



Key Facts about these credit cards

Correct as at 14.04.2025

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of Credit Card

	NAB Low Rate Card	NAB Low Fee Card	NAB Rewards Platinum Card	NAB Rewards Signature Card	NAB Qantas Rewards Premium Card	NAB Qantas Rewards Signature Card	NAB StraightUp Card																																												
Minimum Credit Limit	\$1000	\$1000	\$6000	\$15000	\$6000	\$15000	\$1000																																												
Minimum Repayments*	2% or \$25 whichever is greater	2% or \$25 whichever is greater	2% or \$25 whichever is greater	2% or \$25 whichever is greater	2% or \$25 whichever is greater	2% or \$25 whichever is greater	<p>When your credit limit falls within one of the following ranges at the end of the statement period:</p> <table border="1"> <thead> <tr> <th>When your credit limit falls within one of the following ranges at the end of the statement period:</th> <th>Your minimum repayment will be:</th> </tr> </thead> <tbody> <tr><td>\$1,000 – \$1,000</td><td>\$35 per month</td></tr> <tr><td>\$1,001 – \$1,100</td><td>\$40 per month</td></tr> <tr><td>\$1,101 – \$1,200</td><td>\$45 per month</td></tr> <tr><td>\$1,201 – \$1,300</td><td>\$45 per month</td></tr> <tr><td>\$1,301 – \$1,400</td><td>\$50 per month</td></tr> <tr><td>\$1,401 – \$1,500</td><td>\$55 per month</td></tr> <tr><td>\$1,501 – \$1,600</td><td>\$60 per month</td></tr> <tr><td>\$1,601 – \$1,700</td><td>\$60 per month</td></tr> <tr><td>\$1,701 – \$1,800</td><td>\$65 per month</td></tr> <tr><td>\$1,801 – \$1,900</td><td>\$70 per month</td></tr> <tr><td>\$1,901 – \$2,000</td><td>\$75 per month</td></tr> <tr><td>\$2,001 – \$2,100</td><td>\$75 per month</td></tr> <tr><td>\$2,101 – \$2,200</td><td>\$80 per month</td></tr> <tr><td>\$2,201 – \$2,300</td><td>\$85 per month</td></tr> <tr><td>\$2,301 – \$2,400</td><td>\$90 per month</td></tr> <tr><td>\$2,401 – \$2,500</td><td>\$95 per month</td></tr> <tr><td>\$2,501 – \$2,600</td><td>\$95 per month</td></tr> <tr><td>\$2,601 – \$2,700</td><td>\$100 per month</td></tr> <tr><td>\$2,701 – \$2,800</td><td>\$105 per month</td></tr> <tr><td>\$2,801 – \$2,900</td><td>\$110 per month</td></tr> <tr><td>\$2,901 – \$3,000</td><td>\$110 per month</td></tr> </tbody> </table>	When your credit limit falls within one of the following ranges at the end of the statement period:	Your minimum repayment will be:	\$1,000 – \$1,000	\$35 per month	\$1,001 – \$1,100	\$40 per month	\$1,101 – \$1,200	\$45 per month	\$1,201 – \$1,300	\$45 per month	\$1,301 – \$1,400	\$50 per month	\$1,401 – \$1,500	\$55 per month	\$1,501 – \$1,600	\$60 per month	\$1,601 – \$1,700	\$60 per month	\$1,701 – \$1,800	\$65 per month	\$1,801 – \$1,900	\$70 per month	\$1,901 – \$2,000	\$75 per month	\$2,001 – \$2,100	\$75 per month	\$2,101 – \$2,200	\$80 per month	\$2,201 – \$2,300	\$85 per month	\$2,301 – \$2,400	\$90 per month	\$2,401 – \$2,500	\$95 per month	\$2,501 – \$2,600	\$95 per month	\$2,601 – \$2,700	\$100 per month	\$2,701 – \$2,800	\$105 per month	\$2,801 – \$2,900	\$110 per month	\$2,901 – \$3,000	\$110 per month
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Interest on Purchases	13.49% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	0% p.a.																																												
Interest free period	Up to 55 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Not applicable																																												
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	Cash advances are not available																																												
Balance transfer interest rate	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	0% p.a. for 12 months with 3% BT fee	Not applicable																																												
Annual/Monthly Fee	\$59 per year	\$30 per year	\$195 per year	\$35 per month***	\$295 per year	\$420 per year	<p>If your credit limit:</p> <table border="1"> <thead> <tr> <th>If your credit limit:</th> <th>Your monthly fee** will be:</th> </tr> </thead> <tbody> <tr><td>falls within the range of \$1,000 – \$1,000</td><td>\$10 per month</td></tr> <tr><td>falls within the range of \$1,001 and \$2,000</td><td>\$20 per month</td></tr> <tr><td>falls within the range of \$2,001 and \$3,000</td><td>\$30 per month</td></tr> </tbody> </table>	If your credit limit:	Your monthly fee** will be:	falls within the range of \$1,000 – \$1,000	\$10 per month	falls within the range of \$1,001 and \$2,000	\$20 per month	falls within the range of \$2,001 and \$3,000	\$30 per month																																				
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Late Payment Fee	\$15	\$15	\$15	\$15	\$15	\$15	Not applicable																																												

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from <https://www.nab.com.au/personal/help-and-guidance/personal-banking-fees-and-charges#sect3>. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au. The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting <https://www.nab.com.au/content/dam/nabrwd/documents/guides/banking/key-facts-credit-cards.pdf>. Please note: the information above reflects the standard details for each card. From time to time, NAB may contact you with special credit card offers that differ from the above information.

*However, if your closing balance at the end of the statement period is a lesser amount, your minimum repayment will be the closing balance amount.

**The monthly fee for the NAB StraightUp Card will not be payable where there is no amount owing and the card has not been used during the relevant statement period.

*** The monthly fee for the NAB Rewards Signature card will be reversed when you spend \$5,000 or more in a statement period.