NAB Credit Card Half Annual Fee Discount Terms and Conditions (November 2026)

The NAB Credit Card Half Annual Fee Discount Terms and Conditions (**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 Offer is for existing NAB credit cardholders who have been specifically selected to receive the offer from NAB, and is not transferable to any other account or cardholder.
- Customers will need to activate the Offer by clicking on the 'Activate offer' button in the email they received by 30 November at 11.59pm AEDT and receive confirmation of the successful activation of the Offer via the linked landing page.
- The Offer applies only to the card specified in the email.
- If the Offer is successfully activated, NAB will refund 50% of your upcoming annual card fee to your account on the annual card fee due date, provided your account remains open and in good standing (for example, your account is not in default, suspended or closed).
- The Offer applies only to the card's next annual fee.

© 2026 National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686