.

^ Examples of investment assets are shares, property and bonds

Section D CRS Tax Information (all other countries)

Is the entity a resident of any other country for tax purposes? (Excluding Australia and the U.S)

Yes No

If Yes, please provide the name of each country and a Taxpayer Identification Number (TIN) or functional equivalent for each country

Country	TIN	Reason if no TIN	Explanation if reason code B is selected
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Reason Codes:

A – Country doesn't issue TINs

B – I don't have a TIN (please provide explanation)

C – It is not mandatory to disclose a TIN for this country

In the preceding calendar year, did the entity:

- a) Earn 50% or more of its gross income from investment sources*; and
- b) Hold 50% or more of its assets^ to produce investment income?

Yes No – End of Section D. Go to Section E.

* Examples of investment income sources are dividends, rental income, interest, distributions, royalties and annuities.

^ Examples of investment assets are shares, property and bonds

Does the entity have any Controlling Person who is a resident of any country, other than Australia, for tax purposes?

(Note: U.S tax residents include U.S citizens)

A Controlling Person is any individual who directly or indirectly exercises control over the entity. For a company, this includes any beneficial owners controlling 25% or more of the shares in the company. For a Trust, this includes Trustees, Settlers or Beneficiaries. For a partnership, this includes any partners.

Yes No

Section E Facility details

Commercial Card purpose	Requested credit limit	Annual sales turnover
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Select your product

NAB Rewards Business Signature Card NAB Qantas Business Signature Card
 NAB Low Rate Business Card NAB Business Card

Email Address

The first mentioned email address may be used to provide your credit card contract and other important information relating to your card.

Email address (Customer/Director 1)	Email address (Customer/Director 2)
<input type="text"/>	<input type="text"/>

Important Information for the NAB Rewards Business Signature Card/NAB Qantas Business Signature Card

We will also use the email addresses provided to send you marketing material about NAB Rewards/Qantas including exclusive offers and redemption opportunities. To opt out see our Privacy Policy.

Section F Owners/Partners/Directors/Guarantors details**Owner/Partner/Director/Guarantor 1**

Name (full legal name)	Time in the industry
<input type="text"/>	<input type="text"/> years <input type="text"/> months

Residential address (number, street address)

State Postcode

Email address

Date of birth	Mobile	Existing NAB customer (NIN)
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>

Are you a permanent Australian Resident? Yes No

Do you have any existing lending facilities (excluding NAB facilities)? Yes No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Please complete the tax information if you are not an existing NAB customer, you have not previously provided your tax residency information or if your tax residency information has changed.

Are you an Australian resident for tax purposes? Yes (Provide details) No

Are you a U.S. citizen or a U.S. resident for tax purposes? Yes (Provide details) No

Are you a resident of any other country for tax purposes? Yes No
(Excluding Australia and the U.S.)

If Yes, please provide the name of each country and your Taxpayer Identification Number (TIN) or functional equivalent for each country:

Country	TIN	Reason if no TIN	Explanation if reason code B is selected
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Reason Codes:

- A – Country doesn't issue TINs
- B – I don't have a TIN (please provide explanation)
- C – It is not mandatory to disclose a TIN for this country

Section F Owners/Partners/Directors/Guarantors details (continued)**Owner/Partner/Director/Guarantor 2**

Name (full legal name)	Time in the industry
<input type="text"/>	years months

Residential address (number, street address)	
<input type="text"/>	
State	Postcode

Email address
<input type="text"/>

Date of birth	Mobile	Existing NAB customer (NIN)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you a permanent Australian Resident? Yes No

Do you have any existing lending facilities (excluding NAB facilities)? Yes No

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Type of loan	Name of financial institution	Amount owing	Monthly repayments
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Please complete the tax information if you are not an existing NAB customer, you have not previously provided your tax residency information or if your tax residency information has changed.

Are you an Australian resident for tax purposes? Yes (Provide details) No

Are you a U.S. citizen or a U.S. resident for tax purposes? Yes (Provide details) No

Are you a resident of any other country for tax purposes? Yes No
(Excluding Australia and the U.S.)

If Yes, please provide the name of each country and your Taxpayer Identification Number (TIN) or functional equivalent for each country:

Country	TIN	Reason if no TIN	Explanation if reason code B is selected
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Reason Codes:

A – Country doesn't issue TINs

B – I don't have a TIN (please provide explanation)

C – It is not mandatory to disclose a TIN for this country

Section G Card details**Business name (eg. Small Business Pty Ltd)**

The cardholder name and the full legal name of the business (refer Section A) will appear on all cards (max. 18 characters, no brackets () or symbols '/'). If you would like the business name or company name instead, please provide this below.

<input type="text"/>

Section H Direct Debit Request

Would you like monthly payments to be deducted each month from one of your existing NAB Accounts? Please note for NAB Business Card applications, a nominated account must be provided so we can deduct the full balance each month.

If yes, select your payment option below No (Proceed Section I)

Full outstanding balance (mandatory NAB Business Card) Fixed amount of: \$ Minimum payment amount

Please choose when you'd like the amount deducted from your account ie. how many days after the statement date.

NAB Business Card

1-5 days (select no. of days)

NAB Low Rate Business Card

1-25 days (select no. of days)

NAB Rewards Business Signature Card/NAB Qantas Business Signature Card

1-14 days (select no. of days)

From which account would you like these amounts deducted?

Account Name

Financial institution Name

BSB number

Account number

Please refer to the direct debit service agreement in appendix 1.

Section I Cardholder details

Important Information for NAB Qantas Business Signature Card

To earn Qantas Points you must provide the ABN of the business registered with Qantas Business Rewards for the Business to receive Qantas Points earned on the card.

Membership and Qantas Points are subject to Qantas Business Rewards Terms and Conditions available at qantasbusinessrewards.com/terms.

Join by visiting qantas.com.au/nabqbr or calling 13 74 78. A one-off joining fee usually applies but will be waived for the business taking a new NAB Qantas Business Signature Card. You will need to register your same ABN as per your NAB Qantas Business Signature account.

Cardholder 1

Name (full legal name)

Mobile

Date of birth

Credit limit

Cash Advance option Yes No

Residential address (number, street address)

State

Postcode

Cardholder 2

Name (full legal name)

Mobile

Date of birth

Credit limit

Cash Advance option Yes No

Residential address (number, street address)

State

Postcode

Section I Cardholder details (continued)

Cardholder 3

Name (full legal name)	Mobile	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>

Credit limit

\$

Cash Advance option Yes No

Residential address (number, street address)

State Postcode

Cardholder 4

Name (full legal name)	Mobile	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>

Credit limit

\$

Cash Advance option Yes No

Residential address (number, street address)

State Postcode

Cardholder consent

Each cardholder to read and to provide consent by signing below.

I consent to the issue of a NAB Commercial Card ('Card') in my name for use as agent of the customer detailed in Section A. I acknowledge I will be provided with Conditions of Use for the card which govern my use of the card.

For NAB Rewards Business Signature Cards

I acknowledge I have no entitlement to NAB Rewards Points earned in connection with my card. Any points earned in relation to my card will be credited to the customer's points balance.

For NAB Qantas Business Signature Card

I acknowledge I have no entitlement to points earned in connection with my card. Any Qantas Points earned in relation to my card will be credited to the Business' Qantas Business Rewards account.

Cardholder 1 signature

Date

Cardholder 2 signature

Date

Cardholder 3 signature

Date

Cardholder 4 signature

Date

Section J Privacy and confidentiality consent

To be completed by any customer (individual or director of a company when signing on behalf of that company) (the *Applicant*), who has or is applying for a Commercial Card (*facility*) from NAB, and by any person (individuals and non-individuals) who guarantees that Credit (the *Guarantor*).

Consent and term

Each *Applicant* and *Guarantor* agrees that this Consent remains in force until the facility is discharged. Please refer to NAB's Privacy Policy which outlines how NAB may send you marketing and products offers.

Acknowledgement of prior consent

Each *Applicant* acknowledges NAB may have already shared and/or received the *Applicant's* personal information with credit reporting bodies to assist NAB assess the *Applicant's* creditworthiness if NAB considered that it already held express or implied consent to do so for this application.

Providing *Guarantors* with information about guaranteed Credit

If you're an individual person offering to become a *Guarantor*, NAB will provide you with information about the *facility* together with information about the financial position of the *Applicant* or Borrower as required by the Banking Code of Practice.

The following information applies to each individual who is an *Applicant* or *Guarantor*

NAB sharing and handling your personal information with:

Credit reporting bodies

If the *Applicant* goes ahead with the application for the *facility*, NAB can give some of your personal information to credit reporting bodies and other organisations and get information about you from them to help NAB assess your creditworthiness.

Personal information from a credit reporting body

If you're an *Applicant*, NAB may obtain information about you from a credit reporting body (*Credit Eligibility Information*) to assess this application or to collect any overdue payment relating to the *facility*.

If you're a *Guarantor*, NAB may obtain *Credit Eligibility Information* for the purpose of assessing whether to accept a guarantee from you.

If you make a further application (or offer to provide a guarantee) for additional credit within 14 days of NAB obtaining *Credit Eligibility Information* about you then this information is deemed to be obtained for the purpose of that further application or guarantee and may be used for that purpose.

If you'd like further information about how NAB collects, uses, shares and handles your personal information and those of others, please see NAB's Privacy Policy (www.nab.com.au/privacy) and Privacy Notification (www.nab.com.au/privacynotification). You can also request copies of these documents by contacting NAB at any time.

They include information how you can:

- opt out of marketing;
- access and correct your information;
- make a complaint about how NAB manages your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

If you are an *Applicant*:

NAB may also share your information with *Guarantors*, your representatives, other credit providers, service providers (including those outside Australia, refer www.nab.com.au/privacy-policy) and NAB related companies. This is to help *Guarantors* consider whether to act as a *Guarantor*. NAB assess your creditworthiness, assist you to avoid defaulting on your Credit obligations and manage your relationship with NAB. This information may include *Credit Eligibility Information* or information based on *Credit Eligibility Information*.

If you are a *Guarantor*:

NAB may share your information with joint *Guarantors* and Borrowers, your representatives, other credit providers, service providers (including those outside Australia), and NAB related companies. This information may be used to assess whether to accept you as a *Guarantor*, and includes: assessing your creditworthiness, assisting you to avoid defaulting on your obligations under your guarantee, to notify other credit providers of a default by you and to manage your relationship with NAB. Except for information given to joint *Guarantors*, this information may include *Credit Eligibility Information*.

Information you give NAB about other people

If you give NAB information about another individual (such as your employer, spouse, referee or solicitor), you agree to let them know of NAB's *Privacy Policy*, and *Privacy Notification*. These include information on collection, disclosure and use of information, as well as accessing and correcting information. Any individual can also gain access to their personal information by contacting NAB on 13 22 65.

The following information applies to each non-individual who is an *Applicant* or *Guarantor*

Each non-individual *Applicant* and *Guarantor* authorises NAB to:

- give every other *Applicant* and *Guarantor*, confidential information about its creditworthiness, credit standing, credit history, credit capacity or eligibility for credit;
- exchange information about it with service providers (within and outside Australia); and gives its express consent to such confidential information being so exchanged and disclosed, for the following purposes:
 - to reinstate the *facility*;
 - to allow intending *Guarantors* to consider the risk of acting as *Guarantor(s)* in respect of the *facility* or to consider the risk of offering property as security for the *facility*;
 - disclose information to *Guarantors* and to any person providing property as security for the *facility*, including where:
 - the amount owing under the *facility* is, or may be, increased;
 - the *Guarantor* requests a copy of the latest statement of account in relation to the *facility*;
 - a demand has been issued, by providing a copy of any demand relating to the *facility*.

Each non-individual *Applicant* and *Guarantor* acknowledges that such information disclosed by NAB may include, but is not limited to, copies of any application or credit contract, statements of its assets and liabilities, copies of any mortgage documents or equitable charge, demand or other information considered necessary by NAB (acting reasonably).

Applicable to Qantas Business Rewards program

If, under the Application, you are applying for a NAB Qantas Business Signature Card which may allow your business to earn Qantas Points as a member of Qantas Business Rewards, NAB may give to the Program Provider, and vice versa, your membership account information (including your membership number, full name and contact details) to confirm your program membership and facilitate the crediting of points to your program membership account.

If you have not given such program membership account information to NAB, NAB may notify the Program Provider and to provide your contact details so that the Program Provider can contact you about your membership status or create a membership profile on your behalf. NAB may give to, and obtain from, the Program Provider and its program partners personal information about you, including:

- the fact that you have applied for a NAB credit card;
- the outcome of your application for a NAB credit card; and
- information about your use of, and points earned on, the NAB credit card.

Program Provider means, in the case of the Qantas Business Rewards program, Qantas Airways Limited ABN 16 009661 901, or any related body corporate that operates the Qantas Business Rewards program in the future.

Section K Declaration and acknowledgement

Persons authorised to sign declaration for the Business/Organisation:

Entity	Person authorised to sign
Sole Trader	Sole Proprietor
Partnership	All Partners
Company or Trust with Company Trustee	Any 2 Directors or Director and Company Secretary or Sole Director and Sole Company Secretary
Trust with individual Trustee	Each individual Trustee
Other (for example councils, not for profit organisations)	Persons authorised in applicable documents to sign on behalf of the organisation

If your business is a company with two or more Directors, NAB's internal policy requires a minimum of two Directors to sign this consent. This is to allow NAB to undertake the required credit checks on this application.

Signing and execution

If you have any questions in relation to this document, please ask NAB before signing.

- (i) You acknowledge and agree to the terms of this Privacy and confidentiality consent;
- (ii) If you've applied for a NAB Qantas Business Signature Card facility, you authorise points earned for use of cards issued in connection with the facility to be credited to the Business' Qantas Business Rewards account in accordance with the NAB Qantas Commercial Card Rewards Conditions;
- (iii) You declare that:
 - you've never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of Creditors.
 - you've read through the application and you are sure that the information in it is complete and accurate before signing.
 - you undertake to advise NAB within 30 days of becoming aware of any change in circumstances that affects your tax residency status and to provide NAB with an updated self-certification within 30 days of becoming aware of such change in circumstances.
- (iv) If you have requested to pay your account by direct debit as indicated in the Direct Debit Request, you acknowledge that:
 - you will still need to organise my next monthly payment as it will take one full statement period for the direct debit to take effect.
 - you request and authorise NAB, through the Bulk Electronic Clearing System, to debit the nominated account described overleaf with the amounts set out in the Direct Debit Request you have selected (or a lesser amount as described in the "General" Section of the attached Direct Debit Request Service Agreement) or any other amount you notify NAB of from time to time.
 - you have read and agree to the terms and conditions governing the debit arrangements between NAB and you, as set out in this Direct Debit Request and the attached Direct Debit Request Service Agreement.
 - if you cancel your direct debit, you will need to make alternative payment arrangements.

NAB will rely on this information to assess the application and if you are a Guarantor, to assess whether to accept you as a Guarantor.

Declaration of purpose

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Signed for and on behalf of the applicant by:

Name (full legal name)

Signature

Title or Authority (if not a sole trader – e.g. director, board member, etc.)

Please indicate if signing under a Power of Attorney or Delegation (e.g. Delegation dated 16 June 2022)

Date

Name (full legal name)

Signature

Title or Authority (if not a sole trader – e.g. director, board member, etc.)

Please indicate if signing under a Power of Attorney or Delegation (e.g. Delegation dated 16 June 2022)

Date

Section L Guarantor's consent - (Only to be completed if a Guarantee and Indemnity is required)

If your business is a company, a Guarantee and Indemnity from the Directors may also be required. To be completed by Directors if your business is a company and a Guarantee and Indemnity from the Directors is required.

In accordance with the Privacy Act, I/we authorise the National Australia Bank Limited to obtain from a credit reporting agency a credit report containing personal credit information about me/us to assess whether to accept me/us as a guarantor for personal credit or commercial credit applied for, or provided to, the borrowers.

I/We agree that if NAB approves the borrower's application for credit this authorisation remains in force until the credit facility covered by the borrower's application is discharged.

Signed for and on behalf of the applicant by:

Name (full legal name)	Name (full legal name)
<input type="text"/>	<input type="text"/>

Signature	Signature
<input type="text" value="X"/>	<input type="text" value="X"/>

Capacity (if non-individual eg. Director/Secretary/other)	Capacity (if non-individual eg. Director/Secretary/other)
<input type="text"/>	<input type="text"/>

Date	Date
<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

NAB use only

	Identification and verification completed	Customer number (9 character)		Identification and verification completed	Customer number (9 character)
Applicant/Business		<input type="text"/>	Applicant/Business		<input type="text"/>
Cardholder 1	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	Cardholder 3	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
Cardholder 2	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>	Cardholder 4	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>

Appendix 1 Direct Debit Request Service Agreement

The following is your Direct Debit Service Agreement with National Australia Bank Limited ABN 12 004 044 937 ('NAB'). Debit User I.D. 6701. It explains what your obligations are when undertaking a Direct Debit arrangement with NAB. It also details what NAB's obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

General

Your selected payment option will be debited on the date you choose on this form.

Please allow at least one full statement period for the direct debit request to be set up or for any amendments to take effect.

Any extra payments you may make between the closing date of your statement and the day your direct debit payment is due will not affect the amount to be debited. This may result in a credit balance on your facility.

The following direct debit options are available for all facilities, except for the NAB Business Card which must have the full payment option.

- **Minimum Payment:** The minimum payment amount due on your monthly credit card statement.
- **Fixed Payment:** You nominate a fixed payment amount to be credited to your credit card each month. If your nominated amount is lower than the minimum payment, the minimum payment amount will be debited instead.
- **Full Payment:** The full closing balance on your credit card statement, less any disputed transaction amount.

If your Commercial Card facility has a zero or credit balance on the closing date of your statement, no direct debit will take place unless you have selected the fixed payment option.

Debiting your account

By submitting a Direct Debit Request, you have authorised NAB to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out the terms of the arrangement between us and you.

NAB will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

If the debit day falls on a non-business day, NAB may direct your financial institution to draw the amount on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

Amendments by NAB

NAB may vary any details of this agreement or the Direct Debit Request. If the changes will be unfavourable to you we will try to give you 30 days' notice but we may give you less notice (but not less than 14 days) if that is in accordance with the law and industry codes and where we reasonably believe that we need to do so to urgently manage an immediate and material risk. We will send the written notice to the preferred email address or address you have given NAB in the Direct Debit Request.

How to cancel or change direct debts

- You can make the following changes to your existing direct debit arrangement. This request needs to be provided to your banker at least 7 days before the day your current direct debit payment is due to be debited:
 - (i) change your BSB and/or account number
 - (ii) change, stop or defer an individual debit payment ; or
 - (iii) cancel or suspend your Direct Debit arrangement.
- **Please note:** You're not able to change your monthly payment option or cancel your direct debit arrangement on a NAB Business Card.
- You can also contact your Financial Institution, which must act promptly on your instructions.
- You must advise NAB by calling the phone number overleaf promptly if your Nominated Account is transferred or closed and if applicable complete a Direct Debit Request for the new Nominated Account.
- Until the direct debit arrangement has been set up (or if the arrangement is cancelled or dishonoured for any reason) you need to make your credit card payment by other means.
- The direct debit request needs to be signed in accordance with the signing authority for the nominated account so make sure you're authorised to operate the nominated account separately and in the manner required by the direct debit request. Please also make sure you don't need the signature or authority of any other signatory on the account.
- The signature used for the direct debit request must be identical to the signature used in connection with your nominated account and the commercial card facility.
- Cardholders can make extra payments to their cards at any time by other means.
- You can check with your financial institution if you're not sure when a particular debit will be processed to your nominated account.

- It is your responsibility to make sure there are sufficient cleared funds available in your nominated account on the debit day to cover the direct debit payment amount.
- If there are insufficient cleared funds in your nominated account to meet a direct debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also be charged reasonable costs incurred by NAB on account of there being insufficient funds; and
 - (c) you must arrange for the applicable payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so we can process the direct debit payment.
- You should check your credit card statement each month to verify that the amounts debited from your account are correct.

Disputes

If you believe there has been an error in debiting your nominated account you should notify NAB by phoning **13 10 12** and confirm that notice in writing to Cards and Personal Loans, Reply Paid 9992, Melbourne 3000, as soon as possible so that NAB can resolve your query as quickly as possible. Alternatively, you can take this up directly with your financial institution.

If NAB concludes, acting reasonably, as a result of our investigations that your nominated account has been incorrectly debited, NAB will respond to your query by arranging within a reasonable period for your financial institution to adjust 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, acting reasonably, as 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 in writing.

Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
 - (b) your account details you give us are correct. You can check the details for your nominated account against a recent account statement;
 - (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
- NAB will advise you via your monthly credit card statement of account of the debit day for your first direct debit payment.
 - NAB may debit your nominated account until the authority is revoked, even if your facility has been cancelled or closed.

Confidentiality

NAB will keep any information (including your account details) in your Direct Debit Request confidential. NAB will make reasonable efforts to keep any such information that it has about you secure and to ensure that any of its employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

NAB will only disclose information that it has about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Contacting each other

If you wish to notify NAB in writing about anything relating to this agreement, you should write to NAB Cards Fulfilment Team, Reply Paid 9992, Melbourne VIC 8060. NAB will notify you by sending a notice to the preferred address or email you have provided in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.