



NAB

Traveller Card

**Product Disclosure Statement
Including Terms and Conditions
Effective – 26 April 2016**

Quick Reference

NAB Traveller Card Contact Details

Card Services email address:

cardservices@nabtravellercard.com.au

Contact Numbers for Card Services 24/7 emergency assistance:

Please refer to pages 40 and 41 for the specific country phone numbers.

Lost, misused and stolen Cards:

If your primary and/or Secondary Card is lost or stolen, please contact Card Services immediately, so that we can cancel your Card/s. If you still have your Secondary Card you will be able to access your funds using the Secondary Card. As it has a different PIN, you won't have to wait for a replacement Card. If you have lost both Cards, we can organise replacement Cards and also offer assistance including emergency cash.

Balance and Transaction Enquiry:

You can check your NAB Traveller Card balances and Transactions:

- using NAB Internet Banking;
- online at nab.com.au/travelcard by logging into My Account; or
- by calling Card Services.

Forgotten PIN:

Please call Card Services if you have forgotten your PIN. We will remind you of your PIN (subject to verification of your identity).

The Card will be disabled if an incorrect PIN is entered into an ATM three successive times. If the Card is disabled, please contact Card Services to reactivate your Card. There may be a delay (up to 24 hours) in reactivating a disabled Card.

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Product Disclosure Statement

About this Product Disclosure Statement

This Product Disclosure Statement ('PDS') contains important information about the NAB Traveller Card issued by National Australia Bank Limited ABN 12 004 044 937 AFSL 230686.

It's important you read all sections of this PDS before making a decision to acquire the NAB Traveller Card. This PDS is not a recommendation or opinion that the NAB Traveller Card is appropriate for you. It has been prepared without taking into account your personal objectives, financial situation or needs.

Part A

- This section includes general information about the NAB Traveller Card and its features, the risks and other important information about the NAB Traveller Card.

Part B

- This section sets out the Terms and Conditions that govern the use of the NAB Traveller Card. It also includes the meaning of some words used in this PDS.

Part A – General Information

Summary of important contact details

Postal Address:

Card Services
NAB Traveller Card
PO Box 1653
North Sydney NSW 2060

Card Services:

General enquiries: available 24 hours, 7 days a week

- Within Australia: 1800 098 231 (free call, calls from mobiles or hotel rooms may attract additional charges)
- Outside Australia: By calling the numbers listed on pages 40 and 41.

Email address:

cardservices@nabtravellercard.com.au

Balance and Transaction enquiries

Check your NAB Traveller Card balances and Transactions:

- using NAB Internet Banking
- online at nab.com.au/travelcard by logging into My Account
- by calling Card Services.

Lost, misused or stolen Cards

Please contact Card Services immediately if you believe your Card has been lost, misused or stolen.

Forgotten or compromised PIN

Please call Card Services:

- if you think your PIN has been compromised
- if you have forgotten your PIN. Once we verify your identity we will remind you of your PIN
- if your Card has been disabled because you have entered an incorrect PIN three successive times.
Once we verify your identity we will reactivate your Card. There may be a delay (up to 24 hours) when we do this.

Reloading your Card

NAB Internet Banking reload

Use NAB Internet Banking to load additional funds from your linked NAB accounts to your NAB Traveller Card. The funds you load will be available to use on your Card immediately.

In a NAB branch

In person at any NAB branch. The funds you load will be available to use on your Card immediately.

BPAY® reload

Reload with BPAY either online or over the phone. It's the same process as paying a bill (payment can't be made by credit card). Just enter the payment details below, the amount you wish to add and then confirm the Transaction.

When loading with BPAY, the currency will be loaded in Australian Dollars if you have not set a default Currency online at My Account. The exchange rate will be applied at the time of processing, not the time that the BPAY Transaction is initiated.

Biller Code: 195016

Reference Number: Your 16-digit Card number

Note: Please be aware that BPAY reloads can take two to three Australian business days to process.

Features and benefits

What is the NAB Traveller Card?

The NAB Traveller Card is a reloadable MasterCard® prepaid travel Card that you can use to make purchases or withdraw cash at ATMs worldwide wherever MasterCard is accepted. Your Card allows you to take up to 10 different Currencies for spending overseas which you can use at restaurants, hotels, online or over the phone.

The Card's use is subject to any Transactions prohibited by international laws and sanctions.

You will receive a Secondary Card (with its own different PIN) when you purchase a NAB Traveller Card. This Secondary Card is a back up card so you can continue to access your pre-loaded Card Funds if you lose the primary Card.

The use of the Card is subject to the Terms and Conditions in Part B of this booklet.

®MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

®BPAY is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

Risks

Security

It is important that you safeguard your Card, Card Details, your PIN and any other passwords, equipment or software required for the operation of your NAB Traveller Card. If you do not, then you may be liable for Unauthorised Transactions and other amounts explained further in Part B – Terms and Conditions.

You may also have other liabilities and NAB's liability may be limited as described in Part B – Terms and Conditions.

In some circumstances:

- NAB may not be liable for losses caused by equipment or system failure (including consequential losses).
- NAB's liability for Unauthorised or mistaken Transactions is limited, meaning that you may still be liable for the Transaction.

Access

The amount that may be withdrawn using a NAB Traveller Card may be limited by the ATM operator or merchant. In some cases, the way in which a point of sale Transaction is processed will depend upon the functionality of the equipment that a merchant or other operator uses. The NAB Traveller Card can only be used where MasterCard is accepted.

Multiple Currencies and foreign exchange fluctuations

A NAB Traveller Card can be loaded or reloaded with multiple pre-determined Currencies. The Currencies available in respect of NAB Traveller Card may vary from time-to-time and not all Currencies may be available at all times. Before making a decision to acquire the Card, please check with any NAB branch or on nab.com.au/travelcard for details of the available Currencies.

When a cardholder loads and/or allocates funds across multiple Currencies, the cardholder is exposed to, and takes the risk of, foreign exchange fluctuations across these various Currencies. The foreign exchange rate at the time you chose to convert your preloaded funds to another Currency may not be the most favourable e.g. when you make a request to close your Card.

Sometimes you may not have funds available on the NAB Traveller Card in the Currency of the Transaction. This could occur if it was not one of the Currencies you loaded onto the Card or because you do not have sufficient balance in that

Currency loaded on the Card. If this happens, to fund the Transaction, the Card will use your available Currencies in the automated order of priority explained further in Part B – Terms and Conditions. The NAB Foreign Currency conversion fee will apply each time a Currency used to fund the Transaction is different to the Transaction Currency. The Fees table in clause 7 details the fees which will apply.

Service availability

There is a risk that the electronic network (e.g. ATM and NAB's electronic banking facilities) or the website which enables you to manage the NAB Traveller Card may not be available for a period of time. This means you may not be able to load funds or complete a Transaction. NAB is dependent upon the reliability and operational processes of technology and communication providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically.

Available balance

You need to ensure you have sufficient Card Funds on the Card to make your purchases. If at any time you exceed the Card Funds you have loaded onto the Card, you agree to pay NAB the excess immediately.

Remuneration or other benefits received by NAB staff members

NAB staff are salaried employees of NAB and in most cases do not receive any proportion of any fees or commissions paid to NAB or any other company in the National Group in connection with the financial services or financial product. Staff members may be entitled to receive additional monetary or non-monetary benefits and/or rewards resulting from participation in programs conducted by NAB. Monetary benefits or rewards may include an annual bonus, the level of which may depend on the overall performance of the National Group. Non-monetary benefits or rewards for staff members and their partners may include gift vouchers, film tickets, restaurant meals, attendance at an annual conference or other functions.

Whether staff members receive any such benefits and rewards depends on a number of performance related factors including the level of remuneration generated for NAB from sales of products as a consequence of the staff member's advice.

It is not possible to determine at any given time whether a staff member will receive such benefits or rewards or to quantify them. They are generally not directly attributable to any particular product that the staff member has given advice on.

Staff incentives

Where permitted by applicable law, from time-to-time NAB staff may receive an incentive from a third party (for example, a gift voucher, film tickets, restaurant meals or other similar incentives) up to the value of AU \$50 for selling or reloading a NAB Traveller Card.

Other important information

General

- The NAB Traveller Card is only available to you if you have a residential address in Australia.
- You will not earn any interest or return on the balance on the NAB Traveller Card.
- The NAB Traveller Card is not linked to a NAB deposit account.
- To use the Card at Point of Sale (POS) terminals and ATMs you should use the 'credit' option and not the 'cheque' or 'savings' option.

Updates relating to this PDS

Information in Part A of this PDS that is not materially adverse information may change from time-to-time and may be out of date at the time the PDS is given. You may access this updated information online at nab.com.au/travelcard.

Changes to the Part B – Terms and Conditions will be notified as set out in these Terms and Conditions.

Part B – Terms and Conditions

These Terms and Conditions govern the use of a NAB Traveller Card and Transactions made with the Card so it's important to read them. Please contact Card Services if you do not understand anything or are unsure about anything you read.

1. Meaning of words

ATM means an automated teller machine.

BPAY means the BPAY electronic payments service.

Card means the NAB Traveller Card issued by NAB and includes the primary Card and secondary Card issued to you.

Card Details means the information printed on the Card including the Card number and expiry date.

Card Funds means the total amount of the Currency loaded on your Card and available for Transactions using the Card at any given time.

Card Services means the team that provides the Services which we have arranged to be provided to you in connection with the Card.

Currency, Currencies means each Currency described in clause 3.2 and any additional Currencies we may make available in connection with the Card from time-to-time.

Extra facility means any banking facility offered by NAB from time to time and available for use in connection with a Card, and which permits you to use a Card or charge amounts to the Card. This includes NAB Internet Banking and each other banking facility available through the internet or telephone from NAB and any other electronic banking facility advised to the customer by NAB.

GST means any form of goods or services tax or any other Card Funds added tax and without limitation includes GST as defined in the A New Tax System (Goods and Services Tax) Act 1999(Cth).

MasterCard means MasterCard International Incorporated.

NAB means National Australia Bank Limited.

NAB branch means any branch of NAB.

NAB Internet Banking means the online services available to registered users of NAB Internet Banking.

My Account means the internet site provided by Card Services which gives you access to information about the

Card using the Security Details (at nab.com.au/travelcard or any other replacement internet site we notify to you).

Negative Balance means where there are insufficient Card Funds on your Card and a Transaction is processed and results in the Card Funds recording a negative balance. Examples of when this may occur are described in clause 8.10.

Personal Information means information, within the meaning of 'Personal Information' as that term is defined in the Privacy Act 1988 (Cth).

PIN means the 4 digit personal identification number we issue to you for use with a Card. A separate and different PIN is issued to you with the Secondary Card

POS means point of sale

Secondary Card means the one additional NAB Traveller Card issued to you with a primary Card and which has a separate Card number and PIN.

Security Details means the applicable security details given by you to us to be used for the purposes of verifying your identity when you access NAB Internet Banking, My Account or call Card Services and any change to those Security Details you have provided and which we have accepted.

Services means any Services provided by us or which we have arranged to be provided to you in connection with the Card.

Transaction means any Transaction using your Card or Card Details:

- (i) to withdraw cash from an ATM using the Card together with a PIN;
- (ii) to purchase goods or services at a merchant using the Card together with the PIN or signature;
- (iii) to make a payment to a merchant using the Internet or phone using the Card number and any required Card Details.

Unauthorised Transaction means a Transaction carried out without your knowledge or consent.

We, us, our means NAB and except where the context indicates a different intention, also includes any agent acting on behalf of NAB.

You, your means the purchaser of the Card.

- 1.1 Unless otherwise stated, all amounts of money specified in these Terms and Conditions are in Australian Dollars.
- 1.2 References to days, times or periods of time in these Terms and Conditions are according to Australian Eastern Standard Time (AEST).

2. When these Terms and Conditions apply

- 2.1 These Terms and Conditions govern the use of the Card including any Secondary Card.
- 2.2 You agree to these Terms and Conditions when you instruct NAB to load the initial Card Funds onto your Card.
- 2.3 Use of your Card or Card Details through an Extra Facility will be subject to the terms and conditions of the Extra Facility.

3. Purchasing the Card and loading the Currencies

Initial purchase of Card Funds

- 3.1 When you purchase a Card you will need to tell us which Currency or combination of Currencies and the amount of the Currency you would like to purchase and load onto the Card.
- 3.2 You can load up to 10 Currencies onto your Card. These Currencies are described below. We may vary Currencies from time-to-time. Details of available Currencies can be obtained at a NAB branch or on nab.com.au/travelcard. If we introduce a new Currency and you choose to allocate funds to that new Currency, these Terms and Conditions will apply.

AU\$ Australian Dollars

CA\$ Canadian Dollars

EU€ Euros

GB£ Great British Pounds

HK\$ Hong Kong Dollars

JP¥ Japanese Yen

NZ\$ New Zealand Dollars

SG\$ Singapore Dollars

TH฿ Thai Baht

US\$ US Dollars

- 3.3 The initial load of Card Funds must be in accordance with any minimum and maximum limits described in the Limits table in clause 3.11 and must be paid for in Australian Dollars:
 - (i) using cash; or
 - (ii) a transfer from a NAB Transaction account from which you can transfer funds; or
 - (iii) any other way we make available to you from time-to-time.
- 3.4 We will then convert the Australian Dollars received by us into the Currency you have nominated to be loaded on to the Card. We will give you a quote for the foreign

exchange rate before you convert the Currency.
The foreign exchange rate quoted is the NAB Currency to Currency foreign exchange rate.

Later purchase of Card Funds

- 3.5 Until the expiry of your Card you can add additional funds onto your Card.
- 3.6 You can reload your NAB Traveller Card, using NAB Internet Banking, at a NAB branch, via BPAY or any other method permitted by NAB.
- 3.7 You are responsible for determining the amount held for each Currency and for ensuring you have sufficient funds for all Transactions in the relevant Currency.
- 3.8 You can allocate your funds across different Currencies and reload your NAB Traveller Card with additional funds using the following methods:

(i) Using NAB Internet Banking

You may allocate your funds across different Currencies and transfer funds from your linked NAB accounts to your Card using NAB Internet Banking. Funds will be available for use on your Card immediately. The NAB Currency to Currency foreign exchange rate is applied at the time the transaction is initiated.

(ii) At a NAB branch

You can reload the Card in any NAB branch within Australia. You can ask for the applicable foreign exchange rates before you load funds on your Card. The foreign exchange rate quoted is the NAB Currency to Currency foreign exchange rate.

You can distribute your Australian dollars across the Currencies available on your Card. These amounts will be added to the Card Funds and available to you for use immediately.

(iii) Using BPAY

You can reload using BPAY either online or over the phone to transfer funds to purchase additional Card Funds. You must use NAB's biller code set out on page 3 of this booklet and your Card number as your customer reference number. There may be a delay of two to three Australian business days before these amounts are added to the Card and available for you to use. The applicable foreign exchange rate will be applied at the time of processing and not the time the BPAY Transaction is initiated by you.

When reloading your Card, the default Currency is automatically set to Australian Dollars. You can change

the default Currency by logging into My Account at nab.com.au/travelcard. You can only have one default Currency at a time. If you send a BPAY reload and then change your default Currency before we receive your BPAY payment, we will apply your BPAY reload to the Currency that is set as your default Currency at the time we process your reload.

Note: Please refer to clause 9 Foreign Currency Transactions for further details on the applicable foreign exchange rates.

(iv) Using Card Services and My Account

You can allocate your funds across different Currencies by logging into My Account at nab.com.au/travelcard or by calling Card Services. You cannot load funds onto your Card using Card Services and My Account.

(v) Any other way we make available to you from time-to-time.

Your responsibility

- 3.9 You are responsible for determining the amount held for each Currency and for ensuring you have sufficient funds for all Transactions in the relevant Currency.
- 3.10 You can allocate your funds across different Currencies:
 - (i) using NAB Internet Banking;
 - (ii) by logging into My Account at nab.com.au/travelcard;
 - (iii) by calling Card Services; or
 - (iv) by such other methods we make available to you from time-to-time.

Card, load and Transaction Limits table

- 3.11 There are limits to the number of Cards you can purchase, the amount you can load, reload, hold as Card Funds on your Card, purchase, or withdraw as cash at any time. These are described in the following table.

Limits table

Limits	
Maximum number of Cards you may hold in your name at any one time (not including the Secondary Card provided to you at the time of purchase)	One
Minimum initial load/reload	AU \$50 per load or Currency equivalent
Maximum initial load/branch reload	AU \$45,000 per load or Currency equivalent
Maximum BPAY reload amount per day	AU \$25,000 or Currency equivalent
Maximum balance allowed on the Card (including loads and reloads across all Currencies) during any consecutive 12 month period	AU \$45,000 or Currency equivalent
Maximum you can withdraw from ATMs in any 24 hour period (some ATM operators may set their own withdrawal limits which may be lower than this limit)	AU \$3,000 or Currency equivalent
Maximum amount of Point of Sale (POS), internet and phone Transactions during any 24 hour period	AU \$7,000 or Currency equivalent

No interest earned on Card Funds

3.12 You do not earn any interest on the Card Funds.

4. Issuing of Cards

- 4.1 If you satisfy the identification requirements we will issue you with two Cards. The secondary Card is issued for use in the event you are unable to use the primary Card. It can be used in the same way as the primary Card and accesses the same Card Funds. Both Cards should be signed by you.
- 4.2 Both Cards issued to you are for your use only. You should not provide either Card to another person for their use.
- 4.3 Each Card has a separate Card number and PIN. You cannot change the PIN. You need to memorise each PIN. The importance of keeping your PIN secure is described in clause 11.
- 4.4 Subject to clause 13, you are responsible for the use of any Cards issued to you.
- 4.5 Any Card issued to you remains the property of NAB.

5. When can you use the Card?

- 5.1 The Card and Secondary Card and PINs are automatically activated and ready to use at the time of purchase unless you are notified of a different time by NAB when you purchase the Card.
- 5.2 A Card cannot be used after it has expired. The expiry date is printed on the front of the Card.

6. Using your Card

- 6.1 Your Card will normally be honoured by financial institutions and merchants displaying the MasterCard scheme sign. This does not mean that all goods and services available at those premises may be purchased with the Card. NAB is not responsible for the refusal of any merchant to accept or honour the Card.
- 6.2 Unless required by law, NAB is not responsible for goods or services supplied to you when you have used the Card. Any complaint about goods or services purchased with the Card should be resolved directly with the merchant.
- 6.3 When using your Card at POS terminals and ATMs, you should select 'credit' and not the 'cheque' or 'savings' option. You will then be asked to enter a PIN or provide a signature on a voucher to confirm the Transaction.

By selecting 'credit' you are accessing the Card Funds on your Card to make withdrawals and purchases. It does not provide you with any credit. NAB does not provide you with any credit in connection with the Card.
- 6.4 You should ensure that the Transaction amount is correct before you enter the PIN or sign or provide any other Card Details to indicate you have agreed the Transaction amount is correct. Use of the Card is an unchangeable order by you to NAB to process the Transaction. You can't request NAB to change or stop payment on the Transaction once authorised.
- 6.5 We will debit the applicable Currency balance on your Card with the amount of any Transaction and any fees or other amount payable under these Terms and Conditions. The Card Funds will be reduced accordingly.
- 6.6 The Card is issued to you for your private purposes only.

7. Fees

- 7.1 The fees applicable to the use of the Card are set out in the Fees table. You authorise us to debit them from your Card as they become payable. NAB has the right to change these fees or impose new fees subject to complying with clause 17.
- 7.2 Unless otherwise specified, all fees will be debited in Australian Dollars. When a fee listed in the Fees table is payable in a Currency other than Australian Dollars and you have the Currency of the fee on your Card the fee will be debited from that Currency. This also applies when a fee is charged by an ATM operator or a merchant.
- If there are insufficient funds in the Currency of the fee on your Card, then the fee will be paid from another Currency on your Card according to the Currency order of priority in clause 9.5. The NAB Foreign Currency Conversion fee and MasterCard foreign exchange rate current at the time will apply. MasterCard will convert the currency at its own rate.
- Any fees payable in relation to a Transaction will be added to the amount of the Transaction and the total amount will be authorised together.
- If a fee is payable in a Currency which cannot be loaded on your Card, MasterCard will convert the Currency at its own rate and a NAB Foreign Currency Conversion fee will apply.
- 7.3 Certain merchants may charge an additional fee if the Card is used to purchase goods and services. The fee is determined and charged by the merchant and is not retained by us.
- 7.4 NAB may vary or defer the payment of any fees or charges at any time.
- 7.5 If any amounts in the Fees table or otherwise in connection with these Terms and Conditions represent consideration for a taxable supply then those fees will be taken to be inclusive of GST.

Fees table

Fee	When Payable	Amount
Initial Card load fee		No fee
NAB Internet Banking, NAB branch and BPAY reload fee		No fee
Secondary Card fee		No fee
International ATM withdrawal and balance fee (outside Australia)		No fee charged by NAB. Some operators may directly charge you a fee.
Domestic ATM withdrawal fee (in Australia)	Charged at the time of the Transaction.	AU \$3.75 NAB will not charge a fee to make a balance enquiry. Some operators may also directly charge you a fee.
POS fee (in Australia)		No fee charged by NAB. Some operators may directly charge you a fee.
POS fee (outside Australia)		No fee charged by NAB. Some operators may directly charge you a fee.
Monthly inactivity fee		No fee
NAB 24/7 Global Emergency Assistance		No fee
Replacement Card fee		No fee
MasterCard foreign exchange rate	Charged when you use the Card to make a Transaction (ATM, POS, internet or phone) and the Card does not hold the Currency. It also applies when a fee is charged to the Card in a Currency not on the Card.	A rate set by MasterCard and applied to the purchase or withdrawal amount and any applicable fees. The rate varies from time-to-time. Refer to Examples 1 and 2 in clause 9
NAB Foreign Currency Conversion fee	Charged when you use the Card to make a Transaction (ATM, POS, internet or phone) and the Card does not hold the Currency. It also applies when a fee is charged to the Card in a Currency not on the Card.	4% of total Transaction value. Refer to Examples 1 and 2 in clause 9
NAB Currency to Currency foreign exchange rate	Charged when funds are moved from one Currency to another Currency on the Card; when you cash out your Card; when you load/reload funds onto your Card in a NAB branch; when you reload via BPAY; when a fee is charged by NAB to the Card using NAB Internet Banking or in a Currency on the Card other than AU\$.	A foreign Currency rate set by NAB where any Currency is converted into another Currency plus a margin determined by NAB. The rate varies from time-to-time. Refer to Example 3 in clause 9

8. Limits on the use of the Card

To purchase goods and services

- 8.1 You may not use your Card or Card Details:
- (i) for any unlawful purpose including the purchase of goods or services prohibited by the local laws in the jurisdiction in which you made the purchase;
 - (ii) 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;
 - (iii) for purchases from merchants which are conducted manually (e.g. the 'click clack' machines) or mail order;
 - (iv) for direct debits or recurring payments;
 - (v) for purchases from merchants who do not accept MasterCard prepaid cards;
 - (vi) 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. You cannot currently use your Card in the following countries:
Iran
North Korea
Syria
Sudan.
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 Office of Foreign Assets Control (OFAC).
- 8.2 When you use your Card to purchase some specific services some minimum limits apply:
- (i) when used to purchase fuel at an automated fuel pump, the Card must have a minimum credit of AU \$95 (or the foreign Currency equivalent);
 - (ii) to make a telephone call there must be a minimum of AU \$15 (or the foreign Currency equivalent) on your Card.

If you use less than these minimum amounts, it may take up to three days from the date of the Transaction before the difference is available.

- 8.3 When your Card is used at some places, the business may add an anticipated service charge or tip when your Card is pre-authorised (e.g. 20% at bars or restaurants). If your service charge or tip is less, it may take up to three days from the date of the Transaction before the difference is available.
- 8.4 Some businesses may require pre-authorisation of the estimated bill. This is usually hotels and car rental businesses. In this case the estimated amount of the bill will be temporarily unavailable. After the final bill is paid it may take up to 30 days before the pre-authorised amount is available again. Not all businesses will accept your Card as a means of pre-authorising payment.

To access cash at ATMs and Point of Sale (POS) terminals

- 8.5 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single Transaction. These amounts may also be limited in some countries by regulatory controls. That amount may be less than the daily limit imposed by NAB on your Card and which are set out in the Limits table in clause 3.11.
- 8.6 You will not be able to use your Card or Card Details to withdraw cash using POS at merchant's premises.
- 8.7 You may also be able to perform a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. There may be a fee payable to the ATM operator for balance enquiries.
- 8.8 The Card is intended to be used as a travel money Card and not to make withdrawals from ATMs in Australia. If you have funds loaded onto the Card and withdraw cash at an ATM in Australia you will be charged fees. Please refer to the Fees table in clause 7.

Negative Balance

- 8.9 The Card is not a credit Card and all use should be limited to the Card Funds on the Card. The Card Funds on your Card must be in a positive (credit) balance at all times. You must not make or attempt to make any Transaction that would cause you to exceed the Card Funds. If at any time you exceed the Card Funds on your Card you agree to pay us the excess immediately.

- 8.10 Examples of when a Negative Balance can occur:
- (i) if we debit a fee or charge payable by you under these Terms and Conditions and it exceeds the balance on the Card at that time; or
 - (ii) we make a payment for a Transaction authorised by you in excess of the Card Funds on the Card at that time.

9. Foreign Currency Transactions

Examples of Foreign Currency Transactions:

Example 1 is provided to assist you to understand how the NAB Foreign Currency Conversion fee is applied.

Example 2 is provided to assist you to understand the Currency order of priority.

Example 3 is provided to assist you to understand how the NAB Currency to Currency foreign exchange rate is applied.

Rates used below are examples only to demonstrate how NAB applies these fees and foreign exchange rates to your Transactions.

Example 1

You are travelling in Canada with a Card and you only have Australian Dollars loaded on your Card.

- You make a withdrawal of CA \$50 at an ATM in Canada
- As your Card only has Australian Dollars loaded, the foreign exchange rate set by MasterCard is applied (CA \$1.00 = AU \$1.34)
- $CA \$50.00 \times 1.34 = AU \67.00
- The NAB Foreign Currency Conversion fee of 4% is then calculated
- $AU \$67.00 \times 4\% = AU \2.68
- The NAB Foreign Currency Conversion fee is then added to the converted AU\$ amount
- $AU \$67.00 + AU \$2.68 = AU \$69.68$

You will take CA \$50 from the ATM and AU \$69.68 is the total amount that will be deducted from your Card.

Example 2

You are travelling through France and while shopping make a purchase for EU €20.

You have the following Currencies loaded onto your Card:

GB £250,

EU €10,

NZ \$50.

The Card will first use EU €10 and automatically apply the Currency order of priority described in clause 9.5.

As you have no AU\$ or US\$ on your Card, the Currency order of priority will look along the Currency priority list to find funds from which to deduct the remainder of the purchase. The Card will use GB£ to complete the purchase.

As a Currency conversion is required, the MasterCard foreign exchange rate will apply and the NAB Foreign Currency Conversion fee would also be calculated and apply.

Example 3

The NAB Currency to Currency foreign exchange rate applies when you move money from one Currency to another Currency online using NAB Internet Banking (this also applies when you transfer Card Funds from NAB Internet Banking to one of your linked NAB accounts), at My Account or when cashing out your Card through using the Cash Out Form.

- You go online and you want to move US \$50 to GB£
- The NAB Currency to Currency foreign exchange rate is then calculated and in this case
US \$1.00 = GB £0.60
- Using the NAB Currency to Currency foreign exchange rate $US \$50 \times GB £0.60 = GB £30$

Once confirmed by you US \$50 will be deducted from your US\$ Currency and GB £30 will be added to your GB£ Currency.

Where the Currency used for the Transaction is not on the Card

- 9.1 This can occur when you make:
- (i) a Transaction overseas; or
 - (ii) a Transaction online
- in a foreign Currency not loaded on the Card.
- 9.2 MasterCard will convert the amount of the Transaction and any associated fees to Australian Dollars at the MasterCard foreign exchange rate on the processing date. The exchange rate may differ from the rate applicable on the date of the Transaction and the rate applicable to the date the Transaction was posted.
- The Australian Dollar amount will be debited to the funds held on your Card in Australian Dollars. If you do not have sufficient funds on your Card in Australian Dollars, the Transaction amount (and any associated fees) will be debited from the balance of each Currency in the order of priority described in clause 9.5 until the relevant Transaction amount has been satisfied.
- We will charge a NAB Foreign Currency Conversion fee detailed in the Fees table in clause 7.

Application of foreign exchange rates

- 9.3 A foreign exchange rate will apply to Transactions:
- (i) initial load or in branch reload where you allocate funds in a foreign Currency (i.e. in a Currency other than AU\$);
The NAB Currency to Currency foreign exchange rate used for initial loads and in branch reloads is available at any NAB branch. You can ask the NAB branch for the foreign exchange rate beforehand.
 - (ii) NAB Internet Banking reloads where you allocate funds from your linked NAB accounts;
The NAB Currency to Currency foreign exchange rate is used at the time of transfer and will only apply to NAB Internet Banking reloads when transferring to a foreign Currency (i.e. in a Currency other than AU\$).
 - (iii) BPAY reloads, where you allocate funds in a foreign Currency (i.e. in a Currency other than AU\$);
The NAB Currency to Currency foreign exchange rate used for BPAY reloads is set and determined by us. The foreign exchange rate is applied on the day we process the payment and not the day you initiate the BPAY.

- (iv) POS, internet and phone Transactions where the Transaction is in a Currency that is not one of the Currencies loaded on your Card (including any Transaction where we deduct funds under clause 9.4 due to insufficient funds);
The MasterCard foreign exchange rate and the NAB Foreign Currency Conversion fee will apply.
- (v) ATM withdrawals where the local Currency is not one of the Currencies loaded on your Card, or where there is insufficient available funds loaded on the Card in the relevant Currency;
The MasterCard foreign exchange rate and the NAB Foreign Currency Conversion fee will apply.
For (iv) and (v) if an ATM withdrawal or POS, internet and phone Transaction is made in a Currency which is different to any of the Currencies loaded on the Card, or exceeds the amount of funds for the relevant Currency on your Card, the amount will be funded by converting the Transaction amount into the next available Currency balance on your Card according to the Currency order of priority in clause 9.5.
- (vi) Where you move your funds from one Currency to a different Currency on the Card;
The NAB Currency to Currency foreign exchange rate will apply.
- (vii) Where we allocate funds from one Currency to a different Currency in accordance with these Terms and Conditions;
The NAB Currency to Currency foreign exchange rate will apply.
- (viii) Where you close a Card, or request repayment of the balance of a Card under clause 16, that has funds in a Currency other than Australian Dollars;
The NAB Currency to Currency foreign exchange rate will apply.

Currency order of priority

- 9.4 The Card has an order of Currency hierarchy which automatically applies in the following circumstances:
- (i) you do not hold funds on your Card in the Currency of the Transaction; or
 - (ii) you do hold funds on your Card in the Currency of the Transaction but that are insufficient for the Transaction; or
 - (iii) if there are insufficient funds in a particular Currency to pay for a fee in the Currency of the Transaction.

- 9.5 We will convert the amount of the Transaction (and any associated fees) and this will be debited from the balance of each Currency in the below order until the relevant Transaction amount has been satisfied. This order cannot be changed.
1. AU\$ 2. US\$ 3. GBE 4. EU€ 5. CA\$ 6. NZ\$ 7. JP¥
 8. SG\$ 9. HK\$ 10. TH฿.
- 9.6 If there are insufficient funds on your Card to pay for the Transaction, the Card may be declined or the merchant may allow you to pay the balance by some other means.
- 9.7 If we add any new Currencies to the Currencies available to you in connection with the Card, we will also notify you of the new Currency order of priority either directly or at nab.com.au/travelcard.

Credit to your Card

- 9.8 You agree to accept a credit to your Card in the applicable Currency of the Transaction if you are entitled to a refund or other credit for any reason for goods or services purchased using the Card. If the refund is made in a Currency not on the Card it will be credited to your Card in AU\$. The credit may be converted using an exchange rate different to the one used to convert the original Transaction.
- 9.9 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.

10. Transaction information

- 10.1 You can check your Card Funds and Transaction details using NAB Internet Banking, by logging into My Account at nab.com.au/travelcard or by calling Card Services.
- 10.2 Statements will be issued to you at six monthly intervals. You should carefully check all statements, receipts and transaction details for any discrepancies and notify Card Services immediately if you believe there is any discrepancy in any statement.
- 10.3 An ATM may display the Card Funds for your Card in Australian Dollars or in a different Currency, refer clause 8.7. This means the foreign exchange rate applied may be different to ours and minor discrepancies can arise. An ATM will not display a balance for each Currency on your Card. An accurate balance for each Currency can be obtained using NAB Internet Banking, by logging into My Account at nab.com.au/travelcard or by calling Card Services.

11 Security

11.1 You must make sure that you keep your Cards, Card Details, Security Details and any PINs safe and secure by:

Card

- (i) signing your Cards immediately on receipt;
- (ii) keeping your Cards in a safe place and providing reasonable protection for the Cards from theft;
- (iii) notifying NAB should your Card be lost or stolen, refer to Card Services details in the Summary of important contact details in Part A of this booklet;
- (iv) advising any change of address, refer to Card Services details in Summary of important contact details in Part A of this booklet;
- (v) destroying any expired Cards;
- (vi) not allowing anyone else to use your Cards or Card Details;
- (vii) using the Cards in accordance with these Terms and Conditions;

PIN

- (viii) not voluntarily disclosing the PINs to anyone including a family member or friend;
- (ix) not recording the PINs on the Cards or any article carried with the Cards or liable to loss or theft simultaneously with the Cards;
- (x) not acting with extreme carelessness in failing to protect the security of the PIN;
- (xi) complying with any instructions NAB gives about keeping your Security Details safe and secure.

Guidelines

11.2 You should also comply with these guidelines to protect the security of your Cards, Card Details and PIN and thus reduce the possibility of any inconvenience to you:

- (i) do not permit any other person to use your Cards or Card Details;
- (ii) destroy your PIN Card carrier after memorising your PIN;
- (iii) take reasonable care when using an ATM or POS terminal to ensure your PIN is not disclosed to any other person; and

- (iv) should you require a memory aid to recall your PIN you may make such a record providing the record is reasonably disguised. However, NAB does not consider the following examples to provide a reasonable disguise and you must not:
 - (a) record the disguised PINs on your Cards;
 - (b) disguise your PINs by reversing the number sequence;
 - (c) describe the disguised record as a 'PIN record' or 'Password record';
 - (d) disguise your PIN as a telephone number, postcode or date of birth;
 - (e) disguise your PIN using alphabetical characters, e.g. A=1, B=2, C=3 etc.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person discerning your PIN.

Please note all the guidelines set out in clause 11.2 are for your assistance but your liability in the case of an actual loss will be governed by the ePayments Code and clause 13 in this booklet. However, you should take care to meet the guidelines set out in clause 11.2 as a failure to meet these guidelines may in some circumstances constitute an act of extreme carelessness under clause 13.5(v).

- 11.3 The PIN issued to you with a Card cannot be changed. If you forget your PIN, you should call Card Services and after answering the Security Details you will be reminded of your PIN.
- 11.4 The Card will be disabled if an incorrect PIN is entered three successive times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a delay (up to 24 hours) in reactivating a Card.

12. Loss, theft and misuse of Cards

- 12.1 You must notify Card Services, as soon as possible if:
 - (i) your Card or Card Details are misused, lost or stolen;
 - (ii) your Card is damaged or not working properly;
 - (iii) the security of your PIN is breached in any way;
 - (iv) there is reason to believe any of these matters in clause 12.1 might or have occurred.

You should also notify Card Services immediately if you have reason to suspect someone else knows your Security Details.

If there is any unreasonable delay in notifying us you may be responsible for the losses that occur as a result of the delay.

Please refer to the Card Services details in the Summary of important contact details in Part A of this booklet.

- 12.2 We will then suspend the relevant Card to restrict further use. You can still use the Secondary Card to access Card Funds on the Card unless NAB also suspends that Card where there is good reason to do so. We may also ask that you return Cards to us.
- 12.3 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation).
- 12.4 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card.
- 12.5 If any lost Card is subsequently found it must not be used unless we confirm it may be used.
- 12.6 If you wish to suspend or to reinstate your Card please call Card Services. If your Card has been lost or stolen please refer to clause 12.1.

13. Liability for Unauthorised Transactions

- 13.1 You are generally responsible for all Transactions authorised by use of the Cards and or PINs and or Card Details or undertaken by another person with your knowledge and/or consent. Your liability for any use not authorised by you may, however, be limited as provided in this clause 13.
- 13.2 You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.
- 13.3 You will not be liable for losses resulting from Unauthorised Transactions that are caused by the fraudulent or negligent conduct of:
 - (i) our staff or agents; or
 - (ii) companies involved in networking arrangements; or
 - (iii) merchants who are linked to the electronic funds transfer system or their agents or employees.
- 13.4 You will not be liable when Unauthorised Transactions:
 - (i) happen with a Card or Card Details after notification to us that the Card has been misused, lost or stolen or that the security of the relevant PIN has been breached;
 - (ii) happen before you receive the Cards and PINs;

- (iii) are made with forged, faulty, expired or cancelled Cards or PINs; or
- (iv) are the result of the same Transaction being incorrectly debited more than once to the same Card.

13.5 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through:

- (i) fraud;
- (ii) voluntarily disclosing the relevant PIN to anyone, including a family member or friend;
- (iii) writing the relevant PIN, or a disguised record of it, on a Card;
- (iv) keeping a record of the relevant PIN without making a reasonable attempt to disguise it or to prevent Unauthorised access to it, in a way that it could be lost or stolen with a Card; or
- (v) acting with extreme carelessness in failing to protect the security of the relevant PIN; up to such time as we are notified that the Card has been misused, lost or stolen or that the PIN security has been breached, but you will not be liable for any of the following amounts:
 - (a) that portion of the losses incurred on any one day which exceed the applicable daily Transaction limit applicable to the Card;
 - (b) that portion of the total losses incurred on the Card which exceed the Card Funds available for use on the Card.

13.6 You will be liable for losses arising from Unauthorised Transactions that occur because you contributed to the losses e.g. by leaving a Card in an ATM.

13.7 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through unreasonably delaying notification of the misuse, loss or stolen Card or that the security of the relevant PIN has been breached. However, your liability in this case is limited to losses occurring between the time that you became aware (or should reasonably have become aware) of the misuse, loss, theft or security breach and when we were actually notified, but you will not be liable for any of the following amounts:

- (a) that portion of the losses incurred on any one day which exceed the applicable daily Transaction limit applicable to the Card;

(b) that portion of the total losses incurred on the Card which exceed the Card Funds available for use on the Card.

- 13.8 You will also be liable for losses resulting from Unauthorised Transactions not described above, however, where neither clause 13.5 or 13.6 apply, if a PIN was required to perform the Unauthorised Transaction, your liability is limited to the least of:
- (i) AU \$150; or
 - (ii) the Card Funds available for use on the Card; or
 - (iii) the actual loss at the time we are notified of the misuse, loss or stolen Card or of the breach of security of the PIN (excluding that portion of the loss incurred on any one day which exceeds the applicable daily Transaction limit).
 - (iv) Your liability in relation to the use of the Card or Card Details through an Extra facility will be determined in accordance with the terms and conditions of the extra facility.
- 13.9 To dispute a Transaction on your Card complete the 'Dispute Claim Form' and fax to 02 8244 8336 or alternatively you can email the completed form to disputes@nabtravellercard.com.au. To obtain the 'Dispute Claim Form' please visit nab.com.au/travelcard.
- (i) If your complaint relates to use of the Card or Card Details through an Extra facility, the procedure for resolving complaints are set out in the terms and conditions of the Extra facility.

Chargeback rights

- 13.10 The MasterCard scheme has a dispute resolution process that is contained in their operating rules. This process sets out specific circumstances and timeframes in which a member of the scheme (e.g. a financial institution) can claim a refund in connection with a disputed Transaction on your behalf. This is referred to as a 'chargeback right'. NAB's ability to investigate any disputed Transaction on your Cards, and subsequently process a chargeback is restricted by the time limits imposed under the operating rules for the MasterCard scheme. While your dispute is being investigated by NAB, the value of the disputed Transaction will be withheld against your Card Funds until the dispute is resolved.

Timeframes for notifying NAB

13.11 The ability of NAB to dispute a Transaction on your behalf (where a chargeback right exists) may be lost if you do not notify NAB within the required timeframe. For this reason, it is in your interest to report any disputed Transaction to NAB immediately and certainly no later than 75 days after the Transaction date on your receipt or the posting date shown on your online Transaction listing. It is recommended that you check your online Transaction listing regularly.

Where it can be shown that you have unreasonably delayed notifying NAB, you may be liable for the loss on any disputed Transaction.

Timeframes for NAB to process a chargeback right where a chargeback right exists

13.12 NAB will process a chargeback for you when you have notified NAB of the disputed Transaction within the required time frame, as described in clause 13.10. The timeframe for NAB to initiate a chargeback is 120 days from the Transaction date. NAB will not accept a refusal of a chargeback by a merchant's financial institution unless it is consistent with the MasterCard scheme rules.

Liability under the MasterCard scheme

13.13 Despite the account holder liability described in clause 13 where you notify NAB of an Unauthorised Transaction using the Card, NAB will not hold you liable for an amount greater than the liability you would have had if NAB had, at the time the complaint was made, exercised its rights (to the extent relevant) under the rules of the MasterCard scheme.

Electronic transactions

13.14 If the ePayments Code is applicable to a disputed transaction, the timeframes as specified in 13.11 may not apply in certain circumstances. The procedures for resolving disputed electronic transactions are set out in the terms and conditions of the extra facility. NAB recommends that you notify NAB as soon as possible of any disputed transaction.

14. Replacement Cards and emergency cash

14.1 If both your Cards or the Cards Details of both Cards have been misused, lost or stolen, you can contact Card Services who can arrange:

- (i) for replacement Cards to be sent to you within 3-7 business days depending on your location;

- (ii) for emergency funds in the local Currency to be sent to you via a global money transfer network in an emergency situation. Emergency funds can be sent to you within 20 minutes depending on your location. Card Services will notify you how long it will take for funds to reach you, for example in Japan and some remote locations this can take up to 24 hours.

15. Card expiry

- 15.1 A Card is valid until its expiry date. The Card or Card Details cannot be used after that date. You should destroy the expired Card including the Secondary Card.
- 15.2 If your Card is close to expiring, you can call Card Services on 1800 098 231 or send an email to cardservices@nabtraveller.com.au and you can request us to issue a new Card. Once the Card is expired it cannot be used after the expiry date. Any request by you to transfer remaining Card Funds to a new Card will not be processed by us until all Transactions made on the Card have been settled and no Transaction is the subject of a dispute.
- 15.3 If you have Card Funds remaining on the Card at time of expiry, any remaining funds in a foreign Currency will need to be converted to Australian Dollars and transferred to your nominated Australian bank account. The NAB Currency to Currency foreign exchange rate will apply for funds being transferred to Australian Dollars.
- 15.4 If there are Card Funds remaining on an expired Card after 7 years, we will transfer these funds to the Commonwealth Government as unclaimed money. You will be notified at your last known address at least 30 days before we make the transfer.

16. Closing and/or cashing out the NAB Traveller Card

Closure of the Card by you

- 16.1 If you use NAB Internet Banking you don't need to close the Card. You can transfer the Card Funds to any one of your linked NAB accounts. Next time you need the Card you can reload funds to the Card as described in clause 3 (provided your Card has not expired). Alternatively, you may request the closure of the Card at any time before the Card has expired:

- (i) by calling Card Services. You can only call Card Services to cash out and close the card if you have a zero balance;
 - (ii) at a NAB branch;
 - (iii) by logging into My Account at nab.com.au/travelcard and completing the Cash Out Form.
- 16.2 If you have Card Funds on the Card at the time you make the request, any remaining funds in a foreign Currency will need to be converted to Australian Dollars and transferred to your nominated Australian bank account.
- 16.3 If you have made a request at Card Services, at a NAB Branch or have completed the Cash Out Form to close your Card, we will not process the request until all Transactions have been finally settled including any disputed Transactions. The Card Funds on the Card at the time you make the request will not include pre-authorised amounts that have not been cancelled or 'held' amounts (described in clause 8) although these amounts will be made available to you once the pre-authorisation has been cancelled or the 'held' amounts released and the relevant amounts re-credited to the Card.
- 16.4 Once the Card is closed, you must destroy the Card and any Secondary Cards by cutting it (or them) in half diagonally, ensuring the chip is destroyed, and disposing of the Card securely.

Closure of the Card by NAB

- 16.5 We may close the Card and terminate our agreement at any time without notice to you. We will not do this without good reason such as:
- (i) we believe it is required for security purposes;
 - (ii) we suspect illegal use of the Card or Card Details;
 - (iii) we suspect you gave false, inaccurate or incomplete information when you applied for the Card; or
 - (iv) we believe continued use of the Card may cause loss to you or us.
- 16.6 NAB may also terminate our agreement with you by giving you at least 30 days notice.
- 16.7 You should no longer use the Card if we terminate our agreement with you. NAB will refund any Card Funds on the Card to you after any Transactions or chargebacks have been processed or any disputes

resolved. Any remaining funds in a foreign Currency will need to be converted to Australian Dollars and transferred to your nominated Australian bank account.

Cash out using NAB Internet Banking or at an ATM

- 16.8 If you have Card Funds on the Card, you can also withdraw your remaining Card Funds:
- (i) through NAB Internet Banking. You can move all Card Funds to any of your linked NAB accounts. Card Funds that are in a foreign Currency will incur a NAB Foreign Currency Conversion fee.
 - (ii) at an ATM in Australia. When withdrawing your cash at an ATM, any remaining Card Funds that are in a foreign Currency will need to be transferred into Australian Dollars. Currency conversions are calculated using the MasterCard foreign exchange rate. Domestic ATM withdrawal fee and the NAB Foreign Currency Conversion fee will apply.
- 16.9 A cash out using NAB Internet Banking or at an ATM does not close your Card.

17. Changing the Terms and Conditions

- 17.1 NAB may change these Terms and Conditions by giving you at least 20 days (or any longer period allowed by law) written notice of any changes to:
- (i) any daily limits to the amount that may be withdrawn or transferred from the Cards; or
 - (ii) the time which the daily limit applies to purchases and withdrawals of cash using a Card and PIN.
- 17.2 Unless otherwise specified in these Terms and Conditions or you agree separately with NAB, NAB will give you at least 30 days notice in writing before a change takes affect (including a change to a fee or introduction of a fee).
- 17.3 We will not give you advance notice of any changes to a term and condition if we consider an immediate change is necessary for the security of our systems or your Cards.
- 17.4 Where these Terms and Conditions confer a discretion on NAB, NAB will exercise that discretion in accordance with its legitimate business interests.

18. Your Personal Information (Important Information about your Privacy)

- 18.1 By purchasing the Card you consent to us collecting, using and disclosing your Personal Information under these Terms and Conditions. NAB is required by anti-money laundering legislation to collect Personal Information to identify and verify your identity. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.
- 18.2 You must notify us immediately of any change to your address and other contact details by logging into My Account at nab.com.au/travelcard and advising us of the relevant changes yourself or by contacting Card Services. You should also contact us if you change your name. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.
- 18.3 You may be required to provide information to us (including evidence of identity) when purchasing the Card or adding additional funds to the Card or cashing out and closing the Card.
- 18.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our privacy policy.
- 18.5 We may disclose your Personal Information to third parties to facilitate the provision of Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal, compliance and fraud prevention purposes. We may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions.
- 18.6 In addition, by successfully applying for a NAB Traveller Card, you are consenting to us using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time-to-time. You can elect to not receive further notifications by emailing us at cardservices@nabtraveller.com.au or by calling Card Services on 1800 098 231 or writing to PO Box 68, Flinders Lane, Melbourne VIC 8009 – Attention Compliance.

- 18.7 Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information. You can view a list of the countries in which those overseas organisations are located at www.nab.com.au/privacy/overseas-countries-list/
- 18.8 Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required or permitted to do so as a result of any government laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the agreement between you and NAB which is governed by these Terms and Conditions.
- 18.9 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your NAB Traveller Card on the same terms as are set out above.
- 18.10 You are entitled to ask us to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice. Our privacy policy contains details on access, corrections and how to make a complaint.
- 18.11 To aid us in the provision of the Services provided under these Terms and Conditions, in the interests of security, and to help us maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.

19. Our liability

- 19.1 Subject to any liability we have in clause 13 and clause 19.2, we will not be liable to you for any loss due to:
- (i) any instructions given by you not being sufficiently clear;
 - (ii) any failure by you to provide correct information;
 - (iii) any failure due to events outside our reasonable control;
 - (iv) any industrial dispute;
 - (v) any ATM refusing to or being unable to accept the Card;
 - (vi) the way in which any refusal to accept the Card is communicated to you;
 - (vii) any indirect, special or consequential losses;

- (viii) any infringement by you of any Currency laws in the country where the Card or Secondary Card is issued or used;
- (ix) our taking any action required by any government, federal or state law or regulation or court order; or
- (x) anything specifically excluded or limited elsewhere in these Terms and Conditions.

Failure of NAB electronic equipment

- 19.2 NAB will be liable to you for losses you suffer caused by the failure of NAB's electronic equipment and system to complete a Transaction accepted by NAB's system or electronic equipment in accordance with your instructions.

However NAB will not be liable for consequential losses where you should have been aware that NAB's electronic equipment or system was unavailable for use or malfunctioning. NAB's responsibilities in this case will be limited to the correction of errors in your Card Funds and the refund of any fees imposed on you as a result. NAB will not be liable for any losses caused by NAB's electronic equipment where NAB's system or electronic equipment had not accepted the Transaction.

Internet and online systems

- 19.3 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by us so we cannot guarantee that they will function at all times and NAB accepts no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.

My Account

- 19.4 We do not maintain the website through which My Account is accessible. You agree that we are not responsible for any content on the My Account website other than information relating specifically to you, the NAB Traveller Card or your Card.

20. Complaints

For information about resolving problems or disputes, contact Card Services. You can also email complaints@nabtraveller.com.au

NAB has available on request, information about the procedures for lodging a complaint. For more details about our internal dispute resolution procedures please ask for our complaints resolution brochure.

If you subsequently feel that the issue has not been resolved to your satisfaction, you may contact our external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution provider is the Financial Ombudsman Service and can be contacted at:

Telephone: 1300 780 808
Website: www.fos.org.au
Postal address: GPO Box 3
Melbourne VIC 3001
Australia

If your complaint relates to use of the Card or Card Details through an Extra facility, procedure for resolving complaints are set out in the terms and conditions of the Extra facility.

21. Communications

- 21.1 You agree that we may give written notices or other communications to you under or in connection with these Terms and Conditions either:
- (i) by writing to you at your residential or postal address last known to us;
 - (ii) by giving it to you personally or leaving it at your residential or postal address last known to us;
 - (iii) by any electronic means, including SMS, by electronic communication to your email address or fax number last known to us or which you last gave us for sending notices and communications to you; or
 - (iv) if the notice or communication is not personal to you and we are permitted by law – by publishing a notice in a newspaper circulating nationally in Australia or by posting on nab.com.au/travelcard.

Change of name and address

- 21.2 You must notify us of any change of name or address details as soon as possible by:
- (i) logging into My Account at nab.com.au/travelcard; or
 - (ii) calling Card Services.

22. Third parties and Assignment

Third party

22.1 NAB may arrange at any time for a third party to provide any of the Services to you in connection with the Card that NAB is obliged to provide to you under these Terms and Conditions. NAB may appoint from time-to-time MasterCard Prepaid Management Services Australia Pty Limited to be NAB's agent to carry out some or all of these Services to you under these Terms and Conditions.

Assignment

- 22.2 We may assign or otherwise deal in any way with our rights under these Terms and Conditions. You agree that we may disclose any information or document we consider necessary to help us exercise these rights.
- 22.3 Your rights under these Terms and Conditions may not be assigned.

23. The ePayments Code and Code of Banking Practice

ePayments Code

23.1 We warrant that we will comply with the requirements of the ePayments Code when that Code applies.

Code of Banking Practice

23.2 If you are an individual or a small business as defined in the Code of Banking Practice we are bound by that Code when we provide our products and services to you.

24. Governing Law

24.1 These Terms and Conditions are governed by and construed according to the laws of the State of Victoria and you submit to the non exclusive jurisdiction of the courts of that State.

Privacy Statement

By purchasing the Card you consent to NAB and its agents, 'we', 'us', 'our' collecting, using and disclosing your Personal Information under these Terms and Conditions.

NAB is required by anti-money laundering legislation to collect Personal Information to identify and verify your identity. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.

You must notify us immediately of any change to your address and other contact details by calling Card Services. Alternatively, you can log into My Account at nab.com.au/travelcard and advise us of the relevant changes yourself. You should also contact us if you change your name.

We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us. You may be required to provide information to us, or our agents (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

NAB and our agents will take all reasonable precautions to keep Personal Information secure and protect it under their privacy policies. Your Personal Information may be disclosed by us to third parties to facilitate the provision of Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal, compliance and fraud prevention purposes.

We may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions. In addition, by successfully applying for a NAB Traveller Card, you are consenting to us using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time-to-time.

You can elect to not receive further notifications by mail to:

PO Box 68, Flinders Lane, Melbourne VIC 8009 – Attention Compliance;

Or by telephone on 1800 098 231.

Or by email to: cardservices@nabtravellercard.com.au

Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information. 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 will continue to keep your Personal Information that is necessary after the expiry of the Card or closure of your NAB Traveller Card on the same terms as are set out above.

You are entitled to ask us to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that

come to our notice. Our privacy policy contains details on access, corrections and how to make a complaint. To aid us in the provision of the Services provided under these Terms and Conditions, in the interests of security, and to help us maintain and to improve their level of service, all telephone calls may be recorded and/or monitored. More information about how we collect, use, share and handle our customers' personal information is set out in our Privacy Notification www.nab.com.au/privacynotification

Free to Call Emergency Numbers

If you need help or assistance, we're only a phone call away. Where we can we like to make calls to us free of charge, the list shows all the free phone numbers available for you to use from a number of countries.

† There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

*Please remember to add the International prefix of the country you are in, at the beginning of this number. Calls to this number are not free of charge.

Country	Telephone number[†]
Argentina	0800 666 0026
Australia	1800 098 231
Austria	0800 293 724
Bahamas	1800 389 0523
Belgium	0800 77 228
Brazil	0800 892 3560
Bulgaria	800 116 1169
Czech Republic	800 143 722
Chile	123 0020 7887
China (North)	10 800 712 2683
China (South)	10 800 441 1345
Costa Rica	800 015 0605
Croatia	0800 223 179
Cyprus	800 96 361
Denmark	808 84 857
Dominican Republic	1888 156 1388
Estonia	800 011 1359
Finland	0800 918 279
France	0800 916 940
Germany	0800 181 4595
Greece	00800 4413 1532
Hong Kong	800 966 321
Hungary	0680 018 878
Iceland	800 98 78
India	000800 100 7960
Indonesia	1 803 0441 1368
Ireland	1800 535 564
Israel	180 943 1521
Italy	800 789 525
Japan	00531 780 221
Latvia	800 03 736
Lithuania	880 031 068
Luxembourg	800 28 166

Country	Telephone number[†]
Malaysia	1800 814 933
Mexico	01800 123 3480
Monaco	800 93 677
Netherlands	0800 023 3935
New Zealand	0800 444 691
Norway	800 14 326
Philippines	1800 1442 0143
Poland	00800 441 2460
Portugal	800 880 501
Puerto Rico	1 877 465 0085
Russia	810 800 2500 2044
Singapore	800 441 1379
Saudi Arabia	800 844 2790
Slovakia	800 001 684
South Africa	0800 982 674
South Korea	00798 4434 1279
Spain	900 958 973
Sweden	020 796 949
Switzerland	0800 834 918
Taiwan	0080 104 4292
Thailand	001800 442 212
Trinidad & Tobago	1 800 203 0194
Turkey	00800 4463 2089
United Kingdom	0800 056 0572
Uruguay	000 413 598 3672
USA/Canada	1 877 465 0085
Venezuela	800 100 8565
All other countries*	+44 207 649 9404

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For more information call
Card Services on

1800 098 231 (within Australia)

+44 207 649 9404 (if overseas)

24 hours 7 days a week

visit us at nab.com.au/travelcard

or ask at your **local branch**

Preparation of this PDS was completed on 10 February 2016