#### NAB Platinum Visa Debit Card Overseas Travel Cashback Offer

## Period: 1st December 2024 - 31st January 2025

Under this offer you may become entitled to a \$50 reward (Cashback) if you are one of the first 5,000 customers to spend at least \$500AUD using your NAB Platinum Visa Debit Card when you are physically overseas (Offer between 12.01am AEST on 1 December 2024 and 11.59pm on 31 January 2025 Offer Period).

This Offer is subject to NAB's Terms and Conditions.

# 1. \$50 cashback offer

This Offer is only available to NAB Platinum Visa Debit cardholders who have received this email from NAB.

You have been specifically selected for this Offer, and it is not transferrable.

You are only entitled to one Cashback during the Offer Period.

To qualify for the Cashback you must be one of the first 5,000 eligible NAB customers to spend at least \$500AUD while you are physically overseas using your NAB Platinum Visa Debit Card ending in xxxx (Eligible Transaction) during the Offer Period.

An online transaction is not an Eligible Transaction and will not qualify for the Cashback.

Your Eligible Transaction must have been successfully cleared and processed by 11.59pm AEST 7 February 2025. Clearing and processing times for this Offer can take up to 7 days and NAB has no control over transaction clearing and processing times. You acknowledge and agree that NAB is not responsible for providing you with any advice on how long a particular transaction will take to be cleared and processed.

You must keep both your NAB Platinum Visa Debit Card referred to in the offer and linked account open and not in default for the duration of the Offer Period. You will become ineligible for the Cashback if you cancel or replace your NAB Platinum Visa Debit Card referred to in the offer or close the linked account before the Cashback is credited to your linked account.

A transaction made using another third-party establishment or payment processor to which your NAB Platinum Visa Debit Card or linked account is connected is not an Eligible Transaction and will not qualify for the Cashback. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®.

If you qualify for a Cashback, it will be credited to the account linked to your NAB Platinum Visa Debit Card. The Cashback will appear as a separate line item on your linked account statement as 'NAB Travel Reward'.

A withdrawal from an ATM is not an Eligible Transaction and will not qualify for the Cashback. A transaction which, acting reasonably, appears to be in NAB's opinion wholly or partly for gambling or gaming purchases is not an Eligible Transaction and will not qualify for the Cashback.

A transaction made from within Australia is not an Eligible Transaction and will not qualify for the Cashback. A transaction made after the end of the Offer Period, or after any early termination of the Offer by NAB, is not an Eligible Transaction and will not qualify for the Cashback.

NAB may end the Offer early or vary it at any time acting reasonably and fairly, taking into account your and our respective interests. Where possible, NAB will give you at least 7 days' prior notice. NAB will communicate any variations, terminations or extensions to this Offer to you on nab.com.au/promotions or through other electronic communications including but not limited to email or the NAB App.

If we give you notice of termination, your Cashback will be credited in relation to any Eligible Transaction made prior to the termination date provided that the transaction is cleared and processed within 7 days of the termination date.

Acting reasonably, NAB reserves the right to claw back, cancel or reverse any Cashback related to conduct it deems to have arisen out of mistake, error, fraud or willful misconduct.

## 2. Other fees and charges apply.

### 3. Complimentary insurance

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 (NAB) which allows eligible persons to claim under it as third party beneficiaries. Access to the benefit of cover under the NAB card insurances is available to eligible NAB cardholders and other eligible third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. This insurance is underwritten by Allianz. NAB is not the product issuer or insurer and neither it nor any of its related bodies corporate guarantee any of the benefits under this cover.

If an eligible person wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the insurance information booklet. The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the NAB Card Insurance Policy Information Booklet dated 1 November 2023.

#### **Important Information**

You can view the Important Information on the features of the NAB Platinum Visa Debit Card at nab.com.au/platinumvisadebit.

Any advice has been prepared without considering your objectives, financial situation or needs. Before acting on any advice, you should consider whether it is appropriate for your circumstances and view the Personal Transaction and Savings Products Terms and Conditions (PDF, 627KB). Target Market Determinations for these products are available at nab.com.au/TMD.

Consider the NAB Internet Banking and Telephone Banking Terms and Conditions, which apply when using NAB Internet Banking and the NAB app, before making any decisions regarding these services. The NAB app is compatible with Android™ and iOS, minimum platform requirements apply. Android is a trademark of Google LLC. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under licence. Services issued by NAB.

NAB will never request personal information such as your PIN/Password or ask you to login to online services directly from an email. For further security advice visit nab.com.au/security.

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

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