

Important Information Variation Notice

Your credit card is being renamed and moving to a new system operated by National Australia Bank Limited (ABN 12 004 044 937) ('NAB'). This change is planned to occur on **24 November 2025 (Transition Date)**. We will confirm this date with you and let you know if there is any delay.

Your credit card will be branded MyCard and will be renamed as shown below:

Current name	New name
MyCard Platinum/Platinum Rewards	MyCard Rewards
MyCard Silver Rewards	MyCard Rewards

The following terms and conditions are changing and in some cases being renamed:

Number	Current name	From Transition Date
1	Financial Table	Financial Table
2	Credit Card Terms and Conditions and Other Important Information	Credit Card Terms and Conditions and Other Important Information
3	Mobile Wallet Terms and Conditions • Apple Pay Terms and Conditions; and • Google Pay Terms and Conditions.	Mobile Wallet Terms and Conditions • Apple Pay Terms and Conditions; and • Google Pay Terms and Conditions.
4	Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions.	MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions
5	Card Services Credit Cards Complimentary Insurance Policy Information Booklet	MyCard Credit Cards Complimentary Insurance Policy Information Booklet
6	Direct Debit Request (Easi-pay)	Direct Debit (AutoPay) Request Service Agreement

This Variation Notice provides details of the changes to your Financial Table and the terms and conditions shown above. The changes will be effective from the Transition Date on **24 November 2025**, except for the:

- increase to the International Transaction Fee which will be effective from **17 November 2025**; and
- changes to the MyCard Credit Cards Complimentary Insurance Policy Information Booklet which will be effective from **26 November 2025**.

From the Transition Date, you may be eligible for complimentary mobile phone insurance if you meet the eligibility conditions. The **MyCard Credit Cards Complimentary Mobile Phone Insurance Terms and Conditions¹** sets out the policy terms, including what is covered, eligibility, limits and exclusions. The terms and conditions are available at cardservicesdirect.com.au/terms.

Visit cardservicesdirect.com.au/terms to view this Variation Notice and the updated terms and conditions.

It is important that you read this notice carefully and keep a copy of it for your records.

What are the changes

1. Financial Table

All changes apply from the Transition Date, unless otherwise stated.

Where a word or words are capitalised, this means they have a special meaning that is defined in the Financial Table or the Dictionary in section 17 of Part A of the updated **Credit Card Terms and Conditions and Other Important Information Booklet**.

• Retail Purchase Annual Percentage Rate (APR)

Overdue Instalment Amounts will continue to be charged interest at the Retail Purchase APR. We have updated the description of the Retail Purchase APR to make this clearer:

	Current wording	From the Transition Date
Annual Percentage Rate (APR)	Retail Purchases: [<i>your Retail Purchase APR</i>]% p.a.	Retail Purchase APR [<i>your Retail Purchase APR</i>]% p.a. applies to Retail Purchases and where applicable, any Overdue Instalment Amount.

'*Your Retail Purchase APR*' in the table above refers to your current Retail Purchase APR.

• Interest Free Period

If you have a Balance Transfer on your Account, you will now be eligible for an interest free period on Retail Purchases when you pay the Interest Free Days Payment by the Payment Due Date. We have updated the description to reflect this:

	Current wording	From the Transition Date
Interest Free Period	Up to 44 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.	Up to 44 days for the Retail Purchase Balance.

• Minimum Repayment

We are renaming '**Minimum Repayment**' to '**Total Minimum Payment Due**' and making changes to the description of this amount to explain what is included in the Total Minimum Payment Due amount when it is shown on your statement:

Current wording		From the Transition Date	
Minimum Repayment	The minimum amount payable for a Statement Period will consist of: <ul style="list-style-type: none">• your Minimum Payment Due - this amount is payable by the Payment Due Date shown on the relevant statement of Account; and• any Overdue Amount - this amount is payable immediately; and• any Overlimit Amount - this amount is payable immediately; and• any other amount due under the credit contract which is payable on demand.	Total Minimum Payment Due	The minimum amount payable for a Statement Period will consist of: <ul style="list-style-type: none">• your Minimum Payment Due - this amount is payable by the Payment Due Date shown on the relevant statement; and• any Overdue Amount or Overlimit Amount - these amounts must be paid straight away. If you have both an Overdue Amount and Overlimit Amount owing at the end of a Statement Period, the higher of the two amounts will be included in the Total Minimum Payment Due on your statement.

• Minimum Payment Due

There is no change in the way we calculate your Minimum Payment Due, but we have made some changes to definitions relating to Instalment Plans and have updated the description to reflect this:

	Current wording	From the Transition Date
Minimum Payment Due	<p>You must pay the minimum payment due by the payment due date each month as advised in your statement. The monthly minimum payment due is:</p> <ol style="list-style-type: none"> the greater of: <ol style="list-style-type: none"> \$25, or if the card balance is less than \$25, the card balance; or 2.00% of the card balance as at the end of the statement period (rounded up to the nearest dollar); plus any monthly instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month. 	<p>You must pay the Minimum Payment Due by the Payment Due Date each month as advised in your statement. The Minimum Payment Due is:</p> <ol style="list-style-type: none"> the greater of: <ol style="list-style-type: none"> \$25, or if the Card Balance as at the end of the Statement Period is less than \$25, the Card Balance; or 2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar); plus any Monthly Instalment, Initial Interest Charge, Instalment Fee or related interest on any of them, that is part of an Instalment Plan for that Statement Period.

• Annual Primary Cardholder Fee

We're renaming the 'Annual Primary Cardholder Fee' to 'Annual Fee', changing the standard Annual Fee to \$149 and changing when the fee is charged.

The new fee will apply the next time your Annual Fee is charged from Transition Date. For some customers, this will be an increase to the fee that you're currently paying.

If your Annual Fee is currently waived, you will continue to receive the fee waiver until we notify you otherwise.

Current wording		From the Transition Date	
Annual Primary Cardholder Fee	<p>\$[your fee], debited to your Account on first use of the Account (including Card activation), and then on each anniversary of the date your Account was approved.</p>	Annual Fee	<p>\$149, debited to your Account on the last day of the Statement Period in which first use of the Account (being when a transaction is first debited to the Account including Balance Transfers) occurs.</p> <p>After that \$149 debited each year on the last day of the Statement Period in which the anniversary of the day we approved your Account occurs.</p>

'Your fee' in the table above refers to the Annual Fee amount that you're currently paying.

From **24 November 2026**, the Annual Fee will increase to \$199. This increase will apply to Annual Fees charged to your Account from 24 November 2026.

• Rewards Fee (only applies if you're enrolled in the Qantas Rewards Program)

We're removing the annual \$49 Rewards Fee that applies to customers enrolled in the Qantas Rewards Program. You won't receive a refund of a Rewards Fee charged prior to the Transition Date. The next time your Annual Fee is due, the amount currently charged as the Rewards Fee will be included in the new Annual Fee amount shown above.

- **Annual Additional Cardholder Fee**

We're increasing this fee to \$40 and changing when this fee is charged for:

- **Existing Additional Cardholders:** Card activation will no longer be required before the fee is charged for an Additional Cardholder. The fee will be charged for each Additional Cardholder (including any Additional Cardholders who haven't activated their Card) the next time the Annual Fee is charged.
- **New Additional Cardholders added from the Transition Date:** We'll charge the fee at the end of the Statement Period in which the Additional Cardholder is added or on first use of the Account (whichever is later). A pro rata fee will be charged if the Additional Cardholder is added to your Account after first use of the Account and in a Statement Period other than the one in which the anniversary of the day we approved your Account occurs. Subsequent Annual Additional Cardholder Fees will be debited per Additional Cardholder on the same day as the Annual Fee.

	Current wording	From the Transition Date
Annual Additional Cardholder Fee	Upon activation, \$[your fee] per Additional Cardholder each year, debited to your Account with your Annual Primary Cardholder Fee.	<p>\$40 per Additional Cardholder, debited to your Account on the last day of the Statement Period in which an Additional Cardholder is added to your Account or on first use of the Account (whichever is later). If the Additional Cardholder is added to your Account after first use of the Account and in a Statement Period other than the one in which the anniversary of the day we approved your Account occurs, this will be calculated and debited pro rata in respect of that Additional Cardholder from the month the Additional Cardholder is added until the month before the anniversary of the day we approved your Account.</p> <p>After that, \$40 per Additional Cardholder will be debited each year on the same day as your Annual Fee.</p>

'Your fee' in the table above refers to the Annual Additional Cardholder Fee amount that you're currently paying.

From **24 November 2026**, the Annual Additional Cardholder Fee will increase again to \$90. This further increase will apply to Annual Additional Cardholder Fees charged to your Account from 24 November 2026.

- **Domestic Cash Advance Fee**

We're making some changes to the description of the fee that won't change the amount of the fee that is charged:

	Current wording	From the Transition Date
Domestic Cash Advance Fee	\$3.50 per Transaction under \$100, 3.5% of Transaction for any Transaction equal to or over \$100, debited to your Account on the Transaction Date.	\$3.50 per transaction amount or 3.5% of the transaction amount, whichever is higher, for a Cash Advance inside Australia, debited to your Account on the date the Cash Advance takes place.

- **International Cash Advance Fee**

We're making some minor changes to the description of the fee that won't change how the fee is charged or the amount of the fee:

	Current wording	From the Transition Date
International Cash Advance Fee	<p>\$5 per transaction amount for a Cash Advance outside of Australia, debited to your Account on the Transaction Date.</p> <p>Please note this is in addition to any International Transaction Fee that may be payable.</p>	\$5 per transaction amount for a Cash Advance outside of Australia, debited to your Account on the date the Cash Advance takes place. This fee is in addition to any International Transaction Fee.

• International Transaction Fee

We're increasing this fee from 3.4% to 3.5% of the transaction amount for any applicable Retail Purchase or Cash Advance made on or after **17 November 2025**, which is before the Transition Date and making some minor changes to the description of the fee:

	Current wording	From 17 November 2025
International Transaction Fee	<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 or Visa (as applicable), 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>	<p>We charge you an International Transaction Fee of 3.5% of the transaction amount, debited to your Account on the date the relevant Retail Purchase or Cash Advance takes place, of which a service and assessment fee of up to 1.1% is payable by us to Mastercard or Visa (as applicable), 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 overseas.</p>

• Paper Statement Fee

If we send you a paper statement, we will charge this fee on the last day of the Statement Period and not in the following period:

	Current wording	From the Transition Date
Paper Statement Fee	\$2 each month we issue you with a paper statement, debited to your Account in the following statement period. This may be waived in limited circumstances.	\$2 each month we issue you with a paper statement, debited to your Account on the last day of the Statement Period. This may be waived in limited circumstances.

• Over-the-Counter Transaction Fee

We're removing the reference to making EFTPOS payments towards your Account at Australia Post as payments at Australia Post can only be made by cash:

	Current wording	From the Transition Date
Over-the-Counter Transaction Fee	A \$2.50 fee applies for each payment made at Australia Post outlets by cash or EFTPOS.	A \$2.50 fee applies for each payment made to your Account by cash at an Australia Post outlet displaying the Bank@Post™ symbol.

- **Overlimit Fee (not applicable to customers who opened their Account on or after 1 July 2012)**

We're removing the \$40 fee, as it will no longer be charged.

- **Dishonour Fee**

We're removing the \$15 Dishonour Fee, as it will no longer be charged.

- **Late Payment Fee**

The Late Payment Fee is unchanged at \$30, but we will now only charge the fee if your Account is overdue and your balance is \$50 or more:

	Current wording	From the Transition Date
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 of Account.	\$30 debited to your Account after the Payment Due Date if at the time the fee is debited, your Account has an Overdue Amount and the balance of your Account is \$50 or more.

- **Instalment Fee**

We're inserting an Instalment Fee description in the Financial Table. If you receive an Instalment Plan offer, an Instalment Fee may apply. If a fee applies, the amount of the fee will be set out in the terms of the offer

From the Transition Date	
Instalment Fee	An Instalment Fee may be payable on an Instalment Plan. If applicable, it will be debited to your Account and shown on your statement for the Statement Period in which an Instalment Plan is set up. The amount of the fee is currently unascertainable. You will be advised if an Instalment Fee applies and the amount of the fee if you receive an Instalment Plan offer.

- **Total Cash Limit**

Your Total Cash Limit will become equal to your Credit Limit. If you currently have a Total Cash Limit that is less than your Credit Limit, this will be increased to your Credit Limit. This may increase your liability in the case of Unauthorised Transactions.

Your Credit Limit is shown on your statement.

- **Daily Cash Limit**

The daily limit of \$1,000 (subject to Available Credit) is not changing, but we're changing the description to clarify that this limit also applies to cash withdrawals at any Australia Post outlet displaying the Bank@Post™ symbol or over-the-counter at any bank that displays your Card's Network symbol (either Mastercard or Visa):

	Current wording	From the Transition Date
Daily Cash Limit	A daily limit of \$1,000.00 (subject to Available Cash) applies to credit card ATM Cash Advances up to your Total Cash Limit.	A daily limit of \$1,000.00 (subject to Available Credit) applies to your Account for Cash Advances made using a Card to withdraw cash at an ATM, any Australia Post outlet displaying the Bank@Post™ symbol or over-the-counter at any bank in the world that displays your Card's Network symbol (either Mastercard or Visa).

2. Credit Card Terms and Conditions and Other Important Information

We're making changes to the current version of this booklet and replacing it with an updated version from the Transition Date. As part of these changes:

- We're replacing all references to Card Services and Card Services Credit Cards with MyCard or NAB, as relevant, and deleting all references to Citi, Citibank and Citigroup Pty Limited.
- References to 'Card Services Online' will be updated to 'Online Servicing'.
- Your 'welcome letter' will be renamed 'offer document'.
- **Part A: Credit Card Terms and Conditions** will change in several sections, and we are replacing it with an updated Part A. Please read the summary of the changes in the section below headed '**Part A: Credit Card Terms and Conditions**' together with the updated Part A.
- **Part B: Privacy** will be removed from the booklet. For information about how your personal information is handled, please refer to the NAB Privacy Policy nab.com.au/privacy-policy.
- **Part C: Credit Guide** will be renamed to **Part B: Credit Guide**, with the following key changes:
 - the 'How can you contact us?' section by changing our phone numbers, mailing address and adding a chat option within Online Servicing as ways to contact us. The new phone number will be 13 24 84;
 - the 'What you should do if you have a complaint?' section by providing the ways to make a complaint to MyCard.
- **Part D: Information Statement** will be renamed to **Part C: Information Statement**, and the responses to questions 3, 14 and 15 will change as follows:

	Current wording	From the Transition Date
Question 3	<p>3. Can I terminate the contract?</p> <p>Yes. You can terminate the contract by writing to the credit provider, or through Card Services Online, so long as:</p> <ul style="list-style-type: none"> • you have not obtained any credit under the contract; or • a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract. <p>However, you will still have to pay any fees or charges incurred before you terminated the contract.</p>	<p>3. Can I terminate the contract?</p> <p>Yes. You can terminate the contract by writing to the credit provider, so long as:</p> <ul style="list-style-type: none"> • you have not obtained any credit under the contract; or • a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract. <p>However, you will still have to pay any fees or charges incurred before you terminated the contract.</p>
Question 14	<p>14. What do I do if I cannot make a repayment</p> <p>Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement.</p> <p>You can ask your credit provider to change your contract in a number of ways:</p> <ul style="list-style-type: none"> • to extend the term of the contract and either reduce the amount of each payment accordingly or defer payments for a specified period; • to extend the term of your contract and reduce payments; • to extend the term of your contract and delay payments for a set time; or • to delay payments for a set time 	<p>14. What do I do if I cannot make a repayment</p> <p>Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement.</p> <p>You can ask your credit provider to change your contract in a number of ways:</p> <ul style="list-style-type: none"> • to extend the term of your contract and reduce payments; • to extend the term of your contract and delay payments for a set time; or • to delay payments for a set time.

Question 15	<p>15. What if my credit provider and I cannot agree on a suitable arrangement?</p> <p>If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.</p> <p>If the credit provider still refuses your request you can complain to the AFCA scheme that your credit provider belongs to. Further details about this scheme are set out below in question 17.</p>	<p>15. What if my credit provider and I cannot agree on a suitable arrangement?</p> <p>If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.</p> <p>If the credit provider still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 17.</p>
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- We're updating the '**Contact us**' section at the end of the booklet with MyCard's contact details and where you can find information on accessibility support.

Part A: Credit Card Terms and Conditions

Here's a summary of the changes that will apply from the Transition Date.

To make it easier for you to identify where a word or term has a specific meaning defined in Section 17 of Part A, these terms (except for you/your and our/us/we) will now be capitalised. For example, 'account' will become 'Account' and 'card' will become 'Card'.

Section changing	What it means for you
1. Getting started with your contract	We're making some changes to explain how new credit card contracts will be accepted from the Transition Date, which does not impact your Account.
1A. How we may exercise our rights and discretions	We're simplifying this section but not making any changes to how we may exercise our rights and discretions under this contract.
2. Use of Cards and the Account Using the Account	You'll be able to use the Account in the same key ways you do now, other than you will no longer be able to make BPAY® payments over the phone.
2. Use of Cards and the Account Credit Limit and other limits	<p>We're making changes to this section to explain that your Total Cash Limit is generally the same as your Credit Limit.</p> <p>We're making changes to the circumstances where we may reduce your Credit Limit or Total Cash Limit without your permission, including:</p> <ul style="list-style-type: none"> • if you've defaulted on your credit contract; • where we have good reason to believe that your existing Credit Limit or Total Cash Limit is more than you can manage without financial difficulty; • where your Account is inactive; and • to manage a risk, including to prevent potential fraud or scam. <p>We're also:</p> <ul style="list-style-type: none"> • deleting the statement that 'a fee may be charged (as set in your Financial Table) if we allow your Account to exceed your Credit Limit as this fee will no longer apply; • clarifying that we may change or impose new daily, weekly or other maximum limits that apply to Cards or your Account; • simplifying the paragraph about your right to request a Credit Limit decrease; and • changing this section to say that you can request a reduction to your Credit Limit via Online Servicing.

Section changing	What it means for you
2. Use of Cards and the Account Additional Cardholders	<p>We're adding some further information about Additional Cardholders that you add to your Account, including that:</p> <ul style="list-style-type: none"> • they may be able to select their Card PIN or other Security Codes; • they can't request or arrange a Balance Transfer, Instalment Plan, or close the Account; and • if you ask us to cancel an Additional Cardholder's Card you will still be responsible for any transactions they made before we received your request (even if they are added to your Account after this).
2. Use of Cards and the Account Limits on Use	<p>We're not changing the limitations that apply to how you and Additional Cardholders can transact. For example, you still won't be able to transact on the Account for the purposes of gambling or for crypto currency related transactions.</p> <p>However, we are updating this section to:</p> <ul style="list-style-type: none"> • explain that we can block both payments made from the Account or credits made by a merchant to the Account that we reasonably consider to be a gambling transaction or a transaction to invest in shares, financial products or a cryptocurrency transaction (including receipt of investment returns); • explain that despite the limits we put on the Account, there might be some instances where such a transaction might be allowed to occur. If this does happen, the transaction will be treated as a Cash Advance, which means a fee will apply and interest will be charged at the Cash Advance Annual Percentage Rate; • require you and Additional Cardholders to provide information we reasonably request in connection with the Account and any relevant transactions; and • delete the paragraphs at the end of this section about when we may delay, block or refuse transactions as this will move to section 7.
2. Use of Cards and the Account Altering or stopping a payment	<p>We're adding to this section that BPAY payments that are instructed to be made today can't be stopped or altered once they are submitted, but BPAY payments that are scheduled to occur on a future date can be cancelled in Online Servicing up to the day before the scheduled payment date.</p>
3. International transactions	<p>We're updating some of the information in this section to explain:</p> <ul style="list-style-type: none"> • that both making payments to and receiving credits from merchants is subject to Australian and overseas laws, and sometimes we may apply restrictions or limits to the use of a Card, Online Servicing or the customer service centre outside Australia; and • how the exchange rates are determined for international transactions.
4. Payments	<p>We're updating this section to explain that if you have both an Overdue Amount and Overlimit Amount owing at the end of a Statement Period, only the higher of the two amounts will be shown on your statement.</p> <p>We're deleting references to how payments are applied to Instalment Plans from this section, as this will be covered in section 5.</p>

Section changing	What it means for you
5. Instalment Plans, Balance Transfers and Special Promotions	<p>Instalment Plans</p> <p>We're making the following changes to this section:</p> <ul style="list-style-type: none"> • renaming some of the defined terms by replacing references to 'Fixed Payment Option' and 'FPO' with 'Instalment Plan'; • providing more explanation about how Instalment Plans work and what happens when a transaction is converted to an Instalment Plan; • introducing some new defined terms, including a definition of Overdue Instalment Amount; • adding that the last Monthly Instalment is generally slightly different to previous Monthly Instalments. This is due to rounding as Monthly Instalments can't be equally divided over the Instalment Plan term; • rewriting the section headed 'Instalment Plan - Application of Payments' which explains how payments are applied when you have an Instalment Plan; and • rewriting the section headed 'What happens if there are Extra Payments, an Instalment Plan is cancelled or payments aren't made on time?' to: <ul style="list-style-type: none"> - simplify as some of the information currently in this section will be in the 'Instalment Plan - Application of Payments' section; - delete the reference to charging some of the interest on the day an Extra Payment is made that doesn't fully repay an Instalment Plan as we won't do that; - further explain some of the current information in this section; and - change how interest is calculated and charged on the Main Instalment Plan Balance in the Statement Period that an Instalment Plan is cancelled by us. Your interest will now be calculated up to the day we cancel the Instalment Plan at the Daily Instalment Plan Rate and charged at the end of the day and treated as a Retail Purchase. Any Main Instalment Plan Balance will revert to the underlying transaction type (either a Retail Purchase or Cash Advance) the day after we cancel an Instalment Plan. There will be no change to how interest is calculated and charged on the Main Instalment Plan Balance when you cancel or repay your Instalment Plan Early. <p>Balance Transfers</p> <p>We're adding a section on Balance Transfers. Currently, the Balance Transfer terms are not included in Part A.</p> <p>There will be no change to the promotional Balance Transfer Annual Percentage Rate or the term of any Balance Transfer that you currently have. When a Balance Transfer expires, the Annual Percentage Rate that applies to Cash Advances will apply to any amount that remains outstanding.</p>

Section changing	What it means for you
6. Statements and other Communications	<p>We're updating this section to:</p> <ul style="list-style-type: none"> • explain that we may give you Communications (statements, notices and other information) by post, electronically (including email, SMS or Online Servicing), by publishing a notice on our website or by including a message on or with a statement; • remove reference to sending Communications by fax; • explain that if we send Communications electronically via Online Servicing or by publishing a notice on our website, we will usually send you an email, SMS or letter (in some cases) to let you know that it's available. We consider the Communication has been received when we let you know that it is available. <p>You need to contact us if your email, mobile phone number or address changes so that you can receive Communications from us.</p>
7. Default, suspension and closure	<p>We're rewriting this section and making changes to:</p> <ul style="list-style-type: none"> • the situations that your Account will be in default. You'll continue to be in default if you don't make payments in time, however, we're: <ul style="list-style-type: none"> - clarifying that you'll also be in default if you don't follow the requirements of the credit contract or you give us false or misleading information and this has a material impact on our Legitimate Interests, including our business, risk management or security requirements; - adding that your Account will be in default if you become insolvent, have a receiver or bankruptcy trustee appointed or you transfer your assets to a creditor; • explain the 31-day notice period we will give, where required by law, when you are in default; • add that we can charge to your Account any enforcement expenses reasonably incurred or expended by us to enforce this credit contract if you are in default. We will calculate interest on enforcement expenses at the Retail Purchase Annual Percentage Rate; • add that you can request an Account closure by contacting us in one of the ways included at the end of this booklet or via Online Servicing; • the circumstances we may close or suspend your Account, cancel or suspend a Card or a Cardholder's access to Online Servicing or not process a transaction, including if you're in default, to protect you or us from potentially fraudulent activity or a scam or other losses, to prevent an anticipated breach of the law or manage any risk, or if we reasonably consider it appropriate to protect a customer or another person from financial abuse; • explain what happens if you or we close or suspend your Account, cancel or suspend a Card or a Cardholder's access to Online Servicing; and • delete the right for us to retain reasonable costs of closing your Account where your Account has a credit balance at the time of closure (currently \$5), as we won't do this.

Section changing	What it means for you
8. Interest	<p>We're rewriting this section to provide further explanation about when and how we calculate and charge interest on your Account, except for how we calculate and charge interest on Instalment Plans, as this is explained in section 5.</p> <p>We're including some examples to help explain how interest is calculated and providing further explanation about how interest free periods work for Retail Purchases if your Account is eligible for an interest free period. Your Financial Table will let you know if your Account is eligible.</p> <p>If your Account is eligible for an interest free period, the key change to this section is that you'll be able to benefit from interest free days on Retail Purchases even if you have a Balance Transfer by paying the Interest Free Days Payment by the Payment Due Date. Currently, Accounts that are eligible for the interest free period will not be eligible to get interest free days on Retail Purchases while there is a Balance Transfer amount outstanding.</p> <p>The 'Interest Free Days Payment' will be a new payment option shown on statements if you have a Balance Transfer and/or Instalment Plan and your Account is eligible for an interest free period.</p> <p>If your Account is eligible for an interest free period and you are not currently in an interest free period, there are two ways you can start a new one:</p> <ol style="list-style-type: none"> 1. begin your Statement Period with either a zero balance or a credit balance; or 2. pay the Closing Balance (or the Interest Free Days Payment if you have a Balance Transfer and/or Instalment Plan) shown on your statement in full by the Payment Due Date shown on your statement.
9. Fees	<p>We're changing the last paragraph of this section to inform you that you can contact us in one of the ways set out at the end of this booklet if you have any questions about your current fees and charges and deleting reference to finding information about current fees and charges on the Card Services website.</p>

Section changing	What it means for you
10. Solving problems	<p>Refunds</p> <p>We're rewriting this section to explain how refunds from us or a merchant are applied to reduce your Account balance. A refund is not treated as a payment by you and you still have to pay the minimum amount shown on your statement.</p> <p>If a refund amount is less than your outstanding balance, it will be applied to the unpaid balance of the original transaction type to which it relates (for example, if it is a refund of a Retail Purchase, the refund will be applied to the unpaid Retail Purchase Balance). If there is any refund amount remaining it will be applied based on the order of dates on which the balance for a transaction type was set up, with it being applied to the earliest first. However, if you have an Instalment Plan, it will be applied to the Main Instalment Plan Balance last.</p> <p>Payment reversals</p> <p>We're adding a new paragraph about payment reversals and how they will be treated. A payment reversal may occur if you make a payment by direct debit and the payment is dishonoured. If a payment is reversed, the amount of the reversal will be treated as the same transaction types to which the payment was originally applied, except if a payment to an Instalment Plan is reversed. In this case, the amount of the reversal will be treated as a Retail Purchase.</p> <p>Error/dispute resolution</p> <p>We're amending this section to refer to our new process for making complaints set out in Part B of the updated booklet.</p> <p>Transaction disputes and Chargebacks</p> <p>We're amending this section to provide more clarity about transaction disputes. It's important you tell us about any dispute as soon as possible as there are time limits on our ability to process a Chargeback on your behalf.</p>
11. Changes	<p>We're adding that:</p> <ul style="list-style-type: none"> • we may notify you of changes to Annual Percentage Rates or the amount of a fee or charge by publishing a notice on or with your statement, electronically (e.g. on our website or through Online Servicing) without letting you know by SMS or email. We'll follow any regulatory rules in place when we do this; and • if we reduce your Total Cash Limit, we may notify you as soon as reasonably possible, which may be after the change is made. <p>We're also clarifying that we don't have to give you notice if the government introduces fees or charges on receipts or withdrawals. Currently, there are no government fees or charges that apply to your Account.</p>

Section changing	What it means for you
12. Security and liability for losses for unauthorised electronic transactions	<p>We're making some changes to this section to explain:</p> <ul style="list-style-type: none"> that there may be some circumstances where you can set your own Security Codes, including PINs, or passwords; that you only have to destroy expired or cancelled physical Cards (not digital cards) by cutting them diagonally in half; the examples of Security Codes that are clearly identifiable, which a Cardholder must not choose, which include a birth date, phone number or an alphabetical Security Code that is a recognisable part of the Cardholder's name; that if a Cardholder adds their Card to a payment device (like a mobile phone, wearable or tablet), it's important to make sure that no one else can access the payment device because they might be able to use a Card and transact on your Account; and that you won't be liable for losses from an Unauthorised Transaction that are caused by the same transaction being incorrectly debited more than once to your Account as a result of a system error.
13. Things we aren't responsible for	We're making some minor changes to this section to align with changes being made to section 7.
13A. Mistaken Internet Payments	We're moving the definitions currently in this section to the Dictionary in section 17.
14. Conditions for specific Payment Facilities	<p>Recurring Card Instructions</p> <p>We're changing this section to add that if a Cardholder provides Recurring Card Instructions to a merchant participating in an account updater service offered by Mastercard, we may give the merchant the updated Card details when they change.</p> <p>Scheduled BPAY Payments</p> <p>We're adding a new subsection headed 'Scheduled BPAY Payments' and clarifying the way scheduled BPAY payments work including that we'll:</p> <ul style="list-style-type: none"> debit your Account on the day you have scheduled to make the payment even if it is not a Business Day, however, the payment may take up to two Business Days to be received; still process scheduled BPAY payments on the days nominated, even if a Card is reissued with a new Card number or expiry date; and stop processing scheduled BPAY payments if your Account is closed or suspended or if BPAY payments are suspended. <p>Online Servicing</p> <p>We're changing the name of this sub-section from 'Card Services Online and customer service centre' to 'Online Servicing' and deleting references to 'Card Services Online' and 'TPINs'.</p>
15. BPAY	<p>We're changing this section to remove reference to being able to make BPAY payments using Card Services Online or the customer service centre. From the Transition Date, you'll only be able to make BPAY payments using Online Servicing.</p> <p>We're re-ordering some of the paragraphs in this section and making some updates to clarify how the BPAY terms apply to you and Additional Cardholders. We're also changing the cut-off time for BPAY payments to be submitted on a Business Day from 4pm to 6pm (Melbourne time).</p>

Section changing	What it means for you
16. General matters	<p>Unacceptable Account conduct</p> <p>We're adding a new 'Unacceptable Account conduct' policy into Part A making it clear that we don't tolerate financial abuse conducted through our credit cards and Online Servicing. We will investigate instances where we identify or are made aware that an Account is being used in a financially abusive manner and may reasonably exercise our rights to close, cancel or suspend use of a Card, or your Account, or access to Online Servicing, or not agree to a Credit Limit increase if we reasonably consider it appropriate to protect a customer or another person from financial abuse.</p>
17. Dictionary	<p>We're changing some definitions:</p> <ul style="list-style-type: none"> • due to changes in terminology or to simplify and provide further explanation. See the changes to the definition of APR, Balance Transfer, Card, Card Balance, Cash Advance, Financial Table, Instalment Plan, Minimum Payment Due, Monthly Instalment, Mistaken Internet Payment, NAB/our/us/we/The MyCard Team, Overdue Amount, Overlimit Amount, Retail Purchase, Retail Purchase Balance, Security Code, Special Promotion and Transaction Date; • due to changes to the Payment Facilities associated with your Account, which will continue to include Cards, Recurring Card Instructions and BPAY. References to internet payment will be replaced with Online Servicing and telephone payment will be deleted; • due to system changes, such as the definition of Business Day to be a day other than a Saturday, Sunday or public holiday throughout Australia, the definition of Statement Period to remove that this is usually 30 days and the definition of Total Cash Limit as this amount is generally the same as your Credit Limit and will no longer be on your statement. <p>We're deleting the definitions of Citi, Privacy Act and telegraphic transfer as these terms will no longer be used.</p> <p>We're including the definitions relating to Instalment Plans in section 5 as well as section 17 and moving definitions related to Mistaken Internet Payment from section 13A to section 17.</p> <p>We're adding new definitions:</p> <ul style="list-style-type: none"> • relating to Balance Transfers and Instalment Plans, being Balance Transfer Fee, Balance Transfer Term, Initial Interest Charge, Instalment Fee, Main Instalment Plan Balance, Nominated Account and Overdue Instalment Amount; • of general terms, being Communications, Legitimate Interests, Interest Free Days Payment, Online Servicing and Total Minimum Payment Due.

3. Digital Wallet Terms and Conditions

i. Apple Pay Terms and Conditions; and

ii. Google Pay Terms and Conditions.

- We're replacing the current Apple Pay and Google Pay terms and conditions with new versions from the Transition Date. Please read the new **Apple Pay Terms and Conditions** and **Google Pay Terms and Conditions** at cardservicesdirect.com.au/terms.
- We're making changes to sections about how you use a Card through a digital wallet, including:
 - To clarify that the primary cardholder is responsible for transactions made using Cards that have been added to a digital wallet.
 - That you should promptly notify us if a device enrolled with the digital wallet is no longer an Eligible Device.
- We're removing paragraphs from sections and entire sections containing obligations that are already covered in Part A, including amending the sections about how you use a Card through a digital wallet and deleting the section on changes to participation in Apple Pay or Google Pay.
- We're simplifying the changes to the terms and conditions section. If we make any future changes to these terms and conditions, we'll notify you electronically including publishing a notice on our website, by advertisement or other appropriate method before the change takes place.
- We're simplifying the Privacy section by removing the section 'Authorisation to collect and share data' and clarifying that we exchange your personal information with Apple, Google and the relevant card scheme networks.
- We're removing sections that are not required as they are not relevant to your use of Apple Pay or Google Pay, being, 'Intellectual property', 'Disclaimers of warranty', 'Limitation of liability', 'Indemnity' and 'Representation and warranty'.

4. Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions

We're replacing the existing Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions effective 25 August 2025 with the **MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions** from the Transition Date.

The Earn Rate applicable to your Account will not change, and the Points awarded are calculated in reference to the whole Australian Dollar amount of each Eligible Transaction made on your Account.

The MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions are available for you to read at cardservicesdirect.com.au/terms.

The following is a summary of the changes we are making from the Transition Date.

We are:

- changing the name of the document to **MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions**.
- removing all references to 'Card Services' and making changes to reflect the name change to MyCard.
- updating our website address and general correspondence address.
- adding the following definitions for clarity and relevancy to the Rewards Program. These are also capitalised and referred to in applicable clauses throughout:

Autoredeemption	are the Points swept automatically to a selected participating partner as set out in clause 14.
Earn Rate	means the rate at which you earn Rewards Points on Eligible Transactions, as set out in clause 7. for a MyCard Rewards Program, or clause 15. for a MyCard Qantas Rewards Program.
Giftcard(s)	are redeemable across selected merchants and may be issued by third parties.
Online Servicing	means the online services registered in your name that permit you to access certain Account services via the internet, through our mobile application or other digital channels that we tell you can be used to access your Account.
Pay with Points	means to redeem a nominated number of Points via Online Servicing against certain transactions presented to and selected by you for a credit back to your Account. This may not be available for all transactions on your Account.
Shop with Points	means to redeem a nominated number of Points by purchasing eligible items at selected merchants.
Special Feature	means any feature or promotion related to the Card we identify as a Special Feature, offered by us from time to time.

- amending the following definitions for clarity and relevancy to the Rewards Program with the updated wording:

Airline, Hotel and Other Loyalty Points	means Points earned or capable of redemption under an airline, hotel, or other Loyalty Programs (other than the Qantas Frequent Flyer Program).
Airline, Hotel and Other Loyalty Program	means any participating loyalty program operated by a third party (other than the Qantas Frequent Flyer Program).
Bonus Points	are Points available on certain Eligible Transactions in addition to the standard Points Earn Rate, offered from time to time.

Eligible Transaction	<p>means any purchase excluding (but not limited to):</p> <p>(a) Cash Advances (which include bills paid over the counter at a bank, financial institution or post office, and the purchase of traveller's cheques);</p> <p>(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 MyCard Rewards;</p> <p>(c) 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.</p> <p>(d) transactions where the Card is used to make payments to the Australian Taxation Office (ATO);</p> <p>(e) balance transfers, except where Bonus Points may be earned under a Special Promotion specifically for balance transfers;</p> <p>(g) purchase of foreign exchange, traveller's cheques or money orders;</p> <p>(h) transactions we decide (acting reasonably) are wholly or partly for business purposes;</p> <p>(i) any transactions where your MyCard Account is, or is reasonably believed by us to be, operated fraudulently, except where you reasonably demonstrate that your MyCard Account was not operated fraudulently;</p> <p>(j) unauthorised purchases for which you are not liable;</p> <p>(k) transactions where the Card is used to make purchases through BPAY;</p> <p>(l) transactions for gambling and gaming purposes (examples include purchase of lottery tickets, purchase of gaming chips or tokens and online gambling);</p> <p>(m) transactions for investments, such as investments in shares; or</p> <p>(n) transactions related to Special Features or promotions, except where Bonus Points may be earned according to additional terms and conditions of the Special Feature or Promotion.</p>
Reward	<p>will mean the goods and services described in the current promotional material or otherwise offered by the MyCard Rewards Program from time to time and includes, but is not limited to applicable Giftcards, Cashback, Shop with Points, Pay with Points, Automatic Points Redemption and points transfer to other loyalty programs.</p>
Rewards Balance	<p>will mean your current Points balance accessible via Online Servicing.</p>

- removing the following definitions and references to the following Rewards and features which are no longer applicable: Points Plus Pay, Personalised Rewards, Reward Certificates, Travel Voucher Rewards and Voucher Rewards.
- updating clause 3.1 regarding how you can view your Rewards Balance.
- updating how will we notify you of changes to your rewards program at clause 6.1.
- updating clause 8 regarding Redemption of Points for Rewards.
- adding clauses 14.1 to 14.5 regarding Autoredemption.

Please refer to the MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions for the full rewards terms and conditions related to your product.

5. Card Services Credit Cards Complimentary Insurance Policy Information Booklet²

- As a result of the rebranding of your credit card Account, we are changing the Card Services Credit Cards Complimentary Insurance Policy Information Booklet from **26 November 2025**.
- The booklet is being renamed the **MyCard Credit Cards Complimentary Insurance Policy Information Booklet²** and is available for you to read at cardservicesdirect.com.au/terms.
- We are also removing all references to Card Services and Citi and changing or deleting definitions that are no longer relevant or need to refer to the changed credit card account names.

Summary of Cover by Card Level

- Please refer to the table below to determine the complimentary insurance benefits that may be available to you depending on your Card Level.

	Level 1 Cards	Level 2 Cards	Level 3 Cards
International Travel Insurance (for persons aged under 81 years)	✓	✓	
Domestic Travel Insurance	✓	✓	
Rental Vehicle Excess Insurance in Australia	✓	✓	
Purchase Protection Insurance	✓	✓	✓
Extended Warranty Insurance	✓	✓	✓

General policy wording changes

- We have also made other changes to the policy (shown in the table below) that do not affect your coverage but provide further clarity about what is covered or not.

Section	Summary of Changes
Definitions	
card	MyCard products covered by this Policy have been grouped into Level 1, Level 2 and Level 3 Cards. Accordingly, references to individual products throughout the Policy have been updated to reflect their corresponding new Card Levels. This includes the 'card' definition which has been updated as follows: <i>means a current and valid MyCard branded Level 1 Card, Level 2 Card or Level 3 Card issued by NAB and includes any card (however branded) linked by NAB as identified on the cardholders account statement to any of the above mentioned cards.</i>
card account	The current definition is replaced with: <ul style="list-style-type: none"> • a current and valid MyCard branded card facility provided by NAB to which purchases made by cardholders on a MyCard branded card are charged; or • the primary account linked to a MyCard branded card issued by NAB to which a transaction is routed by any electronic funds transfer facility.
Card Services	We're removing the definition of Card Services and any references to Card Services in the terms and conditions will be replaced with MyCard as the new brand for your Account from the transition date.
Citi	We're removing the definition of Citi and any references to Citi in the terms and conditions as Citi will no longer provide any assistance in administering your Account from the transition date.
Level 1 Cards	A new definition 'Level 1 Card' is included as follows: Level 1 Card means a current and valid MyCard branded card of the following types issued by NAB: <ul style="list-style-type: none"> • MyCard Prestige Card; or • MyCard Premier Card.

Level 2 Cards	<p>A new definition 'Level 2 Card' is included as follows:</p> <p>Level 2 Card means a current and valid MyCard branded card of the following types issued by NAB:</p> <ul style="list-style-type: none"> • MyCard Rewards Card (excluding previously Card Services Silver Rewards Mastercard); or • MyCard Platinum Card; or • MyCard Platinum Qantas Card; or • MyCard Clear Card (previously Card Services Platinum Low Rate Mastercard)
Level 3 Cards	<p>A new definition 'Level 3 Card' is included as follows:</p> <p>Level 3 Card means a current and valid MyCard branded card of the following types issued by NAB:</p> <ul style="list-style-type: none"> • MyCard Clear Card (excluding Card Services Platinum Low Rate Mastercard); or • MyCard Simplicity Card; or • MyCard Plus Card; or • MyCard Rewards Card (previously Card Services Silver Rewards Mastercard)
Summary of Cover by Card Type	The Summary of Cover table under this section has been updated to reflect the new Card Levels instead of individual products.
International Travel Insurance (for persons aged under 81 years)	
Part A - Eligibility for Cover Who is Eligible	<p>Replace the introductory paragraph and item 2 under this heading as follows:</p> <p>As a Level 1 Card or Level 2 Card cardholder you are eligible for cover under this International Travel Insurance when you meet all of the following criteria:</p> <p>2. before leaving Australia you:</p> <ul style="list-style-type: none"> • spend at least \$500 on your prepaid travel costs, for example, your return overseas travel ticket, your prepaid overseas accommodation, your prepaid cruise, travel or tour, and you charge these costs to the accountholder's card account; or • obtain your return overseas travel ticket via your airline frequent flyer program, provided a minimum of 15,000 points were transferred to that frequent flyer program from points earned on a MyCard branded card or via MyCard Rewards Program, over a 12 month period prior to obtaining the overseas travel ticket; or • obtain your return overseas travel ticket under the Qantas Frequent Flyer Program where a minimum of 15,000 points earned on a MyCard branded card is automatically transferred to your Qantas Frequent Flyer account over a 12 month period prior to obtaining the return overseas travel ticket;
Part B - Period of Cover	The table under this section has been replaced and the references to specific products have been update. However, there are no changes to your current period of cover.
Domestic Travel Insurance, Rental Vehicle Excess Insurance in Australia, Purchase Protection Insurance and Extended Warranty Insurance	
Part A - Eligibility of Cover Who is eligible?	References in these sections to the current products have been replaced with the new product levels. There are no changes to eligibility and period of cover from the current Policy.
Part B - Period of Cover	

6. Direct Debit Request (Easi-pay) (only applicable if you pay by direct debit)

- The Direct Debit Request Service Agreement will be known as the **Direct Debit (AutoPay) Request Service Agreement** and is available for you to read at cardservicesdirect.com.au/terms.
- The Payment Due option will be known as Total Minimum Payment Due and will draw the Total Minimum Payment Due from your nominated Account on the Payment Due Date. This will include your Minimum Payment Due and any Overdue or Overlimit Amounts. If you have made any payments prior to the due date, AutoPay will still debit the Total Minimum Payment Due amount. For example, if your Total Minimum Payment Due is \$100 and you pay \$50 before the due date, AutoPay will withdraw \$100 on the due date. The only exception to this is if the extra payments you make cause the remaining Closing Balance owing on the due date to be less than Total Minimum Payment Due Amount. If this occurs, we'll only withdraw the remaining Closing Balance.
- The payment option '**The full amount of the Closing Balance shown on my Monthly Statement**' option will be known as '**Full Payment (Closing Balance or Interest Free Days Payment)**'. This will debit the Closing Balance or the Interest Free Days Payment if you have an Instalment Plan or Balance Transfer. The Interest Free Days Payment excludes Instalment Plan balances not yet due and Balance Transfer amounts (including any amount owing after the Balance Transfer promotional period expires). If you want to reduce Balance Transfer amounts, you'll need to make extra payments. If you don't have an Instalment Plan or Balance Transfer, AutoPay will withdraw the remaining Closing Balance owing on the due date taking into account any extra payments made before the due date. For example, if your Closing Balance is \$500 and you pay \$50 before the due date, AutoPay will withdraw \$450 on the due date. If you have an Instalment Plan or Balance Transfer, AutoPay will withdraw the lesser of the Interest Free Days Payment amount shown on your statement or the remaining Closing Balance owing on the due date.
- A new 'Fixed Payment' option will also be available to debit a fixed amount of \$25 or more. We will debit the fixed amount that you enter or the Total Minimum Payment Due, whichever is greater. If the remaining Closing Balance on a monthly statement is less than the fixed payment amount, the remaining Closing Balance will be debited.
- Additional payments received between the statement date and the day before the Payment Due Date may not reduce the direct debit payment amount. However, we won't debit more than the Closing Balance on your statement or an amount that would bring your Account into credit.
- Other changes we're making:
 - the definition of us or we to mean National Australia Bank Limited (ABN 12 004 044 937) **(User ID 658408)**;
 - clause 2.1 to say we will give you at least 30 days' written notice of changes, instead of at least 14 days' written notice;
 - our postal address at clauses 3.1 and 9.1.

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Important information:

1. Mobile Phone Protection Insurance (Cover) is provided under and by way of a group policy (Group Policy) issued by AIG Australia Limited (ABN 93 004 727 753, AFSL 381 686) (AIG) to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ('NAB'). This Cover is available to Cardholders ('you/your') from 24 November 2025 while you remain an eligible Mastercard and/or Visa cardholder of NAB, subject to NAB's and AIG's right to alter the Cover. The terms, conditions and excluded cover are specified in the 'MyCard Credit Cards Complimentary Mobile Phone Insurance Terms and Conditions' as amended from time to time. When eligible, you have the benefit of cover as a third party beneficiary solely by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). To make sure that the Cover meets your needs and is suitable for you and your personal circumstances, these terms and conditions must be reviewed by you and, if necessary, you should also seek independent financial advice. NAB is not the issuer or insurer of the Cover. Neither NAB nor any of its related corporations guarantee any of the benefits under the Cover. Please note that you must have a contract with a mobile phone provider and a monthly automatic billing arrangement.
2. AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ('NAB') which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Our/us/we means NAB unless the context otherwise requires it. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the Card Services Credit Cards Complimentary Insurance Policy Information Booklet effective 1 July 2025 available at cardservicesdirect.com.au/terms which may be amended from time to time. Neither NAB nor Citi nor any of its related corporations guarantee this insurance.

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National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 ('NAB') is the credit provider and issuer of these products. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ('Citi'). Citi has agreed with NAB to provide transitional services in relation to the transferred business until the Transition Date which is planned to occur on or after 24 November 2025.