NAB Rewards

Terms and Conditions

Effective 01 October 2026

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1. What's the purpose of this document?

(a) These terms and conditions explain how you can earn Points using your Rewards Card Account and how you can claim Rewards.

(b) Please make sure you read these terms and conditions before the Rewards Card Account is used. If you have any questions just Call Us.

(c) Some words described in clause 21 have a particular meaning in these terms and conditions. Those words are capitalised throughout these terms and conditions.

(d) You are taken to have agreed to these terms and conditions when you or a Cardholder first use a Card or a Rewards Card Account.

(e) The NAB Credit Card Terms and Conditions may also contain provisions about what happens if a rewards program like NAB Rewards is terminated.

2. Our promise to you

We will act reasonably and fairly towards you, taking into account your and our respective interests. That includes whenever we are:

(a) considering any request you make;

(b) deciding whether to give our consent or to exercise a right, discretion or remedy;

(c) setting any conditions for doing any of those things; or

(d) making changes under clauses 9(b) or 20, or anywhere else in these NAB Rewards Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points Balance.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

3. Points and how you can earn them

3.1 What are Points?

(a) Points and Bonus Points aren't property and don't have any monetary value except to the extent specifically provided for by a Reward. They can't be redeemed for cash, except to the extent set out in these NAB Rewards Terms and Conditions. They can only be redeemed for Rewards under these terms and conditions – see clauses 10 and 11.

(b) Points are awarded for each eligible transaction debited to your Rewards Card Account (clause 6 describes transactions that don't earn Points). You may also be awarded Bonus Points under clause 4.

3.2 How you earn Points

(a) You earn Points once these terms and conditions apply and as long as your Rewards Card Account is Open and Active – see clause 1.

(b) Points are earned for each whole $1.00 of the value of each eligible transaction (including GST), rounded down to the nearest dollar, shown on your Monthly Card Statement. The number of Points allocated per $1.00 depends on the type of Card you have. We will provide you this information in writing when we provide these terms and conditions and this information is also available on nab.com.au. This includes the FAQs available on the NAB Rewards Store. You can check the FAQs for current information at any time. See clause 20 for how we will let you know about any changes to the number of Points allocated.

3.3 Can Cardholders earn Points?

Cardholders other than you do not earn Points in their own right but may accumulate Points to your Points Balance.

3.4 Can I sell or transfer Points?

You cannot sell Points, but if you have a Business Rewards Card Account you can transfer Points under clause 13.

4. How do you earn Bonus Points?

Special promotions offered from time to time by us or a Bonus Points Provider may allow you to earn Bonus Points. The conditions applying to Bonus Points will be provided at the time of the promotion.

5. What Points are included in your Points Balance?

Your Points Balance includes:

(a) Points awarded for eligible transactions debited to your Rewards Card Account (for example, when you or a Cardholder purchase goods that are eligible transactions using a Card and charged to your Rewards Card Account); and

(b) Bonus Points awarded in accordance with special promotions.

6. What transactions don't earn Points?

There are some transactions which can be made using your Card which won't earn Points because they aren't eligible. They are:

(a) cash advances (which include bills paid over the counter at a bank, financial institution or post office, and the purchase of travellers cheques);

(b) bank fees, charges and interest (including any GST payable on any of these) applicable to your Rewards Card Account or use of the Card or to NAB Rewards;

(c) for a Personal Rewards Card Account, government related payments (includes transactions with Australian and overseas government entities, semi-government entities, or related agencies – for example, but not limited to, Australia Post, council rates, motor registries, fines, and court costs). Classification as a government-related transaction is based on merchant or financial institution data, so some businesses may be treated as government-related even if they are not;

(d) for a Personal Rewards Card Account, transactions where the Card is used to make payments to the Australian Taxation Office (ATO);

(e) balance transfers, except where Bonus Points may be earned under a special promotion specifically for balance transfers;

(f) where a Card is used to access linked transaction accounts;

(g) purchase of foreign exchange or travellers cheques and money orders;

(h) for a Personal Rewards Card Account, transactions we decide (acting reasonably) are wholly or partly for business purposes;

(i) any transactions where your NAB Card Account is, or is reasonably believed by us to be, operated fraudulently, except where you reasonably demonstrate that your NAB Card Account was not operated fraudulently;

(j) unauthorised purchases for which you are not liable;

(k) transactions where the Card is used to make purchases through BPAY®;

(l) transactions for gambling and gaming purposes (examples include purchase of lottery tickets, purchase of gaming chips or tokens and online gambling); or

(m) transactions described in clause 7.3.

7. What reduces your Points Balance?

7.1 Things you do

Your Points Balance is reduced when:

(a) you (or someone authorised by you under clause 10.1) use your Points to claim a Reward. The oldest Points in your Points Balance will be deducted first when a Reward is claimed. See clause 11 for Rewards; or

(b) your Points expire – see clause 12.

7.2 Things we will do

We will reduce your Points Balance where:

(a) there is a refund or reimbursement for a transaction previously charged to your Rewards Card Account and a credit is processed to the same Rewards Card Account. This may happen for a number of reasons but usually for returned goods or services;

(b) there is a charge back to your Rewards Card Account under your Reward Card Account Terms and Conditions (for example, when you dispute a transaction charged to your Rewards Card Account that results in a credit to your Rewards Card Account);

(c) there have been unauthorised transactions on your Rewards Card Account for which you are not liable;

(d) Points were incorrectly allocated to your Points Balance; or

(e) we reasonably believe you or a Cardholder have behaved fraudulently in connection with NAB Rewards and you are not entitled to Points earned.

When this happens the Points Balance will be reduced by the Points value of the credit amount or adjustment. The Points value will be calculated using the rate at which Points are allocated for transactions to your Rewards Card Account at the time the credit amount or adjustment was processed by us. However, if there is a change in the rate at which Points are earned, we will take reasonable steps to ensure you are no worse off when we calculate the Points value for the credit amount or adjustment.

7.3 Things we may do

We may reduce your Points Balance or not award Points to the extent an otherwise eligible transaction:

(a) results in the credit limit on the Rewards Card Account being exceeded; or

(b) is debited against credit funds in the Rewards Card Account.

The Points value for the adjustment will be calculated using the rate at which Points are allocated for transactions to your Rewards Card Account at the time the credit amount or adjustment was processed by us. However, if there is a change in the rate at which Points are earned, we will take reasonable steps to ensure you are no worse off when we calculate the Points value for the credit amount or adjustment.

8. How do you keep track of your Points?

You can track your Points through a range of options by:

(a) accessing the NAB Rewards Store to see:

  (i) your Points Balance; and

  (ii) any Points which are due to expire in the next 3 months; or

(b) looking at your monthly Rewards Statement. This shows any activity on your Points Balance in the period covered by the Rewards Statement and if you have any Points due to expire in the following month. This statement will be sent monthly to your email address last provided to us. You can Call Us to change your email address.

Your Points Balance will reflect the Points earned on eligible transactions. It may take up to 10 Business Days for Points earned on eligible transactions to appear on the NAB Rewards Store. The processing of Bonus Points will appear according to the terms and conditions of the applicable promotion.

9. What are Rewards?

(a) The Rewards available for redemption and the number of Points required to redeem a Reward at any time are set out on the NAB Rewards Store. You can view these at any time. Different Rewards may be available for different Card types.

(b) You can only claim Rewards which are currently available on the NAB Rewards Store. Rewards are subject to availability, substitution or cancellation. At any time and without prior notice we may change the Rewards available by withdrawing, limiting, modifying or cancelling the continued availability of a Reward or the number of Points required to obtain a particular Reward. However, where possible, we will provide you with reasonable notice and a genuine opportunity to redeem Points before any changes take effect which may materially lower the value of Rewards you can redeem with your Points. Alternatively, we may make adjustments to your Points balance.

(c) In addition to these terms and conditions, Rewards may be subject to some special terms. They are set out in clause 11 below and may also appear on the NAB Rewards Store or in other promotional material. These special terms may be imposed by us or the Rewards Provider.

(d) Clause 14 explains how our responsibility in connection with these Rewards Providers is limited.

(e) You may request to return or exchange a Reward, which will be subject to the supplier's approval for a return or exchange. The supplier does not have to accept a return or exchange for change of mind.

We will provide reasonable assistance by liaising with You and the supplier to arrange any returns or exchange of Rewards.

After you place your request for a Reward, you can't:

(i) return the Reward and receive a Points credit to your Points Balance, unless the return is accepted for the reasons set out as above;

(ii) exchange the Reward or receive any consideration, including for cash; or

(iii) replace the Reward for the same or another Reward if the Reward is lost or stolen or otherwise destroyed after it is delivered to you. This applies to all Rewards, including e-vouchers and gift cards.

(f) Physical Rewards:

(i) will only be delivered to an address in Australia; and

(ii) will not be delivered to a PO Box address.

(g) Except to the extent of our fraud, negligence or misconduct if someone other than you claims a Reward under clause 10.1, these terms and conditions apply as if you had claimed the Reward.

10. How do you claim your Rewards?

10.1 Who can claim a Reward?

Your Points Balance can be used to claim a Reward by:

(a) you when you Call Us to claim the Reward;

(b) you and any person able to access the NAB Rewards Store and who is authorised to operate your Rewards Card Account via NAB Internet Banking or NAB Connect using an additional NAB ID issued to you under the terms of that service.

10.2 When can you claim a Reward?

To claim a Reward:

(a) you need to have sufficient Points in your Points Balance for the Reward. It's important to know that you can't pool any Points in your Points Balance with Points in another person's Points Balance;

(b) you can use the option of Points Plus Pay for selected Rewards – see clause 10.5;

(c) your Rewards Card Account must not be blocked to activity. Examples of when this can occur include when your Rewards Card Account is in arrears, suspended, closed or in default under your Rewards Card Account Terms and Conditions.

10.3 How can you claim your Rewards?

You can Call Us or access the NAB Rewards Store to claim Rewards.

10.4 Automatic Points redemption

We may periodically invite you to establish an arrangement to automatically redeem NAB Rewards Points for specific Rewards. The terms and conditions applying to each arrangement we invite you to participate in will be made available before you enter into any arrangement of this type.

10.5 What if I don't have enough Points?

Rewards available using Points Plus Pay are described on the NAB Rewards Store and other promotional material.

When a Reward is available using Points Plus Pay:

(a) you may use your Points to redeem for a portion of the Reward and obtain the remainder of the Reward by using any form of payment acceptable to the Points Plus Pay provider;

(b) you may not use gift cards or e-vouchers to pay for the monetary component of the Reward; and

(c) if you use your Card for the monetary component of the Reward, you will earn Points under clause 3.

11. What types of Rewards are there?

Clause 9 "What are Rewards?" and this clause apply to the category of Rewards below. Other special terms may apply and will be provided on the NAB Rewards Store.

11.1 Loyalty program rewards

You may redeem your Points and transfer them for points with other loyalty programs that are listed on the NAB Rewards Store at the time you wish to make the transfer. To do so you must:

(a) be a member of the applicable loyalty program. Membership of NAB Rewards does not entitle you to membership of any other loyalty program. Your membership of the loyalty program is subject to the terms and conditions of that program;

(b) have earned any required minimum number of Points;

(c) redeem Points in accordance with any required multiple of Points (e.g. multiples of 1,000); and

(d) only redeem whole Points for the Points of the applicable loyalty program.

The number of Points required to redeem for the points with other loyalty programs may vary between Card types and loyalty programs. This redemption rate, which is set by us, is described on the NAB Rewards Store and may be changed by us from time to time in accordance with these terms and conditions or the terms and conditions of the relevant Card.

For information about the loyalty programs, minimum Points requirements and current redemption rates, visit the NAB Rewards Store.

When you ask to redeem Points for points with another loyalty program, the Reward will normally be available to you in your loyalty program account within 14 Business Days of your request. However, we are not responsible if there is any delay, except to the extent the delay is caused by our fraud, negligence or misconduct.

Once Points have been redeemed for points with the other loyalty program they:

(i) cannot be converted back to Points or otherwise used for Rewards under NAB Rewards; and

(ii) are subject to the terms and conditions of the applicable loyalty program (which may be varied in accordance with those terms and conditions). We are not responsible if you are unable to use the Points with the other loyalty program as you had expected.

11.2 Physical gift cards and e-vouchers

You may redeem Points for gift cards and e-vouchers.

You'll be notified of any terms and conditions that apply to use of your gift card or e-voucher, including any expiry date.

These Rewards:

(a) cannot be redeemed or exchanged for cash or travellers cheques; or

(b) used to earn Points under NAB Rewards.

Please allow 1 hour for delivery of e-vouchers and 10 Business Days for delivery of your physical gift cards.

11.3 Cashback to your Rewards Card Account

You may redeem Points and receive a credit to your Rewards Card Account used to earn the Points.

Additional conditions about how you can redeem Points for this purpose is available on the NAB Rewards Store, including:

(a) the minimum number of Points or multiples of Points required; and

(b) the redemption rate.

The credit to your Rewards Card Account will be made within 10 Business Days of your Points redemption request. As soon as this happens the credit is available for your use provided your Rewards Card Account is in sufficient credit.

You must still pay the minimum payment on your Monthly Card Statement as required by your Reward Card Account Terms and Conditions.

Any credit to your Rewards Card Account is non-refundable.

11.4 Cashback to your transaction account

You may redeem Points and receive a credit to a nominated NAB account.

Additional conditions about how you can redeem Points for this purpose is available on the NAB Rewards Store, including:

(a) the list of NAB accounts you can nominate;

(b) the minimum number of Points or multiples of Points required; and

(c) the redemption rate.

We will credit your nominated NAB account within 10 Business Days of your Points redemption request. As soon as the credit occurs it is available for your use. Any credit to your nominated NAB account is non-refundable. We accept no responsibility if you have incorrectly entered BSB or account numbers.

11.5 Travel Rewards

You may redeem Points for travel Rewards. You will be provided more information about this Reward category on the NAB Rewards Store, including:

(a) the list of travel Rewards Providers and available travel Rewards; and

(b) the minimum number of Points required.

The travel Rewards Provider's standard terms and conditions apply to any travel Reward. We are not responsible for any failure of the travel Rewards Provider to provide travel except to the extent the failure is caused by our fraud, negligence or misconduct.

12. How long do you have to use your Points before they expire?

(a) Points in your Points Balance must be used to claim a Reward within 36 months from the date the transaction earning those Points was processed to your Rewards Card Account. Points that remain unused in your Points Balance after that period will expire and be forfeited.

(b) If you ask us to cancel or close your Rewards Card Account, you have up to 60 days from the date you make the request to use any Points in your Points Balance. To redeem these Points you need to Call Us. Points that remain unused in your Points Balance after that period will expire and be forfeited.

(c) If you return a Reward and we consent to the return (see clause 9), the points you used to redeem the Reward will be credited to your account. You have up to 30 days from the date the Points are credited to your account to use these Points. Points that remain unused after that period will expire and be forfeited.

(d) In the event of your death, your executor or administrator, on provision of reasonable supporting documentation of their appointment, may redeem Points in your Points Balance within 60 days of notifying us of your death. After that date any unused Points will expire and be forfeited. No other person, including a Cardholder, can redeem Points once we are notified of your death by your executor or administrator.

(e) If NAB Rewards is terminated by us, we will let you know how long you have to use your Points – see clause 19.

13. How to transfer your Points to someone else

This clause describes the circumstances in which you can transfer Points from the Points Balance applicable to your Business Rewards Card Account.

13.1 Who?

If you earn Points using a Business Rewards Card Account, you may Call Us to transfer Points from your Points Balance to either:

(a) the Points Balance of another Related Body Corporate; or

(b) the Points Balance of a Cardholder.

13.2 What you need to provide

At the time you make the request you will be required to provide the full name and address details of the recipient of the Points.

When we process the transfer:

(a) both you and the recipient of the Points must have an Open and Active Rewards Card Account when the transfer is made. The transfer cannot be reversed or cancelled by either you or the recipient of the Points;

(b) Points which have been transferred to the recipient's Points Balance retain their expiry period. This recipient of the Points will be advised on their Monthly Card Statement when the transferred Points will expire; and

(c) you must not require or receive any payment or anything else of value for any transfer of Points to anyone else.

The transfer of Points may have tax implications. We recommend you and the recipient of the Points check with an accountant or tax adviser for further information.

14. Who is responsible for the Reward?

We give no verbal, written or implied warranty about any Rewards provided under NAB Rewards. In particular, we don't represent that any particular Reward is suitable for a particular purpose for which you intend to use it. A Reward will normally come with a warranty from the supplier or manufacturer of the Reward and any claim in respect of that Reward should be made directly to the supplier or manufacturer.

This doesn't prevent you from claiming against us where we supply services in connection with NAB Rewards. If you are a consumer, consumer protection laws include non-excludable warranties which may entitle you to compensation and we can only limit our liability in the way and to the extent it's permitted by those laws.

If we are liable for the breach of any term implied by law, our liability for loss or damage from the breach is limited to:

(a) supplying the service again or paying the costs of having the service resupplied; or

(b) replacement or repair of the Reward or payment of the cost of replacing or repairing the Reward.

Except to the extent provided by law we do not accept any liability for:

(i) the loss, theft or destruction of a Reward;

(ii) loss arising from the death or injury arising from the supply of a Reward; or

(iii) any disruption to NAB Rewards, delay or inability to provide a Reward caused by circumstances beyond our control like industrial disputes or acts of God.

We make every reasonable effort to ensure the description of offers in connection with Bonus Points, Rewards and Rewards Provider terms are correct. However, we are necessarily reliant on the information provided by Bonus Points Providers and Rewards Providers being accurate and for this reason we are not responsible for any inaccuracy in the description of a Bonus Points promotion or of a Reward or any terms applicable to the Reward, except to the extent the inaccuracy is caused by our fraud, negligence or misconduct.

15. How do you get a dispute resolved?

If you have a complaint in relation to NAB Rewards, your allocation of Points or your Points Balance, please Call Us.

We'll aim to resolve any problem on the spot. Sometimes we may require you to confirm details of your complaint in writing and to provide supporting details.

If we can't resolve the complaint promptly we will let you know how long we expect it to take. We'll also let you know when we have completed our investigations and the reasons for our decision.

If you are not satisfied with the way your complaint has been resolved or the steps we have taken, you may wish to contact our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). This is a free service established to provide you with an independent mechanism to resolve specific complaints.

The AFCA can be contacted at:
Telephone: 1800 931 678 (free call)
Website: https://www.afca.org.au
Postal: GPO Box 3 Melbourne VIC 3001

16. How we communicate with each other

16.1 If you need to contact us

You can Call Us for any enquiries about NAB Rewards including Points Balance, Points information on your Rewards Statement or Rewards.

16.2 If we need to contact you

We will send you any notices or information about NAB Rewards required by these terms and conditions (including changes to these terms and conditions as described in clause 20) by electronic methods (as permitted by law).

These methods may include: email, SMS, a message in your Rewards Statement, or through NAB Internet Banking or the NAB app.

If we communicate with you by email or SMS, we will use the email address or mobile phone number recorded on our file. We consider the notice received on the date on the notice or when it reaches the addressee's electronic address, whichever is later. You'll need to regularly check your electronic communication for any notices we've sent you – and let us know if you change your contact details, such as your email address or mobile phone number.

17. Tax Matters

We recommend that you or anyone authorised to earn and redeem Points seek independent tax advice about the tax consequences (including any fringe benefits tax and goods and services tax or reporting requirement) arising from the use of this Rewards Card Account or Card, or from using NAB Rewards, or any Reward or other available NAB Rewards facilities.

18. Personal Information

18.1 How we collect and use your personal information

We will collect, hold, use and disclose information about you and other people you authorise to use your Points Balance in connection with NAB Rewards. Information will include certain personal information, and transaction information relating to the use of a Card or Rewards Card Account, Points earned and requests for Rewards.

We will use this information for the purposes of NAB Rewards to provide and market Rewards and services to you, including the products and services of our service providers and other third parties.

18.2 We can disclose your personal information to others

We may disclose this information to others in connection with NAB Rewards, including to:

(a) our service providers and agents engaged for the purpose of the administration, provision of services relating to NAB Rewards and promotion of NAB Rewards; and

(b) Reward Providers, Bonus Points Providers and other third parties engaged for the purposes of performing other services in connection with NAB Rewards, including the provision of a Reward.

We treat all personal information with care and in accordance with our privacy policy, which is available if you Call Us or at www.nab.com.au/privacy.

18.3 We can tell you about offers and news

We may also use or disclose your personal information to let you know about offers and news about NAB Rewards and our Rewards partners electronically (e.g. email, SMS, and social networking forums) that we believe may be of interest to you. You can let us know at any time if you no longer wish to receive direct marketing electronic offers from NAB Rewards by calling us on 13 22 65. We will process your request as soon as practicable.

You can also unsubscribe from marketing applicable to NAB Rewards at any time if you Call Us or follow the unsubscribe link in an electronic communication (including received from NAB Rewards. When you do this, you will be unsubscribing from all NAB Rewards marketing from us.

19. Termination of NAB Rewards

We may terminate NAB Rewards at any time acting reasonably. Where possible, we will give you at least 90 days' prior notice of the termination and cancellation of your Rewards Card Account (if applicable). Circumstances where prior notice may not be possible include where we are affected by events outside our control (for example, one of our key Rewards partners terminates their arrangement with us or can no longer perform their obligations).

If we give you notice after termination, Points will continue to be credited to your Points Balance in relation to transactions that occurred prior to the date of termination but only if we received notice of the transaction within 90 days after the date of termination.

Any notice we give will include the general reasons for termination (if possible), and the time period available to you to use Points in your Points Balance to claim Rewards. Points will be available for use at least three months from the date we notify you that NAB Rewards is discontinued.

Examples of when we may terminate include, but are not limited to:

(a) where you are in default under these terms and conditions, the NAB Credit Card Terms and Conditions, or the terms and conditions of another facility that the Customer has with us;

(b) where we believe on reasonable grounds that the continued operation of the account may cause loss to the Customer or us.

These examples are for guidance only and do not limit our ability to cancel the account.

Clause 12(b) describes the time you have to use Points if you cancel or close your Rewards Card Account.

20. Changes to these terms and conditions

(a) We may change these terms and conditions and other terms and conditions that apply to Rewards (described in clause 11). We can:

Change	Notification period
Change in the way you earn Points, including a change to existing ways or the introduction of new ways according to the type of Card	At any time without prior notice (but if the change is unfavourable, we will try to publish details before the change takes effect, if we are able to do so). We will make current information about the way to earn Points available in the FAQs

Change	Notification period
Change to allocation of Points for dollar spent	At any time by giving you at least 30 days prior written notice
Change the period for expiry of Points	At any time by giving you at least 30 days prior written notice
Remove Rewards	At any time and without prior notice. Current information is available on NAB Rewards Store
Add and remove Bonus Points Providers and Reward providers from NAB Rewards	At any time and without prior notice. Current information is available on NAB Rewards Store
Introduce any fee or charge to use the services available in NAB Rewards	At any time by giving you at least 30 days written notice
Change to the number of Points required to redeem a Reward	At any time and without prior notice. Current information is available on NAB Rewards Store
Change the format and frequency of Reward Statements	At any time without notice
Any other changes	At any time by giving you at least 30 days written notice

(b) Where we advise you in advance of a change under this clause or clause 9(b), you should consider whether you want to redeem the Points before the change takes effect.

(c) Where the Reward Provider or Bonus Points Provider is not us, the Rewards Provider and Bonus Points Provider may make changes at any time and without notice to the terms and conditions applying to the Reward they provide or the terms and conditions applying to the special promotion they offer in connection with Bonus Points, as applicable. Changes to these terms will be notified on the NAB Rewards Store.

21. What some words mean

Term	Definition
Accountholder, you or your	means the person in whose name the Rewards Card Account is kept and who is responsible for all transactions on the Rewards Card Account. For Business Rewards Card Accounts this includes the facility owner
Bonus Points	mean Points described in clause 4
Bonus Points Provider	means a provider who offers Bonus Points or additional Bonus Points in connection with NAB Rewards and includes us
Business Days	means a day other than a Saturday or Sunday or a day gazetted as a public holiday throughout Australia
Business Rewards Card Account	means NAB Rewards Business Signature or any other NAB business card facility notified to Accountholders from time to time as being a Business Rewards Card Account for the purposes of these terms and conditions and NAB Rewards
Call Us	means using the contact telephone numbers below • for Personal Rewards Card Accounts – 13 22 65 • for Business Rewards Card Accounts – 13 10 12
Card	means a card issued by us in connection with your Rewards Card Account
Cardholder	means a person you have nominated to be a cardholder on your Rewards Card Account in accordance with the Rewards Card Account Terms and Conditions
FAQs	means the Frequently Asked Questions available in the NAB Rewards Store for information about NAB Rewards
Monthly Card Statement	means the statement of account issued to you in accordance with the Rewards Card Account Terms and Conditions
NAB Rewards	means the NAB Rewards program provided by us in accordance with these terms and conditions
NAB Rewards Store	means the website we make available to you in connection with NAB Rewards via NAB Internet Banking or NAB Connect, or any other channel NAB makes available to you
Open and Active	refers to the status of the Rewards Card Account, where the account and Card can be used to make transactions

Term	Definition
Personal Rewards Card Account	means a NAB Rewards or NAB Rewards Travel or any other NAB Personal Rewards Card Account notified to Accountholders from time to time as being a Personal Rewards Card Account for the purposes of these terms and conditions and NAB Rewards
Points	means the points earned on eligible transactions in accordance with these terms and conditions
Points Balance	means the total of points earned in connection with your Rewards Card Account and recorded on the NAB Rewards Store and which is used for the purposes of determining entitlement for a Reward
Points Plus Pay	means the method of obtaining Rewards described in clause 10.5
Related Body Corporate	as defined in the Corporations Act 2001
Reward	means a service or entitlement to a good or service (eg. e-voucher) which can be obtained by the redemption of Points in a Points Balance under these terms and conditions
Rewards Card Account	means the Personal Rewards Card Account or Business Rewards Card Account which is a Rewards Card Account for the purposes of these terms and conditions and NAB Rewards
Rewards Card Account Terms and Conditions	means the terms and conditions applicable to your Rewards Card Account
Rewards Provider	means us or any other person who agrees to provide Rewards in connection with NAB Rewards
Rewards Statement	means your NAB Rewards statement which shows Points earned in connection with your Rewards Card Account during the period of the statement and includes the Points Balance at the closing date of the statement
We, us, our or NAB	means National Australia Bank Limited ABN 12 004 044 937

For more information call
NAB Loyalty Team

for personal

13 22 65

for business

13 10 12

or visit us at **nab.com.au**

Help for people with hearing or speech communication difficulties. Contact us on **13 22 65** through the National Relay Service.

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