

### **NAB Credit Card Annual Fee Waiver Offer Terms and Conditions (February 2026)**

The Annual Fee Waiver Offer Terms and Conditions 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 Annual Fee Waiver 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.
- Customers will need to register for the Offer by clicking on the 'Activate offer' button in the email they received and activate the Offer by 25 February 2026 11.59pm AEDT.
- The Offer applies only to the card specified in the email.
- If the Offer is successfully activated, we will not charge the upcoming annual fee to your account, provided your account remains open and in good standing (for example, your account is not in default, suspended or closed).
- The Annual Fee Waiver applies only to the card's next annual fee and is valid for 12 months from the date the waiver is applied.

If you'd like to get in touch with us, please use one of the options contained on our website.

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