



ESSENTIAL INFORMATION

NAB Business Payments Card.



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Your Business Payments Card Facility

A business card to put you in control

We realise that running a business is time-consuming and complicated, but we also know how important it is for business owners to have control of their money. That's why we've designed our Business Payments Card Facility to make it easier to manage your business purchases and expenses. You simply make purchases with your card using your own money wherever Visa is accepted.

It's not only an easy way to pay for everyday items – it's also safe and easily accountable in the hands of your staff, making it an ideal petty cash replacement.

Take control of your expenses

Budgeting and expense management is crucial to running a successful business. With this facility you can control the budget for business expenses by allowing different dollar amounts to be loaded onto individual cards. Cardholders can then access your funds to make business purchases online, over the phone and overseas – wherever, whenever.

You can add up to two additional cardholders at no additional cost.

Safe and secure

It's your money, so you need to know that it's well protected. Fortunately, your NAB Business Payments Card Facility offers security and protection benefits that cash and cheques can't provide. You can easily cancel and replace a lost or stolen card, and the 3-digit security code on the back of each card helps protect you online and on the phone.

And with the protection of NAB Defence, you also have the peace of mind of knowing that you're protected against fraud on your card. That's our security promise.

Easier tracking

When used for business expenses or expenses made by staff, the card also has the potential to save time reconciling cash payments and other receipts because you're supplied with simple monthly statements detailing each cardholder's expenses and the total expenditure for your business.

You can also check and manage your card information anytime via NAB Connect, NAB Internet Banking or NAB Telephone Banking.

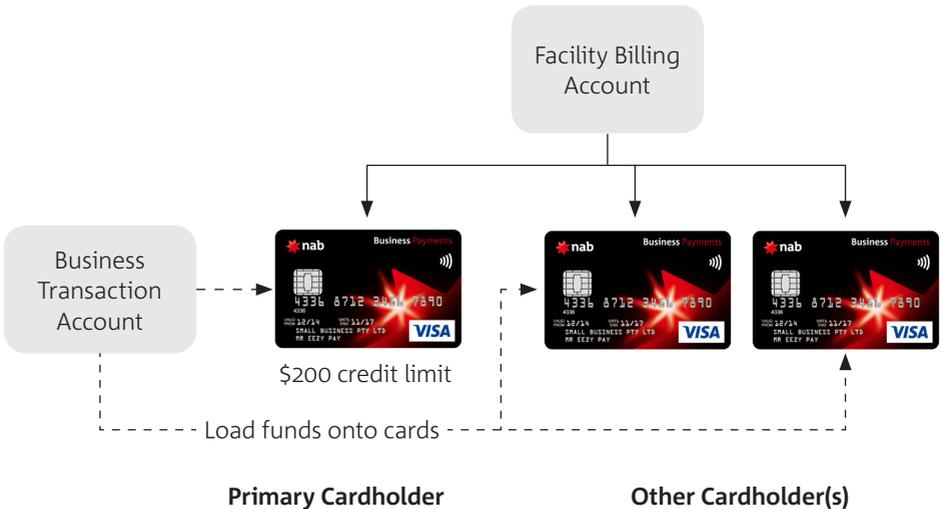
The next few pages detail how you can get the most from your NAB Business Payments Card Facility.

How your card works

The basic facts

You can load individual cards with different amounts of money depending on the expense requirements of particular cardholders.

You'll also need to select a Primary Cardholder. They can then conveniently access a \$200 credit limit for emergencies or unexpected expenses that can't always be planned for.



Your Facility Billing Account

This is a non-card 16-digit number that can always be identified with a '9' as the seventh digit (i.e. 4336 8791 1234 5678). The purpose of this account is to consolidate all the cardholder transactions that have been made.

Cardholders can make purchases, payments and cash withdrawals using their card. The balance of these individual transactions will appear in your Facility Billing Account.

The Facility Billing Account is also where Direct Debit payments are made if the Primary Cardholder accesses their card's \$200 credit limit.

Monthly statements are provided for your Facility Billing Account, together with individual cardholder summaries which detail all transactions made by each cardholder.

You can check your Facility Billing Account balance as well as details of transactions on individual cards at any time. These transactions are generally posted to the Billing Account overnight, but they can sometimes take up to two business days to appear.

NB – You don't load your Billing Facility Account with funds. Funds are loaded onto individual cards.

Individual cards

Transactions and purchases are made using each individual card.

Cardholders can check their balances via NAB Connect, NAB Internet Banking, NAB Telephone Banking, ATMs or at any NAB branch. Funds loaded onto the cards will be listed under 'Available Credit'. This represents the amount the cardholder can spend at that point in time.

NB – Funds loaded onto a card will be reflected in the 'Available Credit' limit, not the card balance which will always be shown as \$0.00.

You can load individual cards with funds from any business transaction account. Only you as the Facility Owner or your authorised staff can access the business transaction account to load cards with required funds from this account.

NB – Cardholders must ensure they **press CREDIT** when making purchases with the card.

This doesn't mean you're paying by credit. You'll still be using your own funds.

Primary Cardholder

Each Business Payments Card Facility must have a Primary Cardholder. They will be able to access a \$200 credit limit for emergencies or unexpected expenses that can't always be planned for.

Funds available (reflected in 'Available Credit') for use by the Primary Cardholder will be a combination of funds loaded onto their card, plus the \$200 credit limit.

Other Cardholders

Other cardholders can only access funds that are loaded on their card. These funds are reflected in the 'Available Credit' of the card.

There is a limit of up to two additional cardholders at no additional cost. Each cardholder can have access to different amounts of funds loaded to their card.

Available credit explained

Funds available (reflected in 'Available Credit') for use by each cardholder will be the lesser of:

1. The Available Credit for the Facility **OR**

2. The Available Credit for the card (i.e. Funds loaded to their card, plus the \$200 credit limit for primary cardholders)

In some cases the Available Credit at a card level will be less than the funds loaded to the card. This will only occur if the Primary Cardholder uses the credit limit and no further funds loaded onto the card prior to the billing cycle. The following example explains more:

Example:

Primary Cardholder – Has no funds loaded to card, but has access to the \$200 credit limit.

Cardholder 2 – Has \$2,000 loaded to card (has no access to the \$200 credit limit).

Facility Available Credit – \$2,200 (combination of funds loaded to cards plus \$200 credit limit).

If the Primary Cardholder accesses the \$200 in first month, this reduces the Facility's Available Credit by \$200 to \$2,000.

At the first billing cycle, the overall facility is still in credit. The Primary Cardholder credit limit will then be reset to \$200. If they access the \$200 credit limit again in the second month to make purchases, the Facility's Available Credit will be reduced by \$200 to \$1,800.

This will reduce the Available Credit of Cardholder 2 to \$1,800, despite the fact that \$2,000 was initially loaded to their card (the reduced balance will be reflected in their card's Available Credit). This is because the funds available for use will always be the lesser of the Facility's Available Credit and the card's Available Credit.

NB – To ensure the primary cardholder doesn't reduce the Available Credit of individual cardholders when one cardholder spends more than the funds loaded on their card (for example by accessing the \$200 credit limit), the primary cardholder can transfer the amount of credit used from their NAB Business Transaction Account to that Cardholder's card at any time. Once the payment has been processed, all cardholders will regain access to all the funds added to their card minus any debits made by that card.

Loading funds onto cards

Each cards can be loaded with funds from any business transaction account, via a number of ways:

- Using NAB Connect, NAB Internet Banking, NAB Telephone Banking, NAB ATM or any NAB branch from a NAB transaction account.

- Through periodical payments from your transaction account. This will deposit a set amount onto the card on a regular basis.
- By cash or cheque deposits to a selected NAB Business Card number in any NAB branch.

These transfers will instantly update the card's available credit. Those made in-branch or via BPAY® will be processed overnight.

NB – You will need to create a BPAY® Payment to load funds onto individual cards using NAB Connect.

The Biller Code to be used should be '1008 – NAB Cardholder Services'.

The customer reference number is the 16-digit card number of the individual card you are loading with funds.

Payment of credit limit

When the Primary Cardholder has spent more than the total funds paid into all cards in the facility (this may happen by using your \$200 credit limit), you are required to pay their Facility Billing account in full each month.

Interest payments will depend on whether credit was used to make purchases or cash withdrawals.

- Purchases – The Primary Cardholder receives up to 35 days interest free on business purchases made using the \$200 facility credit limit. If the closing balance is paid in full at the end of each month, the Primary Cardholder will not have to pay any interest.
- Cash Withdrawals (Cash Advances) – If any of the \$200 credit limit is used to withdraw cash, interest will be charged from the first day cash is withdrawn. The amount of interest will be reflected in the monthly closing balance. Interest will be calculated daily and charged monthly.

If the \$200 credit limit for the facility is accessed by the Primary Cardholder, NAB will automatically draw an amount equal to the amount of credit used from their nominated NAB Business Transaction Account. This will occur via Direct Debit on a date set by the Primary Cardholder – between 1 and 5 days after the statement cycles.

Removing funds from cards

You can reduce the funds available to be accessed by any cardholder by transferring those funds back to your business transaction account.

Convenient access

Keeping you in control

Your NAB Business Payments Card gives you:

- access to your own money where Visa is accepted – over 30 million locations worldwide; and
- the ability to shop online and over the phone.

As the Facility Owner you can access facility and individual cardholder information via statements, NAB Connect, NAB Internet Banking, NAB Telephone Banking or at any NAB branch.

The cardholders can also use ATMs to access their individual card details and available credit.

Facility Billing Account	Statement	Internet	Telephone	ATM	Branch
Facility Balance – Total of funds loaded to individual cards	✓	✓	✓		✓
Available Credit – Facility Balance plus \$200 Credit Limit		✓	✓		✓
Transaction Details	✓	✓	✓		✓
Interest Rate	✓	✓	✓		✓
Credit Limit	✓	✓	✓		✓
Card					
Available Credit		✓	✓	✓	✓
Credit Limit – Primary Cardholder only	✓	✓	✓		✓

Please note that balance and payment details are held at the Facility Billing Account level and not on the card.

Statements

Statements are issued monthly in two parts:

Facility Billing Account Summary – This is useful if you have two cardholders or more. It shows your overall limit, total deposits, total purchases and cash advances, interest and other charges. There's also a transaction record showing any deposits or payments to the Facility Billing Account, interest charges and fees.

Cardholder Summary for each cardholder – This details all transactions made by each cardholder during the statement period including deposits, purchases and any cash advances.

NAB Connect

NAB Connect is an Internet Banking platform that gives you greater control over your business banking. You can view and manage your accounts, pay employees and suppliers both domestically and internationally, and access a range of investment services online – anywhere, anytime.

Your Facility Billing Account and card details are easily monitored using NAB Connect.¹ Check your limit, available balance, interest rates and transaction details. You can also make payments and transfer funds.

For more information and to apply for NAB Connect, please visit nab.com.au/nabconnect

NAB Internet Banking

You can check your Facility Billing Account and card details anytime with NAB Internet Banking¹. All information including your limit, available balance, interest rates and transaction details are available. You can also make payments and transfer funds.

Individual cardholder details – including their limit and for the Primary Cardholder, the available credit limit – can also be reviewed. Interest rates, balance or overdue amounts aren't displayed, as they are not applicable to these cards.

Registering for NAB Internet Banking is easy. Simply contact your banker, go into a NAB branch or visit **nab.com.au**. You'll just need your NAB Telephone Banking password or your branch issued temporary password before you can register.

It's important to remember that payments and funds transfers must be made using individual card/details, not from your Facility Billing Account/details.

NAB Telephone Banking

If you're finding it hard to get to a computer, you can access your Facility Billing Account and card details through NAB Telephone Banking¹.

Contact your banker to set up NAB Telephone Banking, or call **13 10 12**, 8am – 8pm Monday to Friday, or 9am – 6pm on Saturday and Sunday (AEST/AEDT).

You should also speak with your banker if you'd like to view your individual card details, or to attach card numbers to your individual cardholders' Personal Profiles so they can access their card information.

ATMs

Out on the road, cardholders can easily withdraw cash and check Available Credit at NAB ATMs across Australia. They can also perform these same tasks at over one million ATMs worldwide that carry the PLUS logo².

Please note that you can't access Facility Billing Account information from ATMs.

1. Terms and Conditions apply and are available on application. Fees and charges are payable.

2. Fees apply for withdrawals and account balance enquiries on linked transaction accounts using the PLUS branded ATMs while travelling overseas. International cash withdrawal fee applies to withdrawals made via an ATM outside Australia or over the counter at a financial institution outside Australia.

Easy management

We've made sure that it's easy to manage and get the most from your NAB Business Payments Card.

Set up regular payments

Your NAB Business Payments Card is a great way to pay your regular bills like gas, phone and electricity through one-off payments using NAB Internet Banking or NAB Telephone Banking via BPAY®. It's also easy to set up regular payments³ in only two steps:

- 1. Make a call.** Contact your regular suppliers – you'll find their telephone numbers on an existing bill, or call 12455 (call costs may apply).
- 2. Give your details.** Explain that you'd like to pay future bills via regular payments. Give the supplier your NAB Business Payments Card details, including the 16 digit card number. You may also be asked to provide the 3 digit security code on the back of your card.

Add or remove a cardholder

To add a cardholder, go to nab.com.au/businesspayments. Select 'Managing your card' and then select '*Business Payments Card – Add a Cardholder*'.

Complete the form and send it to the Commercial Card Acquisition Team, Reply Paid 9992, Melbourne VIC 8060.

To remove a cardholder, call your banker or **13 10 12**, 8am – 8pm, Monday to Friday, or 9am – 6pm on Saturday and Sunday (AEST/AEDT).

If you remove a cardholder who you had nominated to be the Primary Cardholder, you will be asked to nominate another Cardholder to be the Primary Cardholder, who will then be able to access the \$200 credit limit.

Change your contact details

You can change your contact details if you're on the move by calling **13 10 12** 8am – 8pm, Monday to Friday, or 9am – 6pm on Saturday and Sunday (AEST/AEDT).

3. Regular payment arrangements need to be set up directly with the service provider. Not all service providers accept regular payment arrangements as form of payment. Some merchants may apply processing fees for regular payment arrangements. Information contained in this brochure is current as at 1 November 2018 and is subject to change.

Set up automatic deposits

Ensure that there are always funds available on your Business Payment Card(s) by setting up an automatic deposit in two easy steps:

- 1. Logon to NAB Internet Banking:** Go to **nab.com.au** and logon using your NAB Identification ID and password.
- 2. Set up Funds Transfer:** Select 'New funds transfer' and set up a transfer from your Business Transaction Account to selected Business Payments Card(s). Ensure you select 'Periodical Transfer' and then choose the frequency of your payment – weekly, fortnightly, monthly or quarterly.

If you don't have access to NAB Internet Banking, simply call **13 10 12**.

Report a lost or stolen card

It happens. Fortunately, by getting in touch with us quickly we can ease the pain and stress a lost or stolen card can cause. Call us as soon as possible on **1800 033 103** or **+61 3 8641 9083** if you're overseas – 24 hours, 7 days a week.

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For more information call

13 10 12

7 days a week

8am – 8pm AEST/AEDT, Monday to Friday

9am – 6pm AEST/AEDT, Saturday and Sunday

Visit us at nab.com.au

Or ask at your **local branch**

For lost or stolen cards call

1800 033 103

or **+61 3 8641 9083** if you're overseas

24 hours 7 days a week.



Hearing impaired customers
with telephone typewriters
can contact us on **13 36 77**