

# FREQUENTLY ASKED QUESTIONS

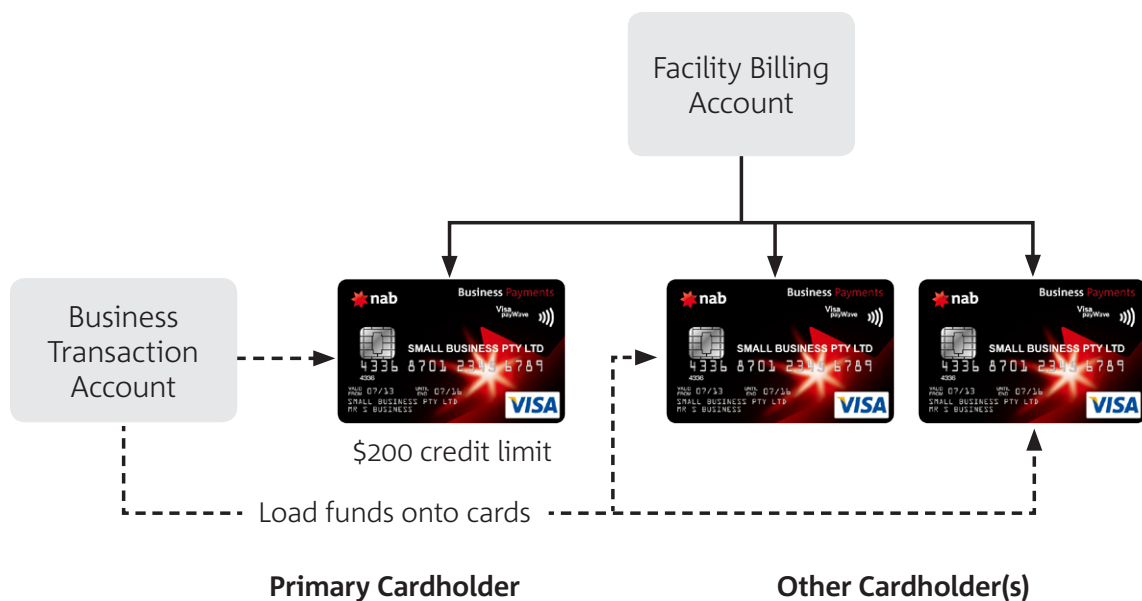
## About your NAB Business Payments Card

### Why can I see another account card number on Internet Banking, and what is it?

There are two parts to a NAB Business Payments Card – the cardholders card/s and the facility billing account. Your facility billing account is a non-card 16 digit account number which can be identified with a '9' as the 7th digit (i.e. 4336 8791 1234 5678). The facility billing account provides a consolidated view of all transactions including all cardholder transactions and fees and charges. If the closing balance for the facility billing account shown on your statement is a debit (DR) value, then a direct debit payment will occur from the account you nominated when you set up the facility.

### What's the difference between a card and the facility billing account?

Funds are loaded on to the individual cards and cardholders can make purchases, payments and cash withdrawals using their card. The balance of these individual transactions will appear in the facility billing account. A cardholder can only ever spend what is reflected as 'available balance' on their card.



### What's the difference between available balance and current balance?

**Available balance** for an individual card represents the amount available for that cardholder to spend. Funds loaded onto a card will be reflected in the 'available balance' amount. For the primary cardholder, available balance will be a combination of funds loaded onto their card, plus the \$200 credit limit. Available balance for an individual card can be found using Internet Banking, Mobile Banking, Telephone Banking or an ATM.

In some cases the available balance at a card level may be less than the funds loaded to the card, due to other activity on the facility billing account. Reasons for this are outlined in the below question: **Why is the available balance for my card different to what I think it should be?**

The **current balance** for NAB Business Payments Cards is held at the facility billing account level. It represents the total amount that you have in Credit (CR), or the total amount you owe if your current balance is in Debit (DR). The facility billing account 'current balance' can be seen by the facility owner using Internet Banking, Mobile Banking or Telephone Banking.

### **Why is the available balance for my card different to what I think it should be?**

The available balance for your card may be impacted by transactions which have occurred at the facility billing account, or by the primary cardholder utilising their \$200 credit limit. See examples below:

- Fees and/or interest were charged direct to the facility billing account, which may reduce the available balance for cardholders.
- The primary cardholder may have spent some or all of the \$200 credit limit, and has not loaded any funds to cover the credit used, which may reduce the available balance for other cardholders.
- A lost or stolen block was placed on the card causing any transactions processed that day to be posted directly to the facility billing account instead of being transferred to the replacement card.

### **Why is my card declining?**

This is most likely due to insufficient funds available on your card. NAB Business Payment Cards are not linked to your transaction account and require manual funds to be loaded on to each card. Remember, the available balance on your card may also be affected due to one of the reasons outlined in the question: **Why is the available balance for my card different to what I think it should be?**

### **How does direct debit for NAB Business Payments Cards work?**

When the NAB Business Payments Card facility is created, a direct debit is set up to automatically pay from your nominated transaction account. The direct debit will take place if the closing balance on the statement of the facility billing account is in debit (DR). This may occur if the primary cardholder has used some or all of the \$200 credit limit on their card, or if there are fees and charges at the facility billing account, which has caused the overall account to have a debit balance. It's important to make sure you have enough available funds in your transaction account to avoid debt recovery procedures.

### **What's the \$200 credit limit on my card?**

A \$200 credit limit is attached to the primary card on a NAB Business Payments Card. You decide who the primary cardholder will be. This allows the cardholder access to additional funds in case any unexpected expenses come up.

### **Can I increase the \$200 credit limit on the primary card?**

No. The NAB Business Payment Card is primarily designed to load and spend your own funds. The \$200 credit limit is provided for emergency purchases.

If you'd like a card with a higher credit limit, perhaps consider an alternative [Commercial Card](#) product which may better suit your needs.

### **I noticed that the NAB Business Payments Card is no longer for sale, can I keep using my card?**

The NAB Business Payments Card is no longer for sale. Existing customers can still continue to use their account, and if eligible, add additional cardholders (maximum of 3 allowed).

We've recently launched a NAB Business Visa Debit Card which enables you to easily access your funds in your Business Transaction Account. If you feel this product may better suit your needs, please refer to the [NAB Business Visa Debit](#) page or contact us on **13 10 12**.

### **How do I get a replacement card if one of the cards is lost or stolen?**

By getting in touch with us quickly we can help ease the pain and stress a lost or stolen card can cause. Call us as soon as possible on **13 10 12** during business hours, **1800 033 103** outside business hours or **+61 3 8641 9083** if you're overseas.

When we block the reported card, the current balance on that card will be transferred to the replacement card. Additionally, any valid transactions which haven't been processed will be charged to the facility billing account. This may cause the available balance for individual cardholders to be less than what's expected.

### **Why isn't my card appearing on Internet Banking?**

If your card isn't appearing on your Internet Banking, please call us on **13 10 12**, speak to your banker or visit your nearest branch.

### **Why isn't my NAB Business Payments Card linked to my transaction account?**

The NAB Business Payments Card is separate to your transaction account. Funds must be manually loaded from your transaction account on to the card(s).

If you would like a card automatically linked to your transaction account, the [NAB Business Visa Debit Card](#) may better suit your needs.