NAB Credit Card Cashback Terms and Conditions

These terms and conditions apply to the NAB Credit Card Cashback Offer (**Offer**). Activation of this Offer is deemed to be acceptance of these terms and conditions.

1. This Offer is promoted and fulfilled by National Australia Bank Limited (**NAB**) ABN 12 004 044 937 AFSL and Australian Credit Licence 230686.
2. This Offer is for existing NAB cardholders who have been specifically selected to receive the Offer from NAB, and is not transferrable.
3. You must activate the Offer by 11:59PM AEDT on 3 December 2026 by clicking on the 'Activate offer' button in the email you received and receive confirmation that you have successfully activated the Offer via the linked landing page.
4. To qualify for the cashback, you must meet the required spend hurdle (outlined in the email you received) on eligible purchases between 12:00AM AEDT on 25 November 2026 and 11:59PM AEDT on 2 February 2027 (**Offer Period**).
5. Your account must remain open and in good standing (for example, your account is not in default, suspended or closed) to receive your cashback.
6. Cashback will be credited to your NAB credit card account within 16 weeks from the Offer Period ending.
7. Cashback will reduce the outstanding balance of your NAB credit card account but will not count towards your minimum repayment obligation. Cashback is not redeemable for cash or other payment forms.
8. The maximum cashback is limited to one (1) cashback amount per customer.
9. If the Offer is varied or withdrawn, NAB will communicate this by updating the Offer details on nab.com.au/promotions.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be eligible to receive the cashback if they meet the eligibility criteria during the Offer Period, even if the Offer is withdrawn after they activate it.
10. Eligible purchases do not include Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and traveller's cheques, transactions made in operating a business, chargebacks, refunds, bank fees and charges such as interest and ATM charges.
11. 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.
12. All spend incurred during the Offer 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.
13. If you have a Balance Transfer, any retail purchases made during the Offer Period are excluded from your Balance Transfer balance.

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