



Changes to Internet Banking and Telephone Banking

(Addendum)

Terms and Conditions

Effective 1 November 2024

Effective 1 November 2024, the following changes apply to these terms and conditions:

NAB Internet Banking and Telephone Banking Terms and Conditions

We've summarised the key changes to the online and telephone banking terms and conditions in Parts E - G of the Personal Transaction and Savings Products Terms and Conditions. You can find these in the separate online and telephone banking terms and conditions (the **NAB Internet Banking and Telephone Banking Terms and Conditions**).

Key things to know

We've added a section at the beginning with key things to know, which highlights some important areas to look out for.

Changes to your NAB daily transfer limits

We've better explained the daily transfer limit for certain payments you can make with NAB Internet Banking, the NAB app or NAB Telephone Banking. You can find out about the limits that apply to you at **nab.com.au**

Mistaken online banking payments

We've clarified how we deal with mistaken internet payments in line with our obligations under the ePayments Code. You should report a mistaken internet payment to us as soon as possible by calling us or visiting **nab.com.au** for more information.

If you notice suspicious or unusual activity with PayTo agreements

You should report this to us as soon as possible by calling us or visiting **nab.com.au** for more information.

How we communicate changes

If you're registered for NAB Internet Banking, we'll notify you of any changes electronically. This includes by email, push notification or SMS. We may also notify you by making the notice available in online banking or on our website and letting you know it's available (for example by email, SMS or push notification). It's important to make sure your contact details are up to date as you won't be able to select a paper communication preference for these notices.

If you're registered for NAB telephone banking only, or in other circumstances we consider reasonable, we'll notify you by post.

We've removed references to being able to request paper copies of documents we've sent you electronically, although you can still ask us for a copy if you need to.

How much notice we give you

We've clarified that for certain types of changes, we may give you less than 30 days' notice where the change is not unfavourable to you. We've also clarified how we'll communicate changes to accountholders and authorised users.

For more information visit

nab.com.au

or call us on **13 22 65**

7am – 9pm AEST Monday to Friday

8am – 6pm AEST Saturday to Sunday

or ask at your **local branch**

Help for people with hearing or speech difficulties. Contact us on **13 22 65** through the National Relay Service.