



AMENDMENT TO A GUIDE TO FEES AND CHARGES

Personal banking fees Effective 10 June 2017

The Credit Card Account section of this Guide has changed. Below are the new sections with the dates they apply.

From 3rd July 2017, the following change applies to this Guide:

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 Premium Card	\$90.00 pa
NAB Low Fee Card	\$30.00 pa
NAB Low Rate Platinum Card (Visa) available from 5 Dec 2016	\$100.00 pa
NAB Low Rate Card	\$59.00 pa
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 Visa One Fee-Free*	\$Nil
NAB Qantas Plus Card*	\$145.50 pa
NAB Low Rate Platinum Card*	\$59.00 pa

* Product not for sale.

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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 Loan 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.

Cards included in NAB Shareholder's Package¹ will have the Credit Card annual fee waived for the next annual fee period, if net purchases on the relevant account during an annual fee period exceed \$4,000 on NAB Low Fee Card and NAB Velocity Rewards Card accounts and \$7,500 on NAB Premium Card, NAB Qantas Plus Card and NAB Velocity Rewards Premium Card accounts. The following Cards included in NAB Shareholder's Package will have the Credit Card annual fee waived: NAB Rewards Classic, NAB Rewards Platinum, NAB Qantas Rewards, NAB Qantas Rewards Premium and NAB flybuys Rewards Card.

¹ Not for sale.

