

**Section A Customer information****Customer ("You")**

Enter the full legal name of your business (including details of any trust, if acting as trustee)

ABN, ACN or ARBN

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To assist with identification, please list a NAB Business account that is in Your business name. Do NOT list an account that is in a different business name to the one You provided above (eg. associated with a different ABN).

BSB number      Account number

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Please indicate if you require access to Direct Entry (enables you to import payroll and other payment files from accounting systems).

Direct Entry required? ☐ Yes ☐ No

(Note: if you require access to Direct Entry, please complete the Credit User Application on page 6 by inserting Your business name and signing in Section C of the Credit User Application).

Do You currently use National Online?

Please enter Your current National Online Site ID

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Do You wish to replicate the accounts and services as per Your National Online setup?

☐ Yes ☐ No**Business address**

Level/office number

Street number

Street name

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Suburb

State

Postcode

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Country

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**Postal address (if different to business address)**

Level/office number or PO Box

Street number

Street name

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Suburb

State

Postcode

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Country

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**Receipt of Electronic Notices**

By selecting Yes below, You elect to receive important information (including changes to terms and conditions) from National Australia Bank Limited by having to retrieve it from the NAB Connect Channel or, at our election, by email instead of being sent it in paper form (eg mail or fax).

This means that, and You agree that, National Australia Bank Limited is taken to have provided this important information to You by sending an email to the email address specified below stating that the important information is available for retrieval by You in the NAB Connect Channel. For more details, see clause 8 of the NAB Connect Terms and Conditions.

The nominated email address should be checked regularly and any changes to it notified to National Australia Bank Limited promptly. Failure to do so may mean important information about NAB Connect is missed.

I elect to receive information relating to NAB Connect electronically via the NAB Connect Channel.

☐ Yes ☐ No**Work email address for electronic notices**

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(Note: this must be a business email address. Internet-style accounts, eg. 'Hotmail', are not acceptable)

## Section B Completion of NAB Connect Profile – delegation to Nominated Authority

You appoint and authorise

Title	First name	Middle name	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Job title	Work phone (including area code)	Mobile phone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Work email address

(Note: this must be a business email address. Internet-style accounts, eg. 'Hotmail', are not acceptable)

Please select a preferred day of the week (Monday – Friday) and select Morning or Afternoon for NAB to call Your Nominated Authority. If no preferred day and time is provided we will call your Nominated Authority at the first opportunity.

as its Nominated Authority to complete all details necessary to establish Your NAB Connect profile, including:

- Accounts – list of the NAB business accounts and credit cards that are in Your name that You wish to access through NAB Connect;
- List of Services that You wish to access through NAB Connect and which accounts You wish these services to apply to;
- The Direct Entry User IDs to be used with Your nominated Direct Entry services (if applicable);
- Nomination of Users (eg. persons who will be able to access Your NAB Connect service and perform certain activities and receive certain information on Your behalf);
- Completion of Access Profile and permission levels for each User. (The Access Profile and permission levels establish which services and accounts a User can access and what functions a User is authorised to perform, eg. create a payment, authorise a payment, etc.)
- Establishment of Payment Authorisation Rules, consisting of:
  - Selecting whether Segregation of Duties applies (Your NAB Connect service can be set up to require that the person who authorises a payment must have a different User ID to the person who created the payment.);
  - A Payment Value Range within which Your nominated Authorising Users are allowed to authorise payments;
  - The Number of Authorising Users required to authorise a payment within a Payment Value Range; and
  - Selection of Authorising Users.

**NAB Connect gives You the ability to establish payment authorisation rules and segregation of duties to suit Your business and risk profile. We strongly recommend that You set up all payments to be authorised by at least two people.**

- Payment Limits – nomination of which Authorising Users You want to be responsible for setting these limits, and which You want to be responsible for approving payments that breach these limits.
- Nomination of Security Officer/s with Self Service privileges (referred to as "Security Officer+" users)

**Note:** Your Security Officer+ user/s play a very important role in Your NAB Connect service. Your Security Officer+ user/s will have the power to:

- Create and modify the access profiles of General Users;
- Delete or suspend Users;
- Modify preferred account names;
- Reset General User passwords;
- Access User activity audit reports;
- Assign first and third-party Accounts to all Users (all first-party Accounts owned by Your company will be available for selection)\*;
- Assign Services to first-party Accounts\*;
- Create and modify the access profiles of Authorising Users\*;
- Set Responsibility for Managing and Approving Breaches of Payment Limits (Authorising Users)\*;
- Access enhanced User Permission report;
- Reset Security Token PIN<sup>†</sup>, enable Segregation of Duties<sup>†</sup>, and decrease Your Transaction Signing threshold.<sup>†</sup>

\* Dual administration available. Where enabled, this means that a second Security Officer+ User is required to approve changes.

† This function is completed over the phone via contacting the support centre rather than completing online.

In addition, Your NAB Connect Welcome Pack and security tokens for all Users will be sent to Your nominated Security Officer+ user/s.

- Billing Account – nomination of the account to be debited for all NAB Connect and Service fees and charges.

Upon completion of these details by Your Nominated Authority, we will send You a document summarising the selections made by Your Nominated Authority. It is important that You review this carefully to ensure that all selections match your intentions.

Please provide Your work email address so we can send You a summary of Your NAB Connect Profile. This should be an email address for the receipt of correspondence intended for Directors. Please do not supply Your Nominated Authority's address.

(Note: this must be a business email address. Internet-style accounts, eg. 'Hotmail', are not acceptable)

Promotion code

## Section C Applicant Declaration and Execution

Each signatory who is identified below makes the following declarations for and on behalf of the Applicant:

**A.** The Applicant acknowledges that it has been provided with the opportunity to view and retain (eg by saving and printing), and each signatory has read and understood:

- the [NAB Connect Terms and Conditions](http://www.nab.com.au/business/forms-and-documents/nab-connect-terms-conditions) (<http://www.nab.com.au/business/forms-and-documents/nab-connect-terms-conditions>); and
- the [Fees and Charges Schedule](http://www.nab.com.au/business/interest-rates-fees-and-charges) (<http://www.nab.com.au/business/interest-rates-fees-and-charges>) and any other Schedules (as defined in the [NAB Connect Terms and Conditions](http://www.nab.com.au/business/forms-and-documents/nab-connect-terms-conditions) (<http://www.nab.com.au/business/forms-and-documents/nab-connect-terms-conditions>)).

The Applicant further acknowledges that, by the signatories signing the NAB Connect Application Form, the Applicant is agreeing to be bound by the NAB Connect material referred to above ("the NAB Connect Material").

Further, the Applicant specifically agrees that it has been given the opportunity to retain the NAB Connect Material during the Application process (for example, by printing or saving it) and that it will not be separately provided with a copy of the NAB Connect Material without making a particular request for it.

**B.** The Applicant acknowledges that any use of the NAB Connect Channel and the Services to access or attempt to access accounts is also subject to the terms and conditions which apply to those accounts. See the paramountcy provisions in the NAB Connect Material and the NAB Invoice Finance Facility Agreement, if applicable, for the order of precedence when interpreting those terms and conditions.

**C.** The Applicant declares that where Personal Information (as defined in the *Privacy Act 1988* (Cth)) about an individual (such as a User or contact person) has been or will be provided in this Application Form or will be provided by the Applicant's Nominated Authority when completing the Applicant's NAB Connect Profile, or is otherwise provided as a result of the ongoing use of NAB Connect, the Applicant has made or will make each such individual aware of the fact and:

- that their Personal Information has been collected by the National Australia Bank Group ('NAB') for the purpose of providing the NAB Connect Channel to access the Services the subject of this application (including assessing the application), to manage and administer the NAB Connect Channel and the Services, and to protect against fraud;
- that their Personal Information may be disclosed to other organisations involved in the provision, management or administration of the NAB Connect Channel and the Services, or as required by law, or with their consent;
- that the individual's information might be shared with overseas organisations and the individual may visit [www.nab.com.au/privacy/overseas-countries-list](http://www.nab.com.au/privacy/overseas-countries-list) to find out more about countries where their information might be sent;
- that the applicant may not be able to obtain the NAB Connect Channel and the Services the subject of this application if that individual's Personal Information is not provided;
- that NAB will handle the individual's personal information in the way set out in [NAB's Privacy Notification](http://www.nab.com.au/privacynotification) (<http://www.nab.com.au/privacynotification>) and [Privacy Policy](http://www.nab.com.au/privacy) (<http://www.nab.com.au/privacy>) and they can also request a copy by contacting NAB on 13 22 65; and
- that the individual can gain access to and seek correction of their personal information, or make a complaint about how it is handled, by contacting NAB, and NAB's contact details.

**D.** The Applicant named in Section A appoints and authorises each other person named by the Applicant's Nominated Authority when completing the NAB Connect Profile:

- (a) as a Security Officer to perform all aspects of that role on behalf of the Applicant; and
- (b) as a User, to use NAB Connect in relation to the Services, the accounts and the credit card numbers as set out in this Application Form (and any Additions/Amendments Request Form).

**E.** The Applicant authorises National Australia Bank Limited to assume that any person who uses an Authorisation Method issued to a User to use NAB Connect is properly authorised to so use NAB Connect on behalf of the Applicant.

**F.** Each signatory for the Applicant below acknowledges and declares that he or she has the necessary authority to bind the Applicant named in Section A in respect of which he or she executes this NAB Connect Application form.

**G.** By ticking the 'Yes' box in Section A under 'Receipt of Electronic Notices', the Applicant elects to receive important information (including changes to the disclosure documents and terms and conditions for a Service) from National Australia Bank Limited by having to retrieve it from the NAB Connect Channel **instead of** being sent it in paper form (eg mail or fax) or by email. The Applicant agrees National Australia Bank Limited is taken to have provided this important information to the Applicant by making it available for retrieval in the NAB Connect Channel. The Applicant acknowledges that NAB will provide a notice in the Channel when an Applicant's User logs on that the important information is available for retrieval from the Channel.

## Your Payments and Security

NAB takes Your online security very seriously, and this is why we have built a number of security features into NAB Connect including Segregation Of Duties and the ability to nominate authorisation rules that require multiple authorisations prior to processing.

We strongly recommend that You take advantage of NAB Connect's security features and:

- (a) activate Segregation of Duties; and/or
- (b) nominate authorisation rules that require multiple authorisations, to help protect against internal and external fraud.

By signing this NAB Connect Application Form, You acknowledge and accept that:

- (a) failing to activate Segregation of Duties; and/or
- (b) establishing Your NAB Connect facility with only a single authoriser,

exposes you to a higher level of internal and external fraud risk than activating Segregation of Duties and nominating authorisation rules that require multiple authorisations.

Should you wish to turn Segregation of Duties on or establish authorisation rules that require multiple authorisations, please ensure your Nominated authority selects this option when speaking to our NAB Connect Specialist.

## Applicant Declaration and Execution Signatories for the Applicant

**Note:** If You are a company, this Application Form must be signed by either two directors or a director and secretary, unless You are a single director and shareholder company, in which case it must be signed by that single director. If You are, for example, a partnership or association, this Application Form must be signed in accordance with Your partnership deed or association constitution.

Please enter the name and title of the signatories.

Name

Job Title

Signature

Date

Name

Job Title

Signature

Date

**You may have related party accounts or cards in a different name to your main business listed in section A (such as personal accounts or other business accounts). If you wish to add these to NAB Connect please complete the details on page 5.**

## Please mail your completed and signed Application Form to:

NAB Connect  
Reply Paid 87274  
Knox City Centre, VIC 3152

## Section D NAB use only – to be completed by the Banker

I confirm that the above signatures and any appearing in Section E match the signatures held on file for the above office bearers of the customer.

Signature

Name

Employee number

Date

## Section E Related party accounts

**You may have related party accounts or cards in a different name to your main business listed in section A (such as personal accounts or other business accounts). If you wish to add these to NAB Connect please list the details below. Each account listed below should be signed for by the relevant authorised signatory/s of that account.**

The owner of each account specified below instructs NAB to provide the Applicant in section A with access to the account through the Applicant's NAB Connect online banking facility. Each entity specified below authorises NAB to act on instructions received from the Applicant in section A in relation to the relevant accounts, including any instructions to:

- (a) the selection of Users authorised to view and transact on the accounts through NAB Connect;
- (b) payment authorisation rules;
- (c) the services that can be used in connection with the accounts through NAB Connect; and
- (d) making payments from the accounts; cancelling payment instructions; and to debiting the accounts with the value of any payments made (this includes making payments and causing debits which overdraw the account, whether or not there is a pre-arranged overdraft facility) and any incurred fees, charges and interest (including for overdrawing or for currency conversion and whether charged by NAB or another bank involved in the payment).

BSB number Account number or card number <input style="width: 100px; height: 20px;" type="text"/> <input style="width: 350px; height: 20px;" type="text"/> Name <input style="width: 420px; height: 20px;" type="text"/> Signature <input style="width: 280px; height: 20px;" type="text"/> <input style="width: 50px; height: 20px;" type="text"/> / <input style="width: 50px; height: 20px;" type="text"/> <input style="width: 280px; height: 20px;" type="text"/>	Account name <input style="width: 420px; height: 20px;" type="text"/> Name <input style="width: 420px; height: 20px;" type="text"/> Signature <input style="width: 280px; height: 20px;" type="text"/> <input style="width: 50px; height: 20px;" type="text"/> / <input style="width: 50px; height: 20px;" type="text"/> <input style="width: 280px; height: 20px;" type="text"/>
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To: National Australia Bank (**'User Financial Institution'**) and to each Participating Member and Appointor (as these expressions are defined in the regulations of the Bulk Electronic Clearing System (CS2)) which from time to time participates in the Bulk Electronic Clearing System (CS2) (**'BECS'**):

#### Part A Terms and Conditions

The customer named in Part C of the Credit User Application (**'Credit User'**) hereby applies to become a Credit User in BECS from time to time operated by the Participating Members (which include the User Financial Institution).

The Credit User hereby acknowledges that the User Financial Institution is at liberty to accept or decline this Application. If the Application is accepted by the User Financial Institution and any financial institution thereafter accepts and acts on instructions given by the Credit User in connection with BECS by use of that financial institution's BSB number, the Credit User agrees that in consideration thereof, subject to any warranties implied by statute into a contract for the supply of services between the User Financial Institution and the Credit User which cannot be excluded, restricted or modified by a term of the contract, it shall become bound to each such financial institution in the following manner:

1. The Credit User shall comply with all the obligations of a Credit User of BECS as advised by the User Financial Institution and any amendment, modification or replacement thereof from time to time issued by the User Financial Institution or by any other Participating Member or Appointor which may hereafter become the User Financial Institution in respect of the Credit User.
2. The Credit User shall obtain from every customer of a financial institution whose account the Credit User wishes to instruct that financial institution to credit through BECS, the correct title and account number of that customer's account, and shall correctly include such particulars in the acceptable media containing the Credit User's instructions.
3. The Credit User hereby agrees to indemnify and keep indemnified each Participating Member and Appointor, which from time to time participates in BECS, from and against all losses, outgoings, claims, demands, damages, actions, suits and proceedings whatsoever, arising directly or indirectly out of or in connection with any failure by the Credit User, or a Bureau acting for the Credit User, to observe any obligations of a Credit User in respect of BECS.
4. If the Credit User with the prior written approval of the User Financial Institution engages a Bureau to prepare and/or lodge acceptable media by which the Credit User's instructions are given to a financial institution, the Credit User's obligations will not be in any way affected by its engagement of a Bureau or the User Financial Institution's approval thereto.
5. The performance of the Credit User's obligations in respect of BECS may be enforced by any Participating Member or Appointor which from time to time participates in BECS or by the User Financial Institution on behalf of any of them.
6. The termination by Participating Member or Appointor of the direct credit arrangements between the Credit User and that financial institution will not affect the Credit User's obligations in respect of BECS to each Participating Member or Appointor which from time to time participates in BECS.
7. All implied conditions and warranties (statutory or otherwise) except for warranties or conditions implied by law upon the User Financial Institution which are not capable of being excluded are hereby excluded from the agreement between the Credit User and the User Financial Institution in respect of BECS and save as foreshadowed there are no understandings, agreements, representations, conditions or warranties expressed or impliedly given by the User Financial Institution, not specified herein, which relate to BECS or the services to be provided by the User Financial Institution or any Participating Member or Appointor pursuant to BECS.
8. The Credit User acknowledges that:
  - (a) all Credit Items received by a Ledger FI will be processed in accordance with the BECS Procedures;
  - (b) a Ledger FI is entitled to rely solely on the Account Number Details provided by the Credit User when processing Credit Items received from the Credit User;
  - (c) a Ledger FI is not required to check that the Account Number Details provided by the Credit User are correct or that the account name provided by the Credit User corresponds with the name of the holder of the account maintained by the Ledger FI; and
  - (d) the Credit User shall not be entitled to make a claim against the User FI or any Participating FI (including the Ledger FI) if the Credit Item has been processed in accordance with the Account Number Details provided by the Credit User.

Note: For the purpose of sub-paragraph 8, Account Number Details means the BSB number and the account number or, in the case of a Ledger FI which has a unique account number system, the account number only.

#### Part B Credit Users who are Trustees/Managers of Trusts, Superannuation Funds etc.

**Banker Instruction** Section 9 must be completed only where Credit Users are Responsible Entities/Trustees/Managers of Trusts, Superannuation Funds etc. Before proceeding with this application the User FI (NAB) must undertake the requirements outlined in clause 6.11 of Bulk Electronic Clearing System (CS2) Procedures to ascertain whether this clause will apply. If this clause will apply, complete entity name/s in appropriate spaces and check box 'Clause 9 applies'. If clause 9 does not apply, proceed to Part C.

☐ Clause 9 applies

9. The indemnity contained in Clause 3 of the Credit User Application is given by the Credit User as the Responsible Entity/Trustee/ Manager of the \_\_\_\_\_ (Managed Investment Scheme/Trust/Fund) and, except in the case of fraud, negligence, breach of trust or breach of duty by the Credit User, liability under that Clause 3 is limited to the value of the assets of the said \_\_\_\_\_ (Managed Investment Scheme/Trust/Fund) under its administration from time to time.

#### Part C Authorised signature(s)

Company name (**'Credit User'**) \_\_\_\_\_

The Credit User certifies that the foregoing undertakings are within the powers of the Credit User to give.

Date  /  /

Signature, name and title

X

Signature, name and title

X

Signature, name and title

X

Affix Company Seal above (where applicable)