
In this Electronic Communication Consent, "we / us / our" means:

- National Australia Bank Limited (NAB) and its related companies that assist it to provide its services;
- Citigroup Pty Limited (Citi) and its related companies that assist it to provide its services; and
- Virgin Money Australia (Virgin Money) and its related companies that assist it to provide its services.

Unless otherwise stated, "we / us / our" is used collectively (or singularly/separately where the context requires) and "you / your" means all borrowers and other individuals named in this application.

1. You consent to us communicating electronically with you about the account(s). You nominate and authorise us to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable Industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
2. We will rely on this consent to communicate with you by: (a) electronic mail ("e-mail") to the e-mail address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records. For example, we will send an e-mail to your e-mail address each month to tell you that your statement of your account can be viewed online.
3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account.
4. You must ensure that: (a) you check your e-mail regularly for notices and other communication from us; (b) your e-mail address remains current (or otherwise notified to us); and (c) e-mails from us to your e-mail address are not blocked.
5. We rely on you to keep your nominated e-mail or physical (street) address details up-to-date and to notify us when they change.
6. Providing you with electronic statements does not alter your obligations under any terms and conditions of the account. You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements.
7. Returning to Paper Statements: you can go back to receiving paper notices and other documents by calling us on 13 37 39, or by notifying us in writing withdrawing this consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address. For each statement period we issue you with a paper statement, \$2 will be debited to your account in the following statement period. This may be waived in limited circumstances.