



AMENDMENT TO A GUIDE TO FEES AND CHARGES

Personal banking fees Effective 13 November 2017

The Credit Card Account section of this Guide has changed. Below is the new section with the date it applies.

From 13th March 2018, the following change applies to this Guide:

Credit Card Accounts

On page 12, the section Credit Card annual fees is replaced with the following.

Credit Card annual fees

Accounts opened prior to 1 December 2000 will be charged an annual fee in January each year. Accounts opened from 1 December 2000 will be charged the first annual fee when you accept the credit card agreement and then annually in the same month thereafter.

Credit Card Annual Fees

NAB Rewards Signature Card	\$295.00 pa
NAB Rewards Platinum Card	\$195.00 pa
NAB Rewards Classic Card	\$95.00 pa
NAB Low Fee Platinum Card	\$90.00 pa
NAB Low Fee Card	\$30.00 pa
NAB Low Rate Platinum Card available from 5 Dec 2016	\$100.00 pa
NAB Low Rate Card	\$59.00 pa

Credit Card Annual Fees

NAB Qantas Rewards Signature Card	\$395.00 pa
NAB Qantas Rewards Premium Card	\$250.00 pa
NAB Qantas Rewards Card	\$95.00 pa
NAB Velocity Rewards Premium Card*	\$150.00 pa
NAB Velocity Rewards Card*	\$95.00 pa
NAB flybuys Rewards Card*	\$95.00 pa
NAB Visa Mini*	\$40.00 pa
NAB Qantas Plus Card*	\$145.50 pa
NAB Low Rate Platinum Card*	\$59.00 pa
NAB Premium Card*	\$90.00 pa

* Product not for sale.

The annual fee is waived for cards included in a NAB Tailored Home Loan Package,¹ NAB Choice Package, Private Tailored Package, NAB Introductory Rate Home Loan,¹ Homeowner's Package,¹ Portfolio Package and Private Portfolio Package for the life of the Package.

When a package is cancelled/terminated, the annual card fee will be debited after the Package ends and then annually in the same month thereafter.

If the credit card accounts are part of a NAB Homeplus Home Loan¹ arrangement, the annual card fees are not charged during the life of a Homeplus Home Loan.

When the Homeplus Home Loan ends, the annual card fee will be debited then and then annually in the same month thereafter.

The following Cards included in NAB Shareholder's Benefit will have the Credit Card annual fee waived: NAB Rewards Classic Card, NAB Rewards Platinum Card, NAB Low Fee Card, NAB Low Fee Platinum Card, NAB Qantas Rewards Card, NAB Qantas Rewards Premium Card, NAB Velocity Rewards Card, NAB Velocity Rewards Premium Card and NAB flybuys Rewards Card.

¹ Not for sale.