$50 Everyday Credit Card Cashback Terms and Conditions

The NAB $50 Everyday Credit Card Cashback Terms & Conditions (**Offer**) is subject to NAB's Terms and Conditions. By accepting the Offer, you agree to the Terms and Conditions of the Offer.

Terms and Conditions

- The $50 Everyday Credit Card Cashback Offer is for existing NAB cardholders who have been specifically selected to receive the offer from NAB, and is not transferable to any other account or cardholder.
- You must activate the Offer by clicking on the 'Activate now' button in the email you received and activate the Offer by 9 August 2026 11.59pm AEST and receive confirmation that you have successfully activated the Offer via the linked landing page.
- To qualify for the Offer, you must meet the required spend hurdle (outlined in the email you received) on eligible purchases across five (5) or more transactions between 12.00am AEST on 22 July 2026 to 11.59pm AEST on 9 August 2026 (**Promotion Period**).
- Your card account must remain open and in good standing (for example, your account is not in default, suspended or closed) to receive your cashback.
- Cashback will be credited to your account within 16 weeks from the Promotion Period ending.
- Cashback will reduce the outstanding balance of your account but will not count towards your repayment obligation.
- Cashback is not redeemable for cash or other payment form
- Eligible purchase means everyday purchases, excluding gambling or gaming transactions.
- Eligible purchases do not include Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers' cheques, transactions made in operating a business, chargebacks, refunds, payments to other NAB branded accounts, fees and charges such as interest and ATM charges, transactions made using rewards points and government related transactions.
- Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (including but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).
- Whether or not a purchase is eligible will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an eligible international purchase, even if that merchant is not in fact a government related entity.
- All spend incurred during the Promotion Period will be charged interest at the applicable Annual Percentage Rate, unless an interest free period applies to your card or the spend is repaid in full by the due date.
- If you have a Balance Transfer, any retail purchases made during the Promotion Period are excluded from your Balance Transfer balance.
- An international transaction fee of 3.5% of the Australian dollar amount will apply to all international transactions and this fee is not valid for inclusion in the spend requirement for the Offer. The fee will be debited to your account when the international transaction is posted (completed) to your account. For further information, please refer to NAB Credit Card Fees and Charges.
- If the Offer is varied or withdrawn, NAB will communicate this by updating the Offer details on nab.com.au/promotions. Customers who have already activated the Offer will still be eligible

to receive the cashback if they meet the eligibility criteria during the Promotion Period, even if the Offer is withdrawn after they activate it.