

Rate and Fee Guide

Current as at 20 February 2025

Low Rate Mastercard		Platinum Rewards Mastercard	
Annual percentage rate		Annual percentage rate	
Retail purchase rate	14.99% p.a. [†]	Retail purchase rate	21.49% p.a. [†]
Cash advance rate	22.24% p.a. [†]	Cash advance rate	22.24% p.a. [†]
Annual account fees		Annual account fees	
Primary cardholder fee	\$75 p.a.	Primary cardholder fee	\$129 p.a.
Additional cardholder fee(s)	\$0 p.a.	Additional cardholder fee(s)	\$0 p.a.

Fee Type	Fee Amount	When the Fee is charged	How you can avoid the Fee
Late Payment Fee	\$30	Each time we do not receive the minimum payment due and any overdue amount by the payment due date, debited to your account after the payment due date. The minimum payment due, any overdue amount, and payment due date are detailed on your statement.	Always pay the total minimum payment due on or before the payment due date. Alternatively, set-up a Direct Debit (Easi-Pay) to automate your payment.
Dishonour Fee	\$15	Charged each time a payment to your account is dishonoured, debited at the time of dishonour.	Ensure you have sufficient funds in your account to cover the Direct Debits set-up on your account.
Domestic Cash Advance Fee	3.5% of the transaction amount. Minimum charge \$3.50	Debited on the transaction date.	This fee applies where cash or its equivalent is obtained including withdrawals from an ATM, the purchase of traveller's cheques, purchase of foreign currency and wire transfers.
International Cash Advance Fee	\$5	Charged per transaction amount for a cash advance outside of Australia, debited to your account on the transaction date. Please note this is in addition to any international transaction fee that may be payable.	This fee applies where cash or its equivalent is obtained overseas including withdrawals from an ATM, the purchase of traveller's cheques, purchase of foreign currency and wire transfers.
Paper Statement Fee	\$2 per month	Charged when we issue you a paper statement and debited to your account in the following statement period. This may be waived in limited circumstances.	Switch to electronic statements (eStatements).

Fee Type	Fee Amount	When the Fee is charged	How you can avoid the Fee
International Transaction Fee	3.4% of transaction amount	<p>We charge you an international transaction fee of 3.4%, debited to your account on the transaction date, of which a service and assessment fee of up to 1.1% is payable by us to Mastercard, for any retail purchase or cash advance transaction in:</p> <ul style="list-style-type: none"> foreign currency once converted to Australian dollars; and/or Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider. <p>Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia.</p>	This fee applies only when you make a transaction with a merchant or its financial institution/payment processor that is located or registered outside Australia.
Over-the-Counter Transaction Fee	\$2.50	Charged per payment made at Australia Post outlets.	This fee applies only when you use Australia Post to make payments to your account.
Overlimit Fee (for accounts opened prior to 1 July 2012)	\$40	Charged per statement period when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains overlimit.	You can avoid overlimit fees by monitoring your account balance and keeping track of your spending.

Current as at 20 February 2025. Fees and charges apply. Terms and conditions apply and are available upon request. Credit criteria apply.

†All interest rates are variable and subject to change. Interest rates are current as of 20 February 2025.

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