

## NAB Platinum Visa Debit Card Overseas Travel Cashback Offer

**Offer Period: 24 July 2024 – 31 August 2024**

Under this offer you may be entitled to receive a \$50 reward (**Cashback**) if you are one of the first 5,000 customers to spend at least \$500 AUD using your NAB Platinum Visa debit card when you are physically overseas (**Offer**) between 12.01am AEST on 24 July 2024 and 11.59pm on 31 August 2024 (**Offer Period**).

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

### NAB Terms and Conditions:

1. This Offer is only available to NAB Platinum Visa debit cardholders who have received this email from NAB.
2. You have been specifically selected for this Offer, and it is not transferrable.
3. You are only entitled to one Cashback during the Offer Period.
4. To qualify for the Cashback you must be one of the first 5,000 eligible NAB customers to spend at least \$500 AUD at a merchant while you are physically overseas using your NAB Platinum Visa debit card <ending in> (Eligible Transaction) during the Offer Period

Your Eligible Transaction must have been successfully cleared and processed by 11.59pm AEST on 7 September 2024. 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; and

You must keep both your NAB Platinum Visa debit card <ending in> 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 <ending in> or close the linked account before the Cashback is credited to your linked account.

5. If you qualify for a Cashback, it will be credited to the account linked to your NAB Platinum Visa debit card <ending in>. The Cashback will appear as a separate line item on your linked account statement as 'NAB Travel Cashback.
6. 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®.
7. An online transaction is not an Eligible Transaction and will not qualify for the Cashback.
8. A withdrawal from an ATM is not an Eligible Transaction and will not qualify for the Cashback.
9. 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.
10. A transaction made from within Australia is not an Eligible Transaction and will not qualify for the Cashback.
11. 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.

12. 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 of this Offer to you via [nab.com.au/promotions](http://nab.com.au/promotions) or through other electronic communications including but not limited to email or the NAB App.

13. 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.

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

### **§ 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.

### **‡ Concierge Service**

This service is provided by Visa Worldwide Pte Ltd or International SOS (Australasia) Pty Ltd. Your concierge is available on 1300 730 213, 24 hours a day, 7 days a week. See [nab.com.au/concierge](http://nab.com.au/concierge) for full details.

### **Important Information**

You can view the Important Information on the features of the NAB Platinum Visa debit card at [nab.com.au/platinumvisadebit](http://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 Terms and Conditions at [nab.com.au/terms](http://nab.com.au/terms). The Target Market Determinations for these products are available at [nab.com.au/TMD](http://nab.com.au/TMD).

NAB App - NAB recommends you consider Internet Banking terms and conditions document before making any decisions regarding this service. This service is issued by National Australia Bank Limited. The NAB Mobile Banking app is compatible with Android and iOS, minimum platform requirements apply.

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](http://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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