



# **NAB PURCHASING AND CORPORATE CARD**

Conditions of Use  
Effective 9 November 2016

# Cardholder Conditions of Use

Any use of the NAB MasterCard Purchasing Card, NAB Visa Purchasing Card, NAB Visa Corporate Card or NAB MasterCard Corporate Card (in these conditions 'Card') issued to you to operate the Account is subject to the following Conditions of Use. These Conditions of Use apply in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions under which the Card was issued. In these Conditions of Use 'the Account' means the account in the name of the Customer established by the Customer in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions.

## Issue of a Card

- (a) Any Card issued by National Australia Bank Limited ABN 12 004 044 937 ('NAB') to you is for use on the Account as agent for the Customer subject to these Conditions of Use. The Card is issued on the understanding that each presentation by you constitutes a request by the Customer for credit to be extended to the Customer in accordance with the NAB Purchasing and Corporate Card Facility Terms and Conditions.
  - (b) 'Customer' means the company or persons authorising the issue of a Card to you (and being the 'Customer' as defined in the NAB Purchasing and Corporate Card Facility Terms and Conditions).
2. NAB may at times issue a new Card to you which will also be subject to these Conditions of Use.
3. You agree the Card is the property of NAB.

## Use of a Card

4. A Card will not be accepted unless it carries your signature and is used during the period shown on the Card.
5.
  - (a) A Card will normally be honoured by banks and merchants displaying the relevant card scheme sign.
  - (b) However, applicable card scheme promotional material displayed on any premises does not mean that all goods and services available at those premises may be purchased with your Card. NAB is not liable for any refusal of any merchant or bank to accept or honour your Card.
  - (c) Subject to any applicable law, NAB will not be responsible for goods or services supplied to you. Any complaints must be resolved with the merchant. In some circumstances NAB may be able to lodge a claim to request or refund for you under the card scheme's rules for disputed transactions. Details about chargeback rights and the procedures for disputing transactions are in the Facility Terms and Conditions. You should contact NAB immediately about any disputed transaction.
6. The minimum amount of a cash advance may vary from bank to bank and scheme to scheme. NAB's minimum amount for a cash advance conducted over the counter at a NAB branch is A\$20.
7. Your Card may only be used until such time as NAB cancels your Card, which it may do at any time without notice. Examples of when NAB may do this include but are not limited to where NAB believes on reasonable grounds your continued use of your Card may cause loss to the Customer or NAB, or the Customer is in default of the Facility Terms and Conditions. These examples are for guidance only

and do not limit the ability of NAB to cancel your Card. Upon being notified that NAB has cancelled your Card, you undertake to return that Card to NAB or to the Customer. From the date of notice of cancellation the Card may not be used and no further credit applicable to the Card will be extended by NAB to the Customer on the Account.

8. (a) You may, with the Customer's consent, apply to use your Card in NAB's electronic banking facilities. Upon receipt of the Card or Card Account Details (as defined in the Conditions of Use for Electronic Banking (card based)), whichever is received first, the use of the Card and Card Account Details will be subject to the Conditions of Use for Electronic Banking (card based). However, note 6.5 and the guidelines on security in 6.6 in the Conditions of Use for Electronic Banking (card based) apply immediately upon receipt of the Personal Identification Number ('PIN').  
  
(b) In the event of a conflict between the Conditions of Use and the Conditions of Use for Electronic Banking (card based) the Conditions of Use for Electronic Banking (card based) shall prevail. For the purposes of 2.1 of the Conditions of Use for Electronic Banking (card based), you may only nominate the Account.
9. A Card must not be used for any unlawful purpose, including the purchase of goods or services, prohibited by local law in the cardholder's jurisdiction.
10. If a Card or account is used to make a transaction in a foreign currency or a foreign country, the Australian dollar amount listed on your account depends on the following, including the relevant credit card scheme.

(a) **MasterCard**

(i) **Transactions originating overseas in currencies other than Australian dollars (AUD)**

Purchases, cash advances, refunds and any other charges incurred in currencies other than Australian dollars or United States dollars (USD) are converted to USD as at the dates they are processed by MasterCard International (MasterCard) using a government-mandated exchange rate or a wholesale exchange rate obtained by MasterCard from a range of international currency providers. These USD amounts are then converted to AUD using a government-mandated exchange rate or a wholesale exchange rate obtained by MasterCard from a range of international currency providers.

Purchases, cash advances, refunds and any other charges incurred in USD are converted to AUD as at the date of processing by MasterCard, using a government-mandated exchange rate or a wholesale exchange rate obtained by MasterCard from a range of international currency providers.

For a purchase, the converted AUD amount that appears on your account as the transaction amount, includes a MasterCard Issuer Cross-Border Assessment and a MasterCard Currency Conversion Assessment specified in your Offer Letter. The MasterCard assessments are calculated with reference to

the USD amount by MasterCard during the conversion process. These assessments are charged to NAB and on charged by NAB to your account.

For a cash advance, the converted AUD amount appears on your account as the transaction amount and does not include the MasterCard assessments charged to NAB.

(ii) **Purchases originating in Australia in currencies other than Australian dollars (AUD)**

Purchases made in Australia originating in currencies other than AUD will not be subject to a MasterCard Issuer Cross-Border Assessment.

However, a purchase will be subject to a MasterCard Currency Conversion Assessment.

(Note: MasterCard converts a refund using the exchange rates applicable as at the date of processing by MasterCard. This means that the refund may be converted using exchange rates different from the ones used to convert the original purchase.)

(b) **Visa**

Purchases, cash advances, refunds and any other charges, incurred in currencies other than Australian dollars are converted to Australian dollars (directly from United States, Canadian, New Zealand and Singapore dollars, pounds sterling, euros and Japanese yen or, if in a currency other than these currencies, first to

United States dollars) as at the dates they are processed by Visa International using exchange rates determined by them. The exchange rates used by Visa International to convert a foreign currency transaction to Australian dollars are wholesale market rates selected by Visa International from within a range of wholesale rates or the government-mandated rate, in effect one day prior to the Visa International Central Processing Date.

The converted Australian dollar amount for a purchase which appears on your account as the transaction amount, includes a fee charged by Visa International to NAB and is calculated on the converted Australian dollar amount during the currency conversion process by Visa International. This fee is specified in your Offer Letter.

The converted Australian dollar amount for a cash advance appears on your account as the transaction amount and does not include the fee charged by Visa International to NAB.

(Note: Refunds incurred in currencies other than Australian dollars are converted to Australian dollars as at the date they are processed by Visa International using exchange rates determined by them. This often results in the refund being converted using an exchange rate different from the one used to convert the original purchase.)

## Credit limit

11. The credit limit applicable to the Card issued to you to access the Account is the amount notified to you by NAB or the Customer. You must not exceed the credit limit applicable to the Card.

## Lost and stolen Cards, and unauthorised use of Cards

12. (a) If your Card is lost or stolen within Australia you must immediately notify NAB by calling 1800 033 103, or any other means NAB makes available to you. If your Card is lost or stolen outside Australia, you must notify a bank displaying the appropriate scheme sign. In either case, you must also notify the Customer.  
  
(b) Where requested, you must give NAB all the information you have about how the loss occurred.  
  
(c) You acknowledge that the Customer may have liability for transactions made by use of the Card until NAB receives notice from you or the Customer.
13. **You should immediately notify the Customer of any unauthorised mail, telephone, or Internet order arising from the use of the Card.**

## Variation

14. Subject to any applicable law or industry code of conduct, NAB Purchasing and Corporate Card Facility Terms and Conditions and Conditions of Use for Electronic Banking (card based) may be varied by NAB by notice in writing to the Customer or to you as agent of the Customer or by advertisement in the national or local press no later than the day the variation takes effect.



## Schedule 1

### **Your NAB Corporate Card or NAB Purchasing Card and your personal information**

When you apply for or use in any way your NAB Corporate Card or NAB Purchasing Card, personal information about you may be collected, used and disclosed by National Australia Bank Limited ('NAB') for a variety of purposes as set out in NAB's Privacy Notification.

In addition to the circumstances described in the NAB Privacy Notification, personal information relating to the use of your card (such as transactions charged to your card) may also be collected, used and passed on by:

- merchants with whom your card is used and their financial institutions;
- credit card scheme organisations (such as Visa International Service Association and MasterCard International Incorporated), their related organisations and their service providers; and
- National Australia Bank Group companies and their service providers,

including so that this information can ultimately be provided by NAB to the NAB customer who is liable for the use of your card ("Accountholder"). This information is disclosed to the Accountholder to better inform them about the transactions which are charged to their account.

Transaction information that may be disclosed to the Accountholder may be very detailed and may include, for example, the nature and amount of hotel charges charged to your card or the itinerary, dates and class of travel charged to your card.

If you have any questions or concerns about how the Accountholder uses or discloses personal information about you that it receives from NAB, you should discuss this with the Accountholder.

**(Note:** A copy of NAB's Privacy Notification should have been provided to you by the Accountholder. If you have not received your copy, please ask the Accountholder for one. The NAB Privacy Notification may also be viewed at [nab.com.au](http://nab.com.au).)

For more information call

**13 10 12**

8am – 8pm EST, Monday to Friday  
or visit us at [nab.com.au](http://nab.com.au)



Hearing impaired customers  
with telephone typewriters  
can contact us on **1300 363 647**