MyCard Click to Pay Terms and Conditions

July 2026

MyCard branded credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB", "we", "us" or "our").

These terms and conditions ("Terms and Conditions") are an agreement between you and National Australia Bank Limited that governs your access to and use of your eligible MyCard Credit Card ("Credit Card(s)", "Card" or "Cards") linked to accounts ("Accounts") domiciled in Australia through Click to Pay.

Please review these Terms and Conditions before you decide to use Click to Pay. Use of Click to Pay is at your discretion. You are not obliged to use Click to Pay in connection with any of your Cards.

Your use of Click to Pay to purchase goods and services with your Card is also governed by the applicable MyCard Credit Card Terms and Conditions and Other Important Information ("Account Terms and Conditions") that relates to your Card. Your use of Click to Pay is subject to the terms and conditions set by the relevant card scheme and/or its affiliates with respect to the use of Click to Pay, which will not change or override these Terms and Conditions.

Exercising our discretion and rights

We will exercise our rights and discretions that we have under these Terms and Conditions fairly and reasonably in the same way that we exercise our rights and discretions under the Account Terms and Conditions.

Eligibility/enrolment

Click to Pay is available to cardholders for the purposes of purchasing goods and services with online merchants (whether in-app or through website) who accept Click to Pay as a form of payment.

Click to Pay allows you to use your online profile to access and use your Cards to make such purchases in place of manually entering your physical Card details.

Click to Pay for MyCard Credit Cards is enabled by NAB. This enrolment is subject to eligibility criteria set by NAB and the relevant card scheme. You are not required to register or enrol yourself.

We have the discretion to approve or reject the addition of any Card to Click to Pay and need not give you any reason for our approval or rejection. Your enrolment will be declined if the Card is not eligible for this service, you failed the authentication process, or if your Card or underlying Account is not in good standing or conducted in a proper or satisfactory manner as determined by us at our discretion, acting reasonably. For example, your enrolment may be declined where there is an unremedied default relating to the underlying Account, where we consider we need to do so to prevent the risk of fraud, or your underlying Account has been suspended or closed.

Your use of Cards through Click to Pay

You must not disclose your passcode, PIN, password, one-time passcode or other authentication code to any one and you must take all reasonable steps to prevent any fraud, loss or theft.

How we will contact you

As a condition of using your Card in connection with Click to Pay, you acknowledge and consent to us sending notifications to you. If at any time you revoke this consent, we may suspend or cancel your ability to use your Cards in connection with Click to Pay (for example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss).

Privacy

- We use your information in accordance with the MyCard privacy notice (which includes a link to the NAB Privacy Policy and the MyCard Privacy Policy). You can view MyCard privacy notice at: **https://www.mycard.com.au/help-and-support/privacy-policy**
- We will exchange personal information with relevant card scheme providers for purposes related to the secure provision of Click to Pay including fraud prevention, detection, identity and transaction authentication.

- We may also exchange information with relevant card scheme providers related to the set up, use and administration of Click to Pay, including to update them with your new Card information.

Merchant relationships and disclaimers

Merchants may present to you certain discounts, rebates or other benefits (e.g. free shipping) ("Offers") if payment is made through Click to Pay. Such Offers are subject to certain terms and conditions between you and the relevant merchant, and may change at any time without notice to you. We will not be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such Offers. Subject to applicable law and the Account Terms and Conditions, all matters, including delivery of goods and services, returns, and warranties, are solely between you and the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through Click to Pay or the Offers that they provide.

Changes to these Terms and Conditions

We may revise these Terms and Conditions at any time. Any changes will not increase your liability for transactions already conducted using Click to Pay.

We may make changes to these Terms and Conditions as required to promptly restore or maintain the security of a system or individual facility without prior notice. We will notify you of such changes as soon as practicable.

We may make any other changes to the terms applying to the use of your Card via Click to Pay. We will notify you of these changes electronically (including publishing on our website) or by advertisement or other appropriate method before the change takes place.

Security and your liability

If you share your passcode, PIN, password, one-time passcode or other authentication code with any other person or allow another person's biometric information to be saved on your profile, you are taken to have authorised that person to transact on your account using Click to Pay. This may mean that the accountholder is liable for all transactions initiated by that person. You acknowledge that this can result in significant loss or liability to the accountholder.

If your Click to Pay profile is misused or you believe someone whom you have not authorised (including someone whom you were induced by fraud to authorise) has access to your Click to Pay profile and knows your account credentials, you should immediately remove your Card(s) from Click to Pay and notify us.

You should immediately notify us if your device mobile service is suddenly disconnected without your permission (which may indicate your device and/or your Card(s) added to Click to Pay has/have been subject to unauthorised use or access).

Removal of your Cards from Click to Pay

At any time, you can remove your Card from Click to Pay by contacting us.

Severability

If law makes a term of the contract illegal, void or unenforceable, we both agree that the term remains, but will be read down so that this doesn't occur. If this can't be done, you and we agree that only the affected term is to be excluded and the rest of the contract should not be affected.

Governing law

These conditions are to be interpreted in accordance with Australian laws. You agree to use only Australian courts, tribunals or other dispute resolution bodies if there is a dispute relating to these conditions.

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