



Complimentary Airport Lounge Access

Terms and Conditions

Effective 1 October 2026

Please read these terms and conditions carefully before using the Complimentary Airport Lounge Access Program (the “Program”).

About the Program

The Program provides eligible NAB Rewards Travel (formerly NAB Rewards Signature) Credit Card primary cardholders with complimentary access to participating airport lounges.

The Program is administered by Plaza Premium Lounge Australia Pty Ltd (ABN 64 165 120 972) (“Plaza Premium”) (Sites 3-1307, Sydney International Airport, T1, Mascot, NSW, 2020, Australia) and its affiliates (“we/us/our”). When you use the Program, for example by accessing a participating lounge, you agree to these Terms and Conditions. You also agree with our privacy policy found [here](#).

Your card issuer, National Australian Bank Limited ABN 12 004 044 937 (AFSL and Australian Credit Licence 230686) (“NAB”) is not a party to these terms and conditions.

Eligibility

This Program is available to eligible NAB Primary Cardholders (“Eligible Cardholders”). Eligible Cardholder means the primary cardholder of a NAB Rewards Travel (formerly NAB Rewards Signature) Credit Card that NAB has designated as participating in the Program.

You are eligible for the Program if:

- you are the primary cardholder of an eligible NAB Rewards Travel Credit Card;
- your card account is open and in good standing; and
- your card has not been suspended, cancelled or restricted.

NAB may change the list of eligible cards or cardholders at any time.

Benefit Entitlements

Eligible Cardholders receive two (2) complimentary lounge visits per calendar year. A calendar year means 1 January to 31 December. Visit entitlements reset annually at 00:00 hours on 1 January, based on the local time of the lounge location.

Facilities and services for each lounge visit entitlement include:

- complimentary lounge access for up to 3 hours (depending on the location, some lounges have a maximum of up to 2 hours, check the lounge directory accessible via NAB's website for details);
- complimentary shower facilities (available at select locations);
- food and beverage at participating lounges;
- newspapers, magazines and flight information displays.

Facilities and services vary by location.

Each lounge visit by a single person will use one (1) complimentary visit entitlement. You may be accompanied by one (1) guest under your annual complimentary entitlement. Any additional accompanying guests are subject to guest charges.

Eligible Cardholders may be accompanied by guests into participating Plaza Premium Lounges subject to lounge capacity, venue entry conditions and payment of any applicable guest charges.

Your annual complimentary visit entitlements can only be utilised within the given calendar year. Any unused complimentary visits:

- cannot be transferred;
- cannot be sold;
- cannot be exchanged for cash, credit or any other benefit; and
- do not roll over into the following calendar year.

How to Access the Benefit

To access a participating lounge, you must:

- be an Eligible Cardholder;
- present your physical Eligible Card; and
- present a valid boarding pass for same-day travel.

Access is subject to successful verification of your eligibility at the participating lounge and capacity availability at the participating lounge location.

Participating lounges may refuse entry where:

- lounge capacity has been reached;
- eligibility cannot be verified;
- the card presented is not an Eligible Card; or
- the maximum complimentary visit entitlement for the given year has been fully utilised.

The Program may be accessed at participating Plaza Premium Lounges and affiliate lounges as designated under the Program.

Participating locations, operating hours, facilities, services and eligibility requirements may change without notice.

The current list of participating locations can be accessed via NAB's website.

You must comply with all conditions, rules and policies imposed by the lounge.

The operator of a participating venue may refuse entry or remove any person whose behaviour is inappropriate, disruptive, unsafe or otherwise breaches venue rules.

Price and Payment

Under the Program, the two (2) annual complimentary lounge visits and benefit entitlements associated, are at no extra cost to you, compliments of NAB.

Once all complimentary visit entitlements for the calendar year have been used, Eligible Cardholders may receive a discount on the prevailing walk-in lounge entry rate at participating Plaza Premium Lounges.

The discount on the prevailing walk-in lounge entry rate:

- is available only to Eligible Cardholders;
- may also be extended to accompanying guests, where permitted by the participating lounge;
- is subject to lounge availability;
- must be paid using an Eligible Card;
- does not apply at affiliate lounges; and
- cannot be combined with other offers unless otherwise specified.

The discounted entry fee must be paid directly to the participating lounge.

Liability

We are not responsible for the operation of participating lounges, we do not guarantee lounge availability, capacity, facilities, services or operating hours, and we are not responsible for goods or services supplied by participating lounges.

We will not be liable for losses that result from our failure to comply with these terms and conditions that fall into the following categories:

- loss of income or revenue;
- loss of business;
- loss of profits; or
- loss of anticipated savings.

We will not be liable or responsible for any failure to perform, or delay in performance, any of our obligations under these terms and conditions that is caused by an event outside our control. An event outside our control means any act or event beyond our reasonable control, including without limitation, strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks.

Nothing in these terms and conditions excludes, restricts or modifies any rights you may have under the Australian Consumer Law.

Where you use the services of any participating lounges, any losses or liability arising out of, or in connection with using such lounge shall be the liability of the participating lounge. We will not participate in any dispute between you and any participating lounge. We do not give any warranty for any goods or services accessed through the participating lounges

Privacy

Your personal and card information may be collected by us, used and disclosed for the purpose of administering the Program, validating eligibility and providing lounge access services.

Our Privacy Policy is available at www.plazapremiumlounge.com/en-uk/data-privacy-and-security-policy

NAB's Privacy Policy is available at www.nab.com.au/privacy

Terms and Cancellation

Your access to the Program is valid from 1 October 2026 until otherwise notified by NAB.

Your access to the Program will be revoked if your eligible card is not open and in good standing, or if it is suspended, cancelled or restricted.

Right to Amend and Revoke these Terms and Conditions

We have the right to amend or revoke these terms and conditions with immediate effect at any time. This includes any changes to the Program, change to eligibility requirements, change to participating locations, amendments to these terms and conditions or suspend or withdraw the Program.

Contact Us

For enquiries relating to the Program, contact Plaza Premium Group at customer.relations@plaza-network.com.

Other Important Terms

We may transfer our rights and obligations under these terms and conditions to another organisation, and we will notify you in writing if this happens, but this will not affect your rights or our obligations under these terms and conditions.

This contract is between you and us. No other person shall have any rights to enforce any of its terms.

Each of the paragraphs of these terms and conditions operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

If we fail to insist that you perform any of your obligations under these terms and conditions, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you.

If there is any conflict in meaning between the English language version of these terms and conditions and any version or translation of these terms and conditions, the English language version shall prevail.

These terms are governed by Australian law. You and we both agree to submit to the exclusive jurisdiction of the Australian courts.

For more information visit

nab.com.au

or call NAB on **13 22 65**

Monday to Friday, 8am to 7pm (AEST/AEDT)

Saturday to Sunday, 9am to 6pm (AEST/AEDT)

or ask at your **local branch**

Help for people with hearing or
speech communication difficulties.

Contact NAB on **13 29 28** through the
National Relay Service.