

Variation Notice

The variation notice below provides full details of the changes, as they apply to your:

- MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions

Changes to the MyCard Rewards Program and MyCard Qantas Rewards Program Terms and Conditions

Effective 26 February 2026

Part B

7. Accumulation of Points – MyCard Rewards Program

7.1 The International Spend Earn Rate for the MyCard Platinum Credit Card shown in the third row of the table in section 7.1 will change as outlined below.

Current Words		Replacement Words	
Card type	International Spend Earn Rate	Card type	International Spend Earn Rate
MyCard Platinum Credit Card	1.25 Points per whole \$1	MyCard Platinum Credit Card	2.5 Points per whole \$1

Part C

15. Accumulation of Points – MyCard Qantas Rewards Program

15.1 The International Spend Earn Rate for the MyCard Platinum Qantas Credit Card shown in the second row of the table in section 15.1 will change as outlined below.

Current Words		Replacement Words	
Card type	International Spend Earn Rate	Card type	International Spend Earn Rate
MyCard Platinum Qantas Credit Card	0.5 Points per whole \$1	MyCard Platinum Qantas Credit Card	1 Point per whole \$1

Important Information

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

Our/us/we/The MyCard Team means NAB.