

## **NAB Credit Card - International Spend Bonus NAB Rewards Points Offer July 2026 (Offer)**

The NAB Credit Card - International Spend Bonus NAB Rewards Points Offer July 2026 (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:**

- This Offer is for existing NAB cardholders who have been specifically selected to receive the Offer from NAB and is not transferable.
- You must register for the Offer by clicking on the 'Activate offer' button in the email you received and activate the Offer by 11.59pm AEST on 22 July 2026 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 international purchases between 12.00am AEST on 8 July 2026 and 11.59pm AEST on 8 September 2026 (Promotion Period).
- Please allow 16 weeks after the Promotion Period has ended for your bonus NAB Rewards Points to be credited to your points balance.
- Your account must remain open and in good standing (for example, your account is not in default, suspended or closed).
- Eligible international purchases means any retail purchases, either online or in person in a foreign currency when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain merchants).
- The process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider as the case may be. NAB does not determine whether a card transaction will be converted into local currency by the merchant and you may have to check with the relevant merchant.
- Eligible international purchases do not include Cash Advances, Balance Transfers, BPAY payments, purchases of foreign currency and travellers' cheques, transactions made in operating a business, chargebacks, refunds, payments to other NAB accounts, fees and charges such as interest and ATM charges, and transactions made using reward points.
- 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 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](http://nab.com.au/promotions). Customers who have already activated the Offer will still be eligible to receive the bonus NAB Rewards Points if they meet the eligibility criteria during the Promotion Period, even if the Offer is withdrawn after they activate it.