

### **NAB Credit Card Cashback (Offer)**

The NAB Credit Card Cashback (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:**

- The Cashback Offer is for existing NAB cardholders who have been specifically selected to receive the offer from NAB, and is not transferable.
- Customers will need to register for the offer by clicking on the 'Activate your offer' button in the email they received and activate the offer by 11.59pm AEST 15 July 2025.
- Customers will need to meet the required spend hurdle outlined in the email they received on eligible purchases from 12.00am AEST on 8 July 2025 to 11.59pm AEST time 9 September 2025 (Promotion Period).
- Your Account must remain open and in good standing (for example, your account is not in default, suspended or closed) to receive your cashback.
- Cashback will be credited to your Account within 10 weeks from the Promotion Period ending.
- 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.
- Eligible international purchases include any retail purchases 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.
- We do 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, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, chargebacks, refunds, payments to other Citi branded accounts, fees and charges such as interest and ATM charges, transactions made using Points and government related transactions.
- Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example 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).
- Please note that 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.
- 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.
- Please note that 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 transaction 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 on the Transaction Date. For further information, please refer to NAB Credit Card Fees and Charges.  
<https://www.nab.com.au/personal/credit-cards/fees-charges>.

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