

A GUIDE TO STATEMENTS

NAB Business Payments Card

The NAB Business Payments Card is a unique product that gives businesses the control to load and spend their own money. Cardholders can make purchases, payments and cash withdrawals on their card and the total balance of all transactions is visible on the facility billing account.

This guide will help you understand the two types of NAB Business Payments Card Statements, which are issued each month.

FACILITY STATEMENT

Your facility statement generally consists of 2 pages and is a summary of all transactions posted to the facility billing account for the statement period. The facility billing account is responsible for consolidating all cardholder transactions, fees and charges, and calculating a closing balance for the facility. We recommend you always review your facility statement, to make sure there are no unauthorised transactions on your account. If the closing balance is in debit (DR) then a direct debit payment will occur from the transaction account you nominated when you set up the facility.

NAB Business Payments Card
 NAB Commercial Cards Centre - GPO Box 992 Melbourne Victoria 3001
 Tel 13 10 12 12 Mon - 5pm AEST & AEST Monday to Friday, 9am - 5pm AEST & AEST Saturday and Sunday
 Fax 130 363 628
 Lost & Stolen Cards: 1800 553 153 (24 hours when available)

ABC Limited
 GPO Box 992
 MELBOURNE VIC 3001

Statement Period: 29 August 2017 to 28 September 2017
 Company Account No: 4336 8791 1234 5678
 Facility Limit: \$200

Your Account Summary

Balance from previous statement	\$0.00
Payments and other credits	\$873.50 CR
Purchases, cash advances and other debits	\$1,448.00 DR
Interest and other charges	\$85.54 DR
Closing Balance	\$621.04 DR

YOUR DIRECT DEBIT PAYMENT OF CHARGES TO YOUR FACILITY BILLING ACCOUNT WILL BE DEBITED FROM YOUR BUSINESS ACCOUNT.

FROM 18 AUGUST 2017 WE ARE MAKING CHANGES TO SOME FEES. WE WILL NO LONGER BE CHARGING CASH ADVANCE FEES AND ANY CASH WITHDRAWALS. OUR CHARGES WILL BE LOWER. ANY TRANSACTION FEES WILL BE CHARGED TO THE CARD HOLDER'S MAIN BILLING ACCOUNT. PLEASE ADVISE ALL CARDHOLDERS OF THE CHANGE. VISIT NAB.COM.AU/BPC FOR MORE INFORMATION.

see remarks for transaction details

Transaction record for: Billing account

Date	Amount AS	Details	Reference
28 Sep 2017	\$1.85	INTEREST ON CASH ADVISE	7426877236
Total for this Period:	\$1.85		

Cardholder summary

If you have recently switched to a new product or had a Lost/Stolen replacement of your card, your cardholder summary may not reconcile with the account balance. The closing balance in 'Your Account Summary' section of this statement reflects your correct balance and amount payable. Please login to your Internet Banking or NAB Connect account to review your most up to date transaction listing.

Cardholder account	Cardholder name	Credit limit	Payments and other credits (A)	Purchases and cash advances (B)	Interest and other charges (C)	Net Totals (B + C - A)
4336-8791-1234-5671	MRS ANNA SMITH	\$200	\$855.00	\$483.00	\$23.80	\$455.80 CR
4336-8791-1234-5674	MR IAN TRISBY	\$0	\$0.00	\$643.00	\$23.29	\$666.29 DR
4336-8791-1234-5675	MISS CASEY WONG	\$0	\$17.00	\$378.00	\$14.80	\$375.80 DR
4336-8791-1234-5678	BILLING ACCOUNT	\$0	\$0.00	\$0.00	\$1.85 DR	\$1.85 DR
			\$873.50 CR	\$1,448.00 DR	\$85.54 DR	\$621.04 DR

Transaction type	Annual percentage rate	Daily percentage rate
Cash Advance	18.500%	0.04246%
Purchase		

CARDHOLDER STATEMENTS

You'll receive one cardholder statement for each active cardholder on the facility. A cardholder statement may consist of one or more pages, and will list all transactions for that cardholder for the statement period.

We recommended the facility owner distributes each cardholder statement to the respective cardholder to review and validate transactions.

NAB Business Payments Card
 NAB Commercial Cards Centre - GPO Box 992 Melbourne Victoria 3001
 Tel 13 10 12 12 Mon - 5pm AEST & AEST Monday to Friday, 9am - 5pm AEST & AEST Saturday and Sunday
 Fax 130 363 628
 Lost & Stolen Cards: 1800 553 153 (24 hours, 7 days a week)

Cardholder Details

Cardholder Name: MRS ANNA SMITH
 Account No: 4336-8791-1234-5671
 Statement Period: 29 August 2017 to 28 September 2017
 Cardholder Limit: \$200

Transaction record for: MRS ANNA SMITH

Date	Amount AS	Details	Explanation	Amount NOT subject to GST	Amount subject to GST	GST component (1/11th of the amount subject to GST)	Reference
29 Aug 2017	\$70.00	UPWORKSROWN/SAL/2/FEB: 888-8608075 CA					74248237030
29 Aug 2017	\$76.00	FRIGN AMT: 95.00 US dollar					
29 Aug 2017	\$80.00	WOOLWORTHS 1416 DOUBLE BAY					74564727030
29 Aug 2017	\$100.00	AUSTRALIA POST TOORNINA LPO					03193815867
29 Aug 2017	\$100.00	FRIGN AMT: 130.00 US dollar					
29 Aug 2017	\$4.00	INT OTO CASH WITHDRAWL FEE					
29 Aug 2017	\$0.00	NAB INTNL TRAN FEE - (MCI)					74564857033
29 Aug 2017	\$10.00	NAB INTNL TRAN FEE - (MCI)					74142727034
30 Aug 2017	\$200.00	THOMAS COOK NTH MELBOURNE					74940527034
31 Aug 2017	\$256.50 CR	AUSTRALIA POST TOORNINA LPO					3173309808
Total for this period	\$462.70 CR		Totals				

Employee declaration

I verify that the above charges are a true and correct record in accordance with company policy. Cardholder signature: _____ Date: _____

National Australia Bank Limited ABN 12 004 564 937

FEATURES OF THE FACILITY STATEMENT

NAB Business Payments Card key contacts

If you have any queries regarding your NAB Business Payments Card Statement, contact the NAB Commercial Cards Centre.

Statement Period, Account No and Facility Limit

NAB Business Payments Card Statements are sent monthly and the statement period is outlined here.

The Company Account Number is your facility billing account number. The facility limit is set to \$200 - representing the \$200 credit limit for the primary cardholder.

Your Account Summary

The account summary shows a total of all activity (debits and credits) for your account, including activity on each card on the facility, or on the facility billing account, during the statement period. This section shows:

- Balance from previous statement: closing balance shown on the previous statement
- Payments and other credits
- Purchases, cash advance and other debits
- Interest and other charges
- Closing Balance is the total of: Balance from previous statement *plus* Payments and other credits *minus* purchases, cash advance and other debits *minus* Interest and other charges.

Statement for
NAB Business Payments Card
 NAB Commercial Cards Centre - GPO Box 9992 Melbourne Victoria 3001
 Tel 13 10 12 8am - 8pm AEST & AEDT Monday to Friday, 9am - 6pm AEST & AEDT Saturday and Sunday
 Fax 1300 363 658
 Lost & Stolen cards: 1800 033 103 (24 hours within Australia only)

ABC Limited
 GPO BOX 9992
 MELBOURNE VIC 3001

Statement Period 29 August 2017 to 28 September 2017
 Company Account No: 4336 8791 1234 5678
 Facility Limit: \$200

Your Account Summary

Balance from previous statement	\$0.00
Payments and other credits	\$873.50 CR
Purchases, cash advances and other debits	\$1,448.00 DR
Interest and other charges	\$63.54 DR
Closing Balance	\$638.04 DR

YOUR DIRECT DEBIT PAYMENT OF \$638.04 WILL BE CHARGED TO ACCOUNT 000081234 - 0000123456789 ON 02/10/2017 AS PER OUR AGREEMENT.

FROM 29 AUGUST 2017 WE ARE MAKING CHANGES TO SOME FEES. WE WILL NO LONGER BE CHARGING CASH ADVANCE FEES AND ANY CASH WITHDRAWAL MADE OVERSEAS WILL INCUR A \$4 CHARGE. TRANSACTION FEES WILL BE CHARGED TO THE CARD RATHER THAN THE BILLING ACCOUNT. PLEASE ADVISE ALL CARDHOLDERS OF THE CHANGE VISIT NAB.COM.AU/BPC FOR MORE INFORMATION.

see reverse for transaction details

National Australia Bank Limited ABN 12 004 044 957

Important Information

Any important information relating to your account or changes to your account will appear under the Your Account Summary section. If your closing balance is a debit (DR) value, then a direct debit payment will occur from the account you nominated when you set up the facility to pay the closing balance amount. A message will be displayed in this section to confirm the amount to be charged, account to be debited and date the direct debit will occur.

Cardholder Summary

This section shows details for each of the cards and the facility billing account in your NAB Business Payments Card facility for the statement period displayed on page 1. For each card in the account, the following information will be displayed:

- Cardholder account – this is the card number
- Cardholder name
- Credit Limit – Note: Only the Primary Cardholder for the facility has a credit limit of \$200. All other cards have a credit limit of \$0.
- Payments and other credits (A)
- Purchases and cash advances (B)
- Interest and other charges (C)
- Net Totals (B + C - A)
- The facility billing account is listed as the last cardholder account to show any transactions that have occurred at this level for example fees or transactions for a lost/stolen card.

Transferring funds onto your cards

Follow the instructions on the top of page 2, to transfer funds onto the cards in your NAB Business Payments Card facility.

- NAB Telephone Banking
- NAB Internet Banking
- BPAY®
(®Registered to BPAY Pty Ltd ABN 69 079 137 518)

Transaction record for: Billing account

Date	Amount A\$	Details	Reference
28 Sep 2017	\$1.65	INTEREST ON CASH ADV(S)	74336877236
Total for this Period:	\$1.65		

Cardholder summary

If you have recently switched to a new product or had a Lost/Stolen replacement of your card, your cardholder summary may not reconcile with the account balance. The closing balance in **Your Account Summary** section of this statement reflects your correct balance and amount payable. Please login to your Internet Banking or NAB Connect account to review your most up to date transaction listing.

Cardholder account	Cardholder name	Credit limit	Payments and other credits (A)	Purchases and cash advances (B)	Interest and other charges (C)	Net Totals (B + C - A)
4336-8791-1234-5671	MRS ANNA SMITH	\$200	\$856.50	\$430.00	\$23.80	\$402.70 CR
4336-8791-1234-5674	MR IAN TRIGSY	\$0	\$0.00	\$643.00	\$23.29	\$666.29
4336-8791-1234-5675	MISS CASEY WONG	\$0	\$17.00	\$375.00	\$14.80	\$362.80
4336-8791-1234-5678	BILLING ACCOUNT	\$0	\$0.00	\$0.00	\$1.65 DR	\$1.65 DR
			\$873.50 CR	\$1,448.00 DR	\$63.54 DR	\$638.04 DR

Transaction type	Annual percentage rate	Daily percentage rate
Cash Advance	15.500%	0.04246%
Purchase	15.500%	0.04246%

NAB Telephone Banking: transfer funds by phone from your nominated NAB accounts to your NAB Business Payments Card account. Phone 13 10 12, between 7 am and 9pm AEST, Monday to Friday, 8am and 6pm AEST, Saturday and Sunday

NAB Internet Banking: transfer funds from your NAB cheque or savings account to your NAB Business Payments Card account using NAB Internet Banking at nab.com.au

BPAY: Biller Code: 1008. Ref: Select the card number you are making the payment to. Contact your participating bank, credit union or building society to make this payment from your cheque or savings account. BPAY payments may be delayed until the next banking business day, due to processing cut-off times.

Interest Rates

The interest rates that are applicable to the statement are listed under the Cardholder Summary. This table will show the interest rate for each transaction type (purchase or cash advance), then the Annual percentage rate and Daily percentage rate.

Cardholder Details

Your statements will include a breakdown of transactions for the statement period displayed for each card linked to your NAB Business Payments Card facility.

At the top, the cardholder name and account number will be displayed, as well as the cardholder limit.

Transaction record

Each transaction made on the card will be listed in the transaction record table. This will include all credits and debits to the card including:

- Purchases
- Cash withdrawals
- Payments
- Refunds
- And any associated transaction fees such as international transaction fees or international cash withdrawal fees.

For each transaction the date, amount in Australian dollars, description and reference number will be displayed.

Note: A separate line will be displayed for any conversion details for international transactions.

Statement for
NAB Business Payments Card
 NAB Commercial Cards Centre - GPO Box 9992 Melbourne Victoria 3001
 Tel 13 10 12 8am - 8pm AEST & AEDT Monday to Friday, 9am - 6pm AEST & AEDT Saturday and Sunday
 Fax 1300 363 658
 Lost & Stolen Cards: 1800 033 103 (24 hours, 7 days a week)

Cardholder Details

Cardholder Name: MRS ANNA SMITH
 Account No: 4336-8791-1234-5671
 Statement Period: 29 August 2017 to 28 September 2017
 Cardholder Limit: \$200

Transaction record for: MRS ANNA SMITH

Date	Amount A\$	Details	Explanation	Amount NOT subject to GST	Amount subject to GST	GST component (1/11th of the amount subject to GST)	Reference
29 Aug 2017	\$70.00	UPWORKESCROW*BAL-21FEB 888-8503375 CA					74249237030
29 Aug 2017	\$70.00	FRGN AMT: 95.00 US dollar					
29 Aug 2017	\$60.00	WOOLWORTHS 1416 DOUBLE BAY					74564727030
29 Aug 2017	\$100.00	AUSTRALIA POST TOORMINA LPO					03193510657
29 Aug 2017	\$100.00	FRGN AMT: 130.00 US dollar					
29 Aug 2017	\$4.00	INT OTC CASH WITHDWL FEE					74564457033
29 Aug 2017	\$3.00	NAB INTNL TRAN FEE - (MC)					74742727034
29 Aug 2017	\$16.80	NAB INTNL TRAN FEE - (MC)					74940527034
30 Aug 2017	\$200.00	THOMAS COOK NTH MELBOURNE					31730398088
31 Aug 2017	\$856.50 CR	AUSTRALIA POST TOORMINA LPO					
Total for this period	\$402.70CR		Totals				

Employee declaration

I verify that the above charges are a true and correct report in accordance with company policy
 Cardholder signature: _____ Date: _____

National Australia Bank Limited ABN 12 004 044 937

Reconciling transactions and Employee Declaration

We've included some helpful columns to reconcile the transactions on the card, and confirm with each cardholder the transactions are correct. These columns include:

- Explanation
- Amount NOT subject to GST
- Amount subject to GST
- GST component (1/11th of the amount subject to GST)
- Employee Declaration: The cardholder is able to sign and date to confirm the charges are correct