NAB Credit Card Bonus Qantas Points Terms and Conditions

The NAB Credit Card Bonus Qantas Points Terms and Conditions (**Offer**) is subject to NAB's Terms and Conditions. By accepting this Offer, you agree to the Terms and Conditions of the Offer:

- The non-transferrable Offer is only for select existing NAB cardholders who have received it via email and are current Qantas Frequent Flyer members (**Eligible Customer**).
- Eligible Customers will receive one bonus Qantas Point (up to 8,000 bonus Qantas Points) for each $1 spent on Eligible Purchases (defined below) between 12.00am AEST on 17 September to 11.59pm AEST 15 November 2026 (**Promotion Period**).
- The bonus Qantas Points will be credited to your Qantas Frequent Flyer Membership Account within 16 weeks of the end of the Promotion Period.
- The Eligible Customer's NAB personal credit card account must remain open and in good standing (for example, the account must not be in default, suspended or closed) for the bonus Qantas Points to be credited to the Eligible Customer's Qantas Frequent Flyer Membership Account.
- 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.
- Eligible Purchases 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.
- 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).

- All spend incurred during the Promotion Period will be charged interest at the applicable Annual Percentage Rate, unless an interest free period applies to the Customer’s card or the spend is repaid in full by the due date.
- If an Eligible Customer has a Balance Transfer, any retail purchases made during the Promotion Period are excluded from the 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.
- All rewards are subject to the Qantas Credit Card Account Rewards Terms and Conditions.