

## Spend & Earn Cashback (September 2025) Offer Terms and Conditions

The NAB Spend & Earn Cashback (September 2025) Offer (**Offer**) is subject to NAB's Terms and Conditions. By accepting the Offer, you agree to the Terms and Conditions of the Offer.

### NAB Terms and Conditions:

1. This Offer is only open to selected NAB customers who are Australian residents living in Australia and at least 18 years old. This Offer cannot be transferred, exchanged, or redeemed for cash or other credits. This Offer is not available to NAB business and NAB corporate card account holders.
2. The Offer commences at 12:00AM (AEST) on Monday 1 September 2025 and ends at 11:59PM (AEDT) on Sunday 30 November 2025, unless terminated earlier (**Offer Period**). The Offer Period consists of three qualifying periods:
  - a. First qualifying period: 12:00AM (AEST) 01/09/2025 – 11:59PM (AEST) 30/09/2025
  - b. Second qualifying period: 12:00AM (AEST) 01/10/2025 – 11:59PM (AEDT) 31/10/2025
  - c. Third qualifying period: 12:00AM (AEDT) 01/11/2025 – 11:59PM (AEDT) 30/11/2025
3. Under this Offer you may be entitled to a \$20 reward (**Cashback**) when you are one of the first 10,000 selected NAB customers in each qualifying period to make 10 or more transactions and spend a minimum of \$20 on eligible purchases per transaction (**Eligible Transactions**) using any of your NAB personal debit card, NAB personal credit card, or NAB Now Pay Later (NNPL) digital card (**Eligible NAB Card**). For NAB personal credit card accounts, the Offer is only available to the primary cardholder of each Eligible NAB Card account and only transactions made using the primary cardholder's Eligible NAB Card will be deemed Eligible Transactions.
4. The maximum Cashback that can be earned over the Offer Period is \$60, capped at \$20 Cashback per qualifying period.
5. Eligible purchases include everyday purchases of at least \$20 but exclude transactions that NAB reasonably decides are wholly or partly for gambling or gaming purposes.
6. To qualify for Cashback, Eligible Transactions must be made within the qualifying periods in the Offer Period and settled within 5 days after the end of the relevant qualifying period.
7. If you are eligible for Cashback, we will credit it to you within 60 days after the end of each relevant qualifying period (although sometimes it may take longer, up to 90 days). Cashback will be credited as follows:
  - a. If a NAB personal credit card was used, Cashback will be credited to your most used card and will appear as a separate line item on your statement as 'NAB SPEND AND EARN OFFER'
  - b. If a NAB personal debit card was used, Cashback will be credited to your most used card that is linked to that NAB personal debit card and will appear as a separate line item on your statement as 'NAB SPEND AND EARN OFFER'
  - c. If a NNPL digital card was used, we will credit your most used card. If this is your NNPL account, the credit transaction will appear with a transaction narrative that includes the words 'NAB SPEND AND EARN OFFER' and Cashback will be swept to the account linked to your NNPL account and will appear on that account's statement as a separate line item with the words 'NAB NOW PAY LATER SWEEP'.
8. A transaction made using another third-party establishment or payment processor to which your Eligible NAB Card or linked account is connected is not an Eligible Transaction and will not qualify for Cashback. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®.
9. eftpos payments are not eligible for this Offer. eftpos payments are payments which are made by inserting your card at a Point of Sale (POS) and selecting 'CHQ' or 'SAV', or any payment which is routed by the merchant through eftpos (which may include without limitations payments made by tapping your card at POS). Whether a transaction is routed through eftpos is at the merchant's discretion and NAB has no control over the merchant's decision. You acknowledge and agree that NAB is not responsible for providing you with any advice on whether a purchase made is/will be routed to eftpos which may result in you not receiving a reward.
10. This Offer is subject to your Eligible NAB Card account being open and valid, and any linked account being open and not in default, for the duration of the Offer Period. You will become ineligible for the Offer if you cancel, block or replace (including transfer of product, lost/stolen) your Eligible NAB Card at any time prior to Cashback being credited to your Eligible NAB Card account or the linked account. Acting reasonably, NAB has the right to withdraw or claim back any cashback related to conduct it deems to have arisen out of fraud or willful misconduct.
11. NAB reserves the right to amend or withdraw this offer at any time. NAB will communicate any variations, terminations, or extensions of this Offer to you through electronic communications such as email or the NAB app. Circumstances where prior notice may not be possible include where we are affected by events outside of NAB's control.

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If you'd like to get in touch with us, please use one of the options contained on our website.