

Written/Telephone Instruction Authority



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the issuer of Citi branded financial products. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian credit licence 238098) ("Citi") and has appointed Citi to provide transitional services. NAB is an Authorised Deposit-taking Institution ("ADI"). Under the Australian Government's Financial Claims Scheme your deposits with NAB may be guaranteed up to \$250,000 per account holder per ADI. Citigroup Pty Limited holds no deposits. The Scheme does not apply to your non-AUD deposits. In this form, the words "we", "us" or "our" means NAB.

Please complete this section if you would like each account holder and each person authorised to operate the account (per the Authority to Operate) by Written/Telephone instructions.

ACCOUNT DETAILS

Account Title

Account No

Option 1 Required Not Required

The account holder authorises us to act on telephone and written instructions to transfer funds between all accounts held by the account holder with us provided they are in the same name, and can be operated by the same signatories.

Option 2 Required Not Required

The account holder authorises us to act on written instructions to transfer funds to third parties nominated below (including by bank cheques and telegraphic transfers).

ACCOUNT NUMBER (if applicable)	BANK/BRANCH/BSB (if applicable) ACCOUNT NAME	NOMINATED THIRD PARTIES/ (if applicable) ACCOUNT NAME

NOTE: We do not check the details that you enter, including that the BSB and account number belong to the account name. If you enter the wrong BSB or account number, it may not be possible to recover your money from the unintended recipient. In some countries we are required by law to provide personal information (name and address) to the recipient financial institution. By proceeding with this transaction, you authorise us to do so. For further information, please refer to Citi Privacy Policy at [citigroup.com.au/privacy](https://www.citigroup.com/privacy) and NAB's Privacy Policy at <https://www.nab.com.au/common/privacy-policy>.

You also agree you have been given an opportunity to retain this information for subsequent reference and will not otherwise be provided with a copy of the information.

Option 3 Required Not Required

The account holder authorises us to act on written instructions to transfer funds to any third parties (including by bank cheques and telegraphic transfers).

We may require a tape recorded telephone call back to be conducted to verify and confirm the request before the transaction can proceed.

For all options selected above:

I/we agree to be bound by the condition for Written/Telephone Instructions set out in the Conditions for Written/Telephone Instructions Authority.

FULL NAME OF ACCOUNT HOLDERS ONLY (surname first then given names)	SIGNATURE

Date

DD / MM / YYYY

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CONDITIONS FOR WRITTEN/TELEPHONE INSTRUCTIONS AUTHORITY

1. In these conditions:
 - (a) "Authority" means the Written/Telephone Instructions Authority provided together with these conditions (as amended by the account holder from time to time); and
 - (b) "Account" means the account/s described on this form.
2. The account holder has requested us to accept certain instructions by writing or telephone in relation to the account as requested in the Authority. The account holder understands that:
 - (a) these methods of communication involve greater risks (including, without limitation, the risk of fraud) than more commonly accepted forms of communication;
 - (b) We will accept instructions received in accordance with the Authority from each account holder and any persons authorised to operate the account by way of the Authority To Operate. The account holder, fully aware of the associated risks, requests and authorises us to act upon telephone instructions given in accordance with this Authority.
3. The account holder shall provide us with:
 - (a) a properly completed original Authority;
 - (b) any other document we may request evidencing that this Authority has been properly authorised; and
 - (c) written notice upon termination of this Authority.
4. The account holder may, from time to time, vary this Authority by delivering to us an original signed variation in such form as is acceptable to us. We are authorised to rely on each such variation. Unless otherwise agreed in writing at that time, any such variation shall be effective no earlier than the third Business Day after receipt by us, and shall not affect our actions or omissions prior to such effective date.
5. The account holder agrees:
 - (a) to strictly limit information about the contents of this Authority to only those persons who need to know in order to effectively operate the Account;
 - (b) to use its best efforts to ensure that such persons at all times treat the contents of this Authority with strict confidentiality in order to maintain the security of the procedures hereby established;
 - (c) to immediately notify us of any suspected breach or compromise of the security of the procedures hereby established.
6. The account holder agrees that as long as we act in accordance with this Authority:
 - (a) We shall have no further duty to verify the content of any written or telephone instructions or the identity of the sender or confirmer of it; and
 - (b) The account holder will be bound by any debit or credit instruction, whether or not authorised by it, which is sent in its name and accepted by us.
7. We shall have absolute discretion, for any reason whatsoever, to act or not to act upon and/or to request verifications of any written or telephone instructions received in relation to the Account. We shall attempt to notify the account holder promptly should we elect to defer acting in accordance with instructions.
8. The account holder will upon demand indemnify us, our officers and employees, our related bodies corporate and their officers and employees, for and hold them free and harmless from and against:
 - (a) any and all responsibility for, and any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act or omission taken or not taken (as the case may be) in accordance with this Authority, including, without limitation, any act or omission (or any delay) in response to instructions to us to transfer funds or purchase, sell or otherwise dispose of commodities or securities; and
 - (b) any and all costs and expenses associated with the terms described in 8(a), including our legal fees and expenses

EXCEPT THAT the account holder will have no liability in respect of any such claims arising from our bad faith or wilful misconduct, or where we have failed to act in accordance with this Authority.

This paragraph 8 shall survive the termination of this Authority or any part of it.
9. If any provisions of this Authority is declared to be invalid or unenforceable, the remaining provisions shall nevertheless remain in full force and effect.