

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 register for the Offer by clicking on the 'Activate your offer' button in the email you received by 11:59PM AEDT on 26 March 2026.
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 18 March 2026 and 11:59PM AEST on 25 May 2026 (**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 Account but will not count towards your 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 If the Offer is varied or withdrawn, NAB will communicate this by updating the Offer details on nab.com.au/promotions.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be eligible to receive the cashback if they meet the eligibility criteria during the Offer Period, even if the offer is withdrawn after they activate it.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 travellers' cheques, transactions made in operating a business, government related transactions, chargebacks, refunds, bank fees and charges such as interest and ATM charges.
11. 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).

12. 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.
13. 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 forms.
14. 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.
15. 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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