

more
than
money



NAB EFTPOS Merchant

Application Form



Merchant Application Form

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and **X** where appropriate.

Please note: ALL SECTIONS of this form need to be completed. If a box or section does not apply, please place N/A or NOT APPLICABLE in that box rather than leaving it blank. **ANY AREAS THAT ARE LEFT BLANK MAY DELAY YOUR APPLICATION.**

NAB contact name	Email
<input type="text"/>	<input type="text"/>

Business Details

Full legal name

Business trading name	Trading name for customer receipts (up to 20 characters)*
<input type="text"/>	<input type="text"/>

ABN	ACN
<input type="text"/>	<input type="text"/>

Business Address

Location street address (must be a physical address of business, not a PO BOX)

Suburb	City
State	Postcode

Mailing street address

Suburb	City
State	Postcode

Delivery street address

Suburb	City
State	Postcode

Contact Details

Contact name

Telephone ()	Mobile number
<input type="text"/>	<input type="text"/>

Email address	Website address
<input type="text"/>	<input type="text"/>

Are you living in Australia and are you a Australian resident for tax purposes?

Yes No

Full Description of Business

What goods or services do cardholders purchase from you?

Proprietors/Directors

First name	Surname
<input type="text"/>	<input type="text"/>

Middle name(s)	DOB
<input type="text"/>	<input type="text" value="/ /"/>

First name	Surname
<input type="text"/>	<input type="text"/>

Middle name(s)	DOB
<input type="text"/>	<input type="text" value="/ /"/>

First name	Surname
<input type="text"/>	<input type="text"/>

Middle name(s)	DOB
<input type="text"/>	<input type="text" value="/ /"/>

First name	Surname
<input type="text"/>	<input type="text"/>

Middle name(s)	DOB
<input type="text"/>	<input type="text" value="/ /"/>

*If your business has more than 4 directors/proprietors, please provide details on a separate sheet.

Business Account Details

Please ensure all details are correct. NAB cannot check that the Beneficiary's name matches the BSB and account number. An incorrect BSB or account number will result in your money being paid to the wrong account and may result in the loss of funds.

	BSB number	Account number	Account name
Credit funds to	<input type="text"/>	<input type="text"/>	<input type="text"/>

	BSB number	Account number	Account name
Debit fees from	<input type="text"/>	<input type="text"/>	<input type="text"/>

Both nominated accounts must be BUSINESS ACCOUNTS. If you nominate a Non-NAB account, please complete the Direct Debit Request form provided and attach a copy of your bank statement. Please see terms and conditions below.

Merchant Facility

Type of terminal required

NAB provided: Standalone Mobile Integrated

Customer Owned: Quest DPT Quest Integrated DataMesh NAB Easy Tap

How many terminals are required?

Are you a current merchant account holder with NAB? Yes No

If yes, provide your Merchant Number

Do you currently have, or have you ever held, merchant facilities in this or any other business name? Yes No

Were these facilities terminated by the financial institution for any reason? Yes No

Nature of Transactions

	Historic	Projected
Average number of credit card transactions per month	<input type="text"/>	<input type="text"/>
Average value of a credit card sale	\$ <input type="text"/>	\$ <input type="text"/>
Total annual business turnover (includes cash, cheques, cards etc)	\$ <input type="text"/>	\$ <input type="text"/>

Does your business take full or partial payments prior to delivery of goods and services (including subscriptions and memberships)? Yes No

What percentage of your credit card sales are prepaid? %

Average days to deliver goods/services following payment? Days

Comments

Terminal Functions Required

Key Entry What percentage of your sales will be done via Key Entry %

Refunds Tips AMEX – Please provide existing AMEX merchant number

Cash-out Voids Diners – Please provide existing Diners merchant number

Application confirmation

Before signing and/or submitting this form by email, please complete all sections of this application and read all of the important information on this form, including the Privacy and Collection of Information statement and the Authority and Declaration. By submitting this form to NAB, the Applicant acknowledges and declares that:

- The information submitted is true and correct;
- The Applicant has read the section headed “Privacy and Collection of Information” and makes the Declaration set out on the following page.

Signature

If submitting for a company, print full name and capacity for signing (eg. Director)

Date

Privacy Notification

This notification covers National Australia Bank Ltd ABN 12 004 044 937 and its related companies (the 'Group'). It includes all the banking, financing, funds management, financial planning, superannuation, insurance, broking and ecommerce organisations in the Group. We are grateful for the trust and confidence you have in us to safeguard your privacy. The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy available at www.nab.com.au/privacy.

How we collect information from you

We'll collect your personal information from you directly whenever we can, for example when you fill out a form with us, when you've given us a call, used our websites (including via cookies) or mobile applications or dropped into one of our branches. (See our Cookies Policy www.nab.com.au/cookies for more information). Sometimes we collect your personal information from third parties. You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How we collect your information from other sources

Sometimes we collect information about you from other sources. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we have loyalty programs with or we sponsor;
- at your request, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold with information collected from or held by external sources.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

NAB believes that by applying for this account, you're not a US citizen or tax resident. If you are a US citizen or tax resident, you'll need to advise NAB by calling 1300 550 316 between 9am and 5pm (AEST/ADST) Monday to Friday.

How we use your information

We use your information to provide you with the product or service you asked for, and for other purposes including:

- giving you information about a product or service including financial help, guidance and advice;
- considering whether you are eligible for a product or service, including identifying or verifying you or your authority to act on behalf of a customer;
- processing your application and providing you with a product or service;
- administering the product or service we provide you, which includes answering your requests and complaints, varying products and services, conducting market research, and managing our relevant product portfolios;

- telling you about other products or services that may be of interest to you, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to;
- identifying opportunities to improve our service to you and improving our service to you;
- determining whether a beneficiary will be paid a benefit;
- assisting in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- allowing us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing)
- preventing or investigating any fraud or crime, or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- for any purpose for which you have given your consent.

You can let us know at any time if you no longer wish to receive direct marketing offers from the Group. We will process your request as soon as practicable. Where you have subscribed to something specific (like to hear from one of our sponsored organisations) then these subscriptions will be managed separately. If you no longer wish to receive these emails click the unsubscribe link included in the footer of our emails.

How we use your credit information

In addition to the ways for using personal information mentioned above, we may also use your credit information to:

- enable a mortgage insurer or title insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange the securitising of loans.

What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- personalise your experience with us;
- verify your identity or protect against fraud; or
- let you know about other products or services from our Group that might better meet your financial, ecommerce and lifestyle needs.

Sharing your information

We may share your information with other organisations for any purposes for which we use your information.

Sharing with the Group

We may share your personal information with other Group members. This could depend on the product or service you have applied for and the Group member you are dealing with. Where appropriate we integrate the information we hold across the Group to provide us with a complete understanding of you and your needs, including giving you access to the Group or related products you hold via Internet Banking.

Sharing at your request

We may need to share your personal information with your representative or any person acting on your behalf (for example, financial advisers, lawyers, settlement agents, accountants, executors, administrators, trustees, guardians, brokers or auditors) and your referee such as your employer (to confirm details about you).

Sharing with Credit Reporting bodies

We will share some information including personal information about you, your business partners, your office bearers, your company and its directors with credit reporting bodies and other groups and receive commercial credit information about you, your business partners, your office bearers, your company and its directors to help us assess your creditworthiness. The information we receive may include bankruptcy, court proceedings or disqualification from directorships. We will not obtain consumer credit reports on individuals. By continuing with this application you are:

- consenting to us sharing and receiving information as set out above and,
- that you confirm that your co-directors, office bearers or partners also consent to us sharing and receiving information as set out above.

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the NAB Group who sell products or services on our behalf;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- insurance, investment, superannuation and managed funds organisations, and their advisers and service provider;
- medical professionals, medical facilities or health authorities who verify any health information you may provide;
- real estate agents, valuers and insurers (including lenders' mortgage insurers and title insurers), re-insurers, claim assessors and investigators;
- brokers or referrers who refer your application or business to us;
- other financial institutions, such as banks, as well as guarantors and prospective guarantors of your facility;
- organisations involved in debt collecting, including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property;
- organisations we sponsor and loyalty program partners, including organisations the NAB Group has an arrangement with to jointly offer products or has an alliance with to share information for marketing purposes;
- companies we arrange or distribute products for, such as insurance products;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- any party involved in securitising your facility, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- organisations that assist with our product planning, analytics, research and development;

- mailing houses and telemarketing agencies and media organisations who assist us to communicate with you, including media or social networking sites;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (eg. consultants and any independent customer advocates);
- government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities); and
- where you've given your consent or at your request, including to your representatives, or advisors.

Sharing outside of Australia

We run our business in Australia and overseas. We may need to share some of your information (including credit information) with organisations outside Australia. Sometimes, we may need to ask you before this happens. You can view a list of the countries in which those overseas organisations are located at www.nab.com.au/privacy/overseas-countries-list/

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

We will not share any of your credit information with a credit reporting body, unless it has a business operation in Australia. We are not likely to share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with organisations unless they have business operations in Australia. However in the event NAB seeks assistance from a related company to manage defaulting loans, we may need, as a consequence, to disclose credit eligibility information to the Bank of New Zealand, located in New Zealand. We are likely to share other credit information about you with organisations outside Australia. A list of countries in which those overseas organisations are located is set out above.

Accessing your information

You can ask us to access information that we hold about you. You have special rights to access credit information we obtain about you from a credit reporting body or that we derive from that information. You can find out how to access your information (including your credit eligibility information) by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling 13 22 65 and asking us for a copy.

Correcting your information

You can ask us to correct information we hold about you. You have special rights to correct your credit information. You can find out how to correct your information (including your credit information) by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling 13 22 65 and asking us for a copy.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with these complaints, by reading our Privacy Policy, available at www.nab.com.au/privacy or by calling 13 22 65 and asking us for a copy.

Contact us

We care about your privacy. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by:

- submitting an online Compliments, Suggestions or Complaints form via www.nab.com.au
- calling our contact centre on 13 22 65 (Hearing impaired customers can call TTY 13 36 77)
- speaking to us in person at a branch

Contact details for credit reporting bodies

When we're checking your credit worthiness and at other times, we might share information about you with credit reporting bodies. The contact details of those credit reporting bodies are set out below. Each credit reporting body has a credit reporting policy about how they handle your information. You can obtain copies of these policies at their websites.

illion

<https://www.illion.com.au>

Illion's credit reporting policy is set out at <https://www.illion.com.au/legal/illion-credit-reporting-policy-australia/>

Phone: 1300 734 806

Email: pac.austral@illion.com.au

Mail: Consumer Support Experian Australia PO Box 1969 North Sydney NSW 2060

Equifax Australia Information Services and Solutions Pty Limited

<http://www.mycreditfile.com.au>

Equifax's credit reporting policy is set out at <https://www.equifax.com.au/credit-reporting-policy>

Mail: Equifax Public Access, PO Box 964, NORTH SYDNEY NSW 2059

Contact credit reporting bodies if you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you. If you do this, the credit reporting body mustn't use or disclose the information during an initial 21 day period without your consent (unless the use or disclosure is required by law). This is known as a ban period.

If, after the initial 21 day ban period, the credit reporting body believes on reasonable grounds that you continue to be or are likely to be the victim of fraud, the credit reporting body must extend the ban period as they think reasonable in the circumstances. The credit reporting body must give you a written notice of the extension.

Contact credit reporting bodies if you don't want your information used by them for direct marketing/pre-screening purposes

Credit reporting bodies can use the personal information about you that they collect for a pre-screening assessment at the request of a credit provider unless you ask them not to. A pre-screening assessment is an assessment of individuals to see if they satisfy particular eligibility requirements of a credit provider to receive direct marketing. You have the right to contact a credit reporting body to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for that purpose.

Authority and Declaration

Authority

[where NAB requires further information] I/We authorise NAB to seek any additional information it may require (including any information required to verify my/our identity) from my/our accountant, solicitor, adviser, bank, other financial institutions or contact person named in this Application, and I/we authorise my/our accountant, solicitor, adviser, bank, other financial institution or contact person to supply such information.

Declaration

[Personal information about an individual] I/We declare that where I/we have provided personal information about an individual (such as an employer, relative, spouse/partner, solicitor or contact person), I/we have made or will promptly make the individual, aware of that fact and:

- That their personal information has been collected by NAB for the purpose of providing me/us with the product or service which is the subject of this Application (including assessing my/our Application) and managing and administering the product or service and protecting against fraud;
- That their personal information may be disclosed to other organisations involved in the provision, management or administration of my/our product or service as required by law or with their consent;
- that I/we may not be able to obtain the product or service the subject of this Application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- give the individual NAB's contact details.

[Insolvent, bankruptcy] I/We declare that I/we have never been insolvent nor committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors and that there is no unsatisfied judgement in any court against me/us.

[Content of the Application Form] I/We declare that I/we have read the particulars which have been completed in this Application and declare that those particulars and the information in the accompanying documents are true, correct and complete. I/We acknowledge that the representations made in this Application have been made to NAB to induce NAB to grant financial accommodation to the Applicant(s) named in the Application and to enable NAB to determine whether or not to grant such financial accommodation.