



NAB TRAVELLER CARD (OFF-SALE)

User guide
Including Terms and Conditions
Effective 31 October 2020

WELCOME TO THE NAB TRAVELLER CARD

When you're travelling, it's reassuring to know your NAB Traveller Card is packed with travel-friendly features, providing you with:

- Access to over 2.1 million ATMs displaying the Mastercard® logo and the ability to make purchases at over 52 million Mastercard locations worldwide.¹
- Additional peace of mind, as the card is chip and PIN protected and isn't linked to a NAB deposit account.
- A choice of up to 10 currencies.
- Use NAB Internet Banking to manage your money. You can transfer money from your linked accounts to your NAB Traveller Card.
- If you don't have access to NAB Internet Banking, simply go to nab.com.au/travelcard and select 'Login to My Account' and follow the steps to register your primacy card to access a range of service tools. You will have the ability to reload² money on your card via BPAY®.
- A secondary card in case your primary card is lost or stolen.
- 24/7 global emergency assistance.
- A Card is valid for up to five years. Once the Card is expired it cannot be used after the expiry date. A replacement card will not be sent out.

GETTING STARTED

Once you have purchased your NAB Traveller Card, please follow a few simple steps to get started:

- a. Sign the back of both your cards immediately after receiving them.
- b. Peel back the tabs on the letter to reveal the PIN for each card. Once you've memorised your PINs, make sure you destroy the letter so no one can see them.
- c. Your card will be active and ready to use immediately. If you want to use the online card services tool go to nab.com.au/travelcard and select 'Login to My Account' and follow the steps to register your primary card.

This guide is designed to get you started and contains a general summary of the NAB Traveller Card.

We recommend that you read the NAB Traveller Card Product Disclosure Statement (PDS) attached to this User Guide, which has more detailed information about the use of the Card including applicable fees and limits. The PDS can also be found at nab.com.au/travelcard or any NAB branch.

RELOADING YOUR CARD

You can reload² your card using either of the following options:

NAB Internet Banking

Use NAB Internet Banking to load additional funds from your linked NAB accounts to your NAB Traveller Card immediately.

If you load into a currency on the card other than Australian dollars, the NAB Currency to Currency foreign exchange rate will apply.

At any NAB branch (in person)

When loading at an Australian NAB branch, as well as the money you wish to load on your card, bring your NAB Traveller Card and a valid photo ID.

Funds loaded in branch will incur the NAB Currency to Currency foreign exchange rate and the exchange rate will be applied at the time of loading. The funds you load will be available to use on your card immediately.

Via BPAY (online or over the phone)

Biller Code: 195016

Reference Number: Your 16-digit card number

For BPAY reloads you need to allow two to three Australian business days for funds loaded to appear on your card. The exchange rate will be applied at the time of processing, not at the time that the BPAY transaction is initiated.

If you use NAB Internet Banking to BPAY and have SMS Security set up, you should set up NAB Traveller Card as a preferred biller before you travel. Otherwise for SMS Security you will need your mobile handy (with global roaming activated) the first time you reload your card.

Funds loaded via BPAY are loaded into your default currency. When you purchase the Card, the default currency is Australian dollars which you can change online at 'My Account'. Ensure BPAY loaded funds are on your card before changing your default currency.

If you load into a currency on the card other than Australian dollars, the NAB Currency to Currency foreign exchange rate will apply.

USING YOUR NAB TRAVELLER CARD

Your NAB Traveller Card will be activated automatically at the time of purchase.

The card can be used to pay for purchases, but cash can only be withdrawn at ATMs displaying the Mastercard logo.

The great flexibility of the NAB Traveller Card means that if you have more than one currency loaded, the card will automatically use up the remaining money you have in the local currency then select the next available currency according to the predetermined default Order of Priority listed below. Funds will be debited from the balance of each currency in this order until the transaction amount has been satisfied. The priority order cannot be changed. Transactions that require a currency conversion are calculated using Mastercard foreign exchange rates and are subject to the NAB Foreign Currency Conversion fee.

The currency 'Order of Priority' is:

1. Australian Dollars – AU\$
2. US Dollars – US\$
3. Great British Pounds – GB£
4. Euros – EU€
5. Canadian Dollars – CA\$
6. New Zealand Dollars – NZ\$
7. Japanese Yen – JP¥
8. Singapore Dollars – SG\$
9. Hong Kong Dollars – HK\$
10. Thai Baht –TH฿

MANAGING YOUR NAB TRAVELLER CARD

The NAB Traveller Card can be managed, using NAB Internet Banking, 'My Account' or by contacting Card Services.

NAB Internet Banking

Use NAB Internet Banking to:

- Check your balances
- View your transaction history
- Move your currencies from one currency to another (the NAB Currency to Currency foreign exchange rate will apply)

My Account – go to nab.com.au/travelcard to login

Use 'My Account' to do all of the above, plus:

- Update your personal details
- Change the default currency
- Securely reveal your PIN
- Securely cash out funds from your Card to your Australian bank account

Card Services – see 'Contact us' for details

All of the above can be done over the phone plus general enquiries.

FAQS

Who should I contact if I have a problem with my NAB Internet Banking?

If you have a problem using NAB Internet Banking, call the Internet Banking Support Team on 1300 651 656 from 7am-9pm Monday-Friday, or 8am-6pm on weekends (AEST/AEDT) (if you're overseas, the number to call is +61 3 8641 9886).

Do I select cheque, savings or credit on the ATM?

If an ATM screen or merchant prompts you to choose 'which account', you should select the 'Credit' option.

Will NAB charge me a fee for ATM withdrawals or point of sale transactions?

NAB won't charge you overseas ATM or point of sale fees for making withdrawals and balance enquiries at ATMs displaying the Mastercard logo and point of sale transactions at Mastercard locations. Some operators may directly charge a fee³.

What do I use the secondary card for?

The secondary card and PIN can be used if the primary card is lost or stolen. You must keep the secondary card and PIN in a safe place and must not give the card to anyone else. Should your primary card be lost, misused or stolen, contact Card Services immediately.

If you do happen to use your secondary card and PIN instead of the primary card, you will not de-activate or cancel the primary card.

What if my cards have been lost, stolen or misused, or my PIN has been compromised?

You need to contact Card Services immediately and they will explain your options for replacement cards and emergency cash.

What is pre-authorisation?

A pre-authorisation is a hold over funds on your card. A merchant such as a hotel or car hire company may estimate the cost of your bill and ask you to use a card as guarantee. The merchant will then put a hold over the pre-authorized amount which you'll not be able to use to make transactions. Pre-authorisations can last for up to 30 days. NAB does not recommend that you use your NAB Traveller Card for pre-authorisations. You can of course use your NAB Traveller Card to settle your final bill.

What if my card is declined in a shop?

This should only happen if Mastercard is not accepted at that location; you are shopping in a restricted country; you don't have enough money on the card to cover the purchase or the merchant does not accept prepaid cards (e.g. a cruise company). If the merchant supports it, you can always use what money you do have on your NAB Traveller Card to make a partial payment and then use another form of payment acceptable to the merchant for the remainder of the purchase.

Be aware that some merchants, such as restaurants and car hire companies, may require the card to have an available balance greater than the purchase amount before they will authorise the payment.

What do I do when asked if I want to pay for my transaction in Australian Dollars instead of the local currency?

If you have funds loaded onto your NAB Traveller Card in the currency of the country you are in, we recommend that you do not choose to transact in Australian Dollars.

Some foreign retailers and ATM operators give cardholders the choice of paying in either the currency of the country they are visiting or their own home currency/Australian Dollars.

If you make a transaction in a country where the local currency is the same as a currency on your NAB Traveller Card (e.g. using your US Dollar funds in the USA) and you opt to pay in Australian Dollars, this will result in a foreign exchange transaction at additional cost to you as the card will seek to transact in Australian Dollars rather than the local currency.

Transactions and fees that require a currency conversion are calculated using Mastercard foreign exchange rates and are subject to the NAB Foreign Currency Conversion fee. See Fees and Limits tables contained in the PDS.

What do I do if I find an incorrect transaction on my card?

If you have any queries about your NAB Traveller Card balances or you notice an unauthorised transaction, please notify Card Services immediately.

RESTRICTIONS

You may not use your card or card details in countries subject to US economic and or trade sanctions as it is a Mastercard product. Some countries may have government restrictions on currencies you can use. If you attempt to withdraw cash at an ATM or use your card at merchants in any of these countries, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries currently affected by sanctions are Iran, North Korea, Sudan and Syria.

If your card is declined in one of the above countries, it will still work in other non-restricted countries. Other countries, including Australia also have their own sanctions regimes that may restrict use of your Card in countries in addition to those listed above. Please ensure that you check with the website of the Department of Foreign Affairs and Trade (DFAT) and the Office of Foreign Assets Control (OFAC).

NAB recommends that you read the NAB Traveller Card Product Disclosure Statement which is attached to this User Guide, and can also be found at nab.com.au/travelcard or any NAB branch.

CONTACT US

NAB Traveller Card contact details

Useful telephone numbers for Card Services 24/7 emergency assistance, lost or stolen cards.

You can contact Card Services 24/7 on 1800 098 231 (within Australia) +44 207 649 9404 (if overseas)

or the freecall number for the country you are in.

You can find contact numbers in the PDS and by going to nab.com.au/travelcard, then select 'Login to My Account' and look under 'Contact us' –

Free to call emergency numbers.

IMPORTANT INFORMATION

1 NAB Traveller Card cannot be used for money transfers or for accessing or purchasing goods from adult or gambling internet sites (when correctly identified), and must not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the card in the country of purchase and/or use. In addition, the NAB Traveller Card cannot be used in some restricted countries, please refer to page 17 of the PDS for further information.

2 Load and reload limits apply. Funds loaded via NAB Internet Banking will be available straight away. Allow two to three Australian business days for funds loaded via BPAY to appear on your card. The exchange rate that will be applied is the rate at the time of processing, not at the time that the BPAY transaction is initiated. Reloads are calculated using the NAB Currency to Currency foreign exchange rate. See Fees and Limits tables contained in the PDS.

3 Some operators and merchants may directly charge a fee. Daily transaction and ATM withdrawal limits apply. Transactions and fees that require a currency conversion are calculated using Mastercard foreign exchange rates and are subject to the NAB Foreign Currency Conversion fee. See Fees and Limits tables contained in the PDS.

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