

CommBank Card Manager Terms and Conditions

Your contract with us	<ul style="list-style-type: none">• These Terms and Conditions govern your use of CommBank Card Manager.• You should read them together with the terms and conditions that govern your Facility. The Facility Terms apply to any transactions initiated or permitted as a result of instructions provided through CommBank Card Manager.• You're bound by these Terms and Conditions when you sign up for, or a User first uses, CommBank Card Manager.
Using CommBank Card Manager	<ul style="list-style-type: none">• CommBank Card Manager allows Users to provide us instructions in connection with your facility online instead of in a document or by email or telephone.• Instructions can be provided to:<ul style="list-style-type: none">– apply for new cards;– change limits on a card or stop, replace or cancel cards; and– change cardholder details.• Users can also:<ul style="list-style-type: none">– access reports on spend, transactions, cardholders or other matters (e.g. merchants, limits, utilisation); and– receive alerts on things like cards nearing credit limit or spend outside of policy.• The User Guide provides you with more detail on how you will be able to access CommBank Card Manager and its functions.• You can also apply for an optional Workflow and HR File Integration Module that enables Cardholders to access CommBank Card Manager for certain purposes and allows for business line manager workflow approval and updating of staffing arrangements using dynamic HR files.• We may at any time add to, remove or change CommBank Card Manager or impose restrictions or limits on how it is used or accessed. We will notify you of any material changes as soon as practical.• You must comply and ensure all Users comply with the User Guide and any other instructions we provide you in connection with CommBank Card Manager (for example regarding use or access to the service, or the handling of card details).• You must only use CommBank Card Manager in connection with the Facility.
Liability for transactions and security	<ul style="list-style-type: none">• When you or a User accesses CommBank Card Manager to provide instructions in connection with the Facility (such as, issuing a new card or increasing a card limit), you agree that we may rely on such instructions and debit your Facility account with the amount of any transactions resulting from those instructions (e.g. transactions made using the card or increased limit).• Without limiting clause (a) above, you acknowledge that Client Administrators you appoint may take a variety of actions as outlined in the User Manual, including:<ul style="list-style-type: none">– adding or deleting Client Administrators and approved Authorising Officers (subject to our approval where required);– managing requests from Cardholders; and– producing and exporting reports• You must take all reasonable care, and ensure that each User takes reasonable care, so that:<ul style="list-style-type: none">– access to CommBank Card Manager is not misused;– any associated devices, identifiers, codes or passwords (or any records of these) are not misused, lost or stolen; and– codes or passwords are not disclosed to any person other than a User.• You must notify us as soon as you or any User become aware that there has been any such misuse, loss, theft or disclosure, or any unauthorised transaction as a result of misuse of CommBank Card Manager.

Availability of CommBank Card Manager	<ul style="list-style-type: none"> • While we make reasonable efforts to ensure CommBank Card Manager is available 24 hours per day, 7 days per week (other than scheduled outages which we will endeavour to notify you of ahead of time), we are not liable if the service or a token to access the service (such as SMS for registration) is not available or working for any reason. • If the service is not available or working first contact your account manager or alternatively, contact us on 131 576 – available 24 hours, 7 days a week. • You may cancel your CommBank Card Manager service at any time by notifying us in writing. Cancellation will become effective when we process your request. • We may, without prior notice, cancel, suspend or deny your or any User’s access to CommBank Card Manager at any time, for example if you breach these Terms and Conditions or the Facility Terms, or if we consider it necessary to protect you or us from loss. • If we take such action, we will notify you as soon as practical.
Data transmission	<ul style="list-style-type: none"> • You acknowledge that CommBank Card Manager enables you and Users to download and export Corporate Cardholder data, including card details and card transaction data. This data is sensitive and you must ensure any such data is protected and kept strictly confidential. • You agree to indemnify us against any costs or losses we suffer due to any such downloading or exporting of Cardholder or Procurement Management Account data transaction data, including as a result of any unauthorised use or disclosure, or breach of Cardholder privacy.
Changes to these Terms and Conditions	<ul style="list-style-type: none"> • We may change these Terms and Conditions at any time by giving you reasonable notice of the changes. We will act fairly and reasonably towards you when exercising this right. • We may provide notice in any way permitted under the Facility Terms or general law.
Meaning of words used in this document	<p>Cardholder means a person we have issued a corporate card to.</p> <p>Client Administrator means a person you nominate as a client administrator to manage use of CommBank Card Manager.</p> <p>CommBank Card Manager means our CommBank Card Manager platform and service as described in section 1 and the User Manual, as we may update from time to time.</p> <p>Facility means:</p> <ul style="list-style-type: none"> • the Corporate Card facility you have with us that allows corporate cards to be issued, which cards you can manage using CommBank Card Manager; and/or • the Procurement Management Account facility you have with us, for which CommBank Card Manager must be used for reporting purposes only. <p>Facility Terms means the terms and conditions that govern your Facility.</p> <p>User means any person you or a Client Administrator authorise to access or use CommBank Card Manager and includes Client Administrators, approved Authorising Officers and Cardholders.</p> <p>User Manual means the “Card Management Platform User Guide – Guide for Corporate Clients” and any other user manual or instructions we provide you regarding use of CommBank Card Manager.</p> <p>We and us means Commonwealth Bank of Australia ABN 48 123 123 124.</p> <p>You and your means the Accountholder under the Facility.</p> <p>A reference to the singular includes the plural and vice versa.</p> <p>The words “including” and “for example” when introducing an example do not limit the meaning of the words to which the example relates to that example or examples of a similar kind.</p>