

When you authorise us to issue an additional card to another person (a subsidiary card), you remain liable for all transactions the other person carries out using the additional or subsidiary card.

You are also liable if the additional cardholder fails to observe the terms and conditions under which the additional card was issued, for example, failing to keep the personal identification numbers (PINs) for ATM and EFTPOS use safe and secure.

We can only cancel the additional card when you return it to us.

If you have taken reasonable steps to retrieve the card but cannot do so, we will still cancel the card but may require you to provide us with a written statement setting out the steps you have taken to retrieve the card.