

### **NAB Credit Card 9.99% p.a. for 6 months Special Variable Purchase Rate Terms & Conditions**

The NAB Credit Card 9.99% p.a. for 6 months special variable purchase rate offer (**Offer**) is subject to NAB's Terms and Conditions. By accepting the Offer, you agree to the Terms and Conditions of the Offer.

This Offer is promoted by National Australia Bank Limited (ABN 12 004 044 937) (**NAB**).

Under this Offer, NAB customers who have been specifically selected by NAB, receive an invitation from NAB to participate in the Offer and meet these terms and conditions (**Eligible NAB Customers**) will receive a special variable purchase rate on their Eligible NAB Card (defined below) during the Offer Period (defined below).

An **Eligible NAB Customer** means a customer who: holds a valid personal NAB Visa credit card (**Eligible NAB Card**) and is in good standing with respect to their NAB accounts (as reasonably determined by NAB).

Eligible NAB Customers who activate the Offer before 11:59pm AEST on 17 May 2026 will receive the special variable purchase rate for new purchases made using their Eligible NAB Card from 12:01am AEST on 5 June 2026 until 11:59pm AEDT on 7 December 2026 (**Offer Period**). Transactions processed outside the Offer Period will revert to the standard variable purchase rate.

To activate this Offer, an Eligible NAB Customer must:

- a) click the 'Activate offer' button in the email received from NAB and follow the prompts via the NAB landing page; and
- b) receive confirmation that the Offer has been successfully activated.

The Eligible NAB Customer must make minimum monthly repayments on the Eligible NAB Card by the due date during the Offer Period to continue to receive the Offer. If an Eligible NAB Customer fails to make a minimum monthly repayment by the due date, the special variable purchase rate will cease to apply to the Eligible NAB Card from the date of the missed payment.

At the end of the Offer Period, any unpaid purchases and subsequent purchases will attract the card's standard variable purchase rate. Interest rates are subject to change and available on our website.

The special variable purchase rate will appear on your statement.

For further information on how interest is calculated refer to your Personal NAB credit card terms and conditions available [here](#).