more than money

Key Facts about these credit cards

Correct as at 01.10.2026

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of Credit Card

	NAB Low Rate Card	NAB Low Fee Card	NAB Rewards Card	NAB Rewards Travel Card	NAB Qantas Rewards Premium Card	NAB Qantas Rewards Signature Card
Minimum Credit Limit	$1000	$1000	$3000	$6000	$3000	$6000
Minimum Repayments*	2% or $25 whichever is greater	2% or $25 whichever is greater	2% or $25 whichever is greater	2% or $25 whichever is greater	2% or $25 whichever is greater	2% or $25 whichever is greater
Interest on Purchases	13.99% p.a.	22.49% p.a.	22.49% p.a.	22.49% p.a.	22.49% p.a.	22.49% p.a.
Interest free period	Up to 55 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases
Interest on cash advances	22.99% p.a.	22.99% p.a.	22.99% p.a.	22.99% p.a.	22.99% p.a.	22.99% p.a.
Balance transfer interest rate	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee
Annual Fee	$99 per year	$49 per year	$195 per year	$395 per year	$295 per year	$449 per year
Late Payment Fee	$20	$20	$20	$20	$20	$20

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from **https://www.nab.com.au/personal/help-and-guidance/personal-banking-fees-and-charges#sect3**. For more information on choosing and using credit cards visit the ASIC consumer website at **www.moneysmart.gov.au**. The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting **https://www.nab.com.au/content/dam/nabrwd/documents/guides/banking/key-facts-credit-cards.pdf**. Please note: the information above reflects the standard details for each card. From time to time, NAB may contact you with special credit card offers that differ from the above information.

*However, if your closing balance at the end of the statement period is a lesser amount, your minimum repayment will be the closing balance amount.

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