MyCard Rewards Program and MyCard Qantas Rewards Program
Terms and Conditions

Effective 1 October 2026

- **MyCard Rewards Credit Card**
- **MyCard Premier Credit Card**
- **MyCard Rewards Qantas Credit Card**
- **MyCard Premier Qantas Credit Card**

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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.

1. Definitions

Account Terms and Conditions are the Terms and Conditions that relate to your Account.

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).

Autoredemption are the Points swept automatically to a selected participating partner as set out in clause 14.

Bonus Points are Points available on certain Eligible Transactions in addition to the standard Points Earn Rate, offered from time to time.

Cashback means the redemption of Points for a credit to your Account, reducing your outstanding balance.

Consequential Loss means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

Domestic Spend means any Eligible Transaction made with a merchant who tells us they are located within Australia.

Earn Rate means the rate at which you earn Points on Eligible Transactions, as set out in clause 7 for a MyCard Rewards Program, or clause 15 for a MyCard Qantas Rewards Program.

Eligible Transaction means any purchase excluding (but not limited to):

a) Cash Advances (which include bills paid over the counter at a bank, financial institution or post office, and the purchase of travellers cheques);

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;

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;

d) transactions where the Card is used to make payments to the Australian Taxation Office (ATO);

e) balance transfers, except where Bonus Points may be earned under a Special Promotion specifically for balance transfers;

g) purchase of foreign exchange, travellers cheques or money orders;

h) transactions we decide (acting reasonably) are wholly or partly for business purposes;

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;

j) unauthorised purchases for which you are not liable;

k) transactions where the Card is used to make purchases through BPAY®;

l) transactions for gambling and gaming purposes (examples include purchase of lottery tickets, purchase of gaming chips or tokens and online gambling);

m) transactions for investments, such as investments in shares; or

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.

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant).

Giftcard(s) are prepaid cards loaded with monetary value that can be used to purchase goods or services from a particular merchant. Giftcards are redeemable across selected merchants and may be issued by third parties.

International Spend means any Eligible Transaction made with a merchant who tells us they are located in a country outside Australia.

MyCard Qantas Rewards Program or **MyCard Qantas Rewards** means the Rewards Program offered by us as described in these Terms and Conditions which allow eligible Cardholders to automatically transfer their Points to Qantas Frequent Flyer on a monthly basis.

MyCard Rewards Program or **MyCard Rewards** means the Rewards Program offered by us as described in these Terms and Conditions which allow you to redeem for Reward options (excluding Qantas Points).

Our/us/we/The MyCard Team means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686).

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.

Points are the points earned on Eligible Transactions.

Qantas means Qantas Airways Limited ABN 16 009 661 901, its successors and assigns.

Qantas Points means points in the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the frequent flyer program operated by or for Qantas under that name.

Reward means 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, Autoredemption and points transfer to other loyalty programs.

Rewards Balance is your current Points balance accessible via Online Servicing.

Rewards Program means the Rewards programs offered by us as described in these Terms and Conditions, including MyCard Rewards and MyCard Qantas Rewards Programs.

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.

You, your means the person in whose name the Account is opened.

Any other capitalised terms used in these Terms and Conditions have the same meaning as in your Account Terms and Conditions.

Introduction

These Rewards Terms and Conditions should be read in conjunction with the Account Terms and Conditions, and explain how you can earn Points on your Account and redeem these Points in either the MyCard Rewards Program or MyCard Qantas Rewards Program.

Part A

Part A applies to all MyCard Rewards Programs.

2. Participation and Agreement

2.1 You are eligible to participate in the Rewards Program if you are an individual and your Account does not expressly exclude you from participation.

2.2 You may only participate in either the MyCard Rewards or MyCard Qantas Rewards Program at any one time, and not both at the same time.

2.3 Additional Cardholder(s) are not eligible to participate in the Rewards Program, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

3. Awarding of Points

3.1 We will award Points for all Eligible Transactions debited to your Account during the Statement Period. Your Rewards Balance can be viewed via Online Servicing.

3.2 You can redeem Points once they have been allocated to your Rewards Balance.

3.3 Points have no monetary value (unless a Reward specifically permits), do not constitute your property, are not transferable and cannot be redeemed for cash (unless a Reward specifically permits).

3.4 If you have a dispute in relation to the number of Points which you have been awarded in respect of an Eligible Transaction, such a dispute must be made within 12 months of the date of the Eligible Transaction or within such time as is reasonable in the circumstances. We may, acting reasonably, require you to provide documentary evidence to support your claim.

4. Adjustments and Deductions to your Points Balance

4.1 The Points you redeem will be deducted from your Rewards Balance.

4.2 When a transaction is reversed (e.g. from returning goods or services or a disputed transaction), the total number of Points you earned for the transaction will be deducted from your Rewards Balance.

5. Duration and Loss of Points

5.1 We may, acting reasonably, cancel or suspend your right to participate in the Rewards Program including the ability to earn and redeem Points if your Account is in default or we reasonably believe that the Points were not properly earned. In addition, if your Account is suspended under the Account Terms and Conditions your participation in the Rewards Program will also be suspended.

5.2 If we notify you that your right to participate in the Rewards Program is no longer suspended (including because your Account suspension has been lifted), your Rewards Balance, as at the date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions from the date your suspension ends.

5.3 If you instruct us to close your Account and/or elect not to participate in the Rewards Program you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

6. General

6.1 We may change any of the terms and conditions of our agreement without creating a new agreement. We'll tell you about these changes by communicating with you, unless in some scenarios where we may not be required to notify you. The table below outlines the different types of changes we may make and when you will be notified.

Type of Change	When you'll be notified
Change the way Points are earned, including a change to existing ways or the introduction of new ways according to the type of Card	At any time without prior notice (but if the change is unfavourable, we will try to publish details before the change takes effect, if we are able to do so). We will make current information about the way to earn Points available in the FAQs.
Change the way Points are redeemed, including the number of Points required to redeem a Reward or changing any fees associated with a redemption	At any time and without prior notice. Current information is available via Online Servicing.
Change to allocation of Points for dollar(s) spent	At any time by giving you at least 30 days prior written notice.
Change the period of expiry of Points	At any time by giving you at least 30 days prior written notice.
Changes that are non-material in nature	If we do not need to notify you, we may give you a shorter notice period than the period described in this table. This will be published on the website or otherwise notification provided at the time a Reward redemption is made.
Introduce or change any fees associated with a redemption	At any time by giving you at least 30 days prior written notice.
Introduce or change program features and specific rewards conditions	At any time by giving you at least 30 days prior written notice.
Make changes as a result of changes made by our suppliers or partners	At any time by giving you at least 30 days written notice.
Remove Rewards	At any time and without prior notice. Current information is available via Online Servicing.
Changes to third party points (such as Qantas Points or Airline, Hotel and Other Loyalty Points)	Subject to change in accordance with the terms and conditions of that program. You'll be notified directly by the third party program provider.

6.2 We and our Rewards Partners may seek, collect, use, store, share or disclose for the purpose of your participation in the Rewards Program information about Eligible Transactions, adjustments to your Account as a result of reimbursements, disputed transactions and refunds, your Rewards Balance and the conduct of your Account.

6.3 We give no warranty and accept no responsibility as to the ultimate tax treatment of Rewards or Points. You will need to check with your tax advisor whether receiving a Reward affects your tax situation.

6.4 Where the Rewards you redeem under this Program are provided by third parties, to the extent permitted by law we are not responsible for those or any death or injury, loss or Consequential Loss or damage from that Reward. We are not responsible for any loss arising from the loss, theft or destruction of a Reward, except to the extent such loss or damage is caused by our fraud, negligence or misconduct.

6.5 We give no warranty (whether express or implied) whatsoever with respect to Rewards provided by third parties. Rewards will normally come with warranties from the supplier or manufacturer of the Rewards and any claims in respect of those Rewards should be made with those suppliers or manufacturers. In particular, we do not represent that any particular Reward is suitable for the purpose for which you intend to use it.

6.6 We will exercise any rights or discretions that we have under these Rewards Program Terms and Conditions in a fair and reasonable manner. That includes whenever we are:

a) considering any request you make;

b) deciding whether to give our consent or to exercise a right, discretion or remedy;

c) setting any conditions for doing any of those things; or

d) making changes under section 6.1 or anywhere else in these Rewards Program Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

Part B

Part B applies only to MyCard Rewards Programs and does not apply to the MyCard Qantas Rewards Programs.

7. Accumulation of Points – MyCard Rewards Program

7.1 We allocate Points in respect of Eligible Transactions as set out in the table below. The number of Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction:

Card type	Domestic Spend	International Spend	Capping
MyCard Rewards Credit Card	2 Points per $1 spent on each Eligible Transaction at supermarkets and petrol outlets* (rounded down to the nearest whole point) 1.5 Points per $1 spent on each Eligible Transaction everywhere else (rounded down to the nearest whole point)	2 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	Uncapped
MyCard Premier Credit Card	2 Points per $1 spent on each Eligible Transaction on travel** (rounded down to the nearest whole point) 1.5 Points per $1 spent on each Eligible Transaction everywhere else (rounded down to the nearest whole point)	2 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	Uncapped

* For **MyCard Rewards Cardholders** whether or not a purchase is eligible to earn Points will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, a supermarket is not classified as a supermarket by the card scheme, it will not be treated as a supermarket for calculating Points.

** For **MyCard Premier Cardholders** travel means airlines, hotels, taxis, rideshares and cruise liners. Transactions not ordered or booked directly with an airline, hotel, taxi, rideshare or cruise liner (e.g. through a travel agent) would not be treated as "travel" for calculating Points. Whether or not a purchase is eligible to earn Points will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, an airline is not classified as an airline by the card scheme, it will not be treated as "travel" for calculating Points.

7.2 From time to time we may tell you that Bonus Points will be awarded. This may include but is not limited to purchases you make at participating Bonus Points merchant partners or pursuant to specific promotional offers, the terms of which will be provided separately.

8. Redemption of Points for Rewards

8.1 Pursuant to these Terms and Conditions, you may redeem Points for Rewards which have been nominated by us.

8.2 Rewards available for redemption are subject to change as outlined in clause 6. Rewards options available under your MyCard Rewards Program can be found via Online Servicing.

8.3 If you make a request to redeem Points for any Rewards referred to in these Terms and Conditions, this request cannot be reversed, cancelled or changed after it has been accepted.

8.4 A Rewards redemption can be made by you via Online Servicing, or via the customer service centre.

9. Cashback

9.1 If you redeem Points for Cashback, the amount of the cashback will be processed to your Account for the nominated amount in exchange for your Points. This will be set-off against the Closing Balance of your Account on your next statement.

9.2 Cashback does not satisfy your obligation to make the Payment Due on your statement. To keep your Account in order, you must disregard the amount of any cashback that has not been credited and make all payments as set out in your Account Terms and Conditions.

9.3 Cashback is not allocated to repay a specific transaction. It will reduce the balance owing on your Account in the ordinary application of payments set out in your Account Terms and Conditions. You may contact the customer service centre for more information.

10. Giftcards

10.1 You may redeem Points for Giftcards, which will entitle you to redeem the Giftcard with the named supplier.

10.2 Giftcards are subject to the Terms and Conditions noted on the Giftcard and the named supplier's terms and conditions.

10.3 Giftcards are equivalent to cash and we cannot replace Giftcards if lost, stolen or destroyed. Nor can Points for lost, stolen or destroyed or Giftcards be re-credited to your Account.

10.4 If you make a request to redeem Points for Giftcard(s), this request cannot be reversed, cancelled or changed after is has been accepted.

11. Airline, Hotel, and Other Loyalty Programs

11.1 If your Account allows you to redeem Points for Airline, Hotel and Other Loyalty Points, the types of Airline, Hotel and or Other Loyalty Points that we offer may change over time. Rewards options available under your MyCard Rewards Program can be found via Online Servicing.

11.2 You must be a member of the Airline, Hotel or Other Loyalty Program in which you wish to claim Airline, Hotel or Other Loyalty Points and have advised us of your Airline, Hotel or Other Loyalty Program membership number prior to any such redemption.

11.3 If you are a member of the Airline, Hotel, and Other Loyalty Program, you are subject to the terms and conditions of the Airline and Other Loyalty Program.

11.4 If you redeem Points for Airline, Hotel and Other Loyalty Points, the Airline, Hotel and Other Loyalty Points may take up to 28 Business Day(s) to appear in your Airline and Other Loyalty Program membership account.

12. Shop with Points

12.1 Shop with Points is available for redemption at selected participating merchants. This is subject to the Terms and Conditions of Shop with Points at the selected participating merchant, which will be made available at the time of redemption.

12.2 Items purchased using Shop with Points are subject to the selected merchant's Terms and Conditions and return policy.

12.3 Further redemption requirements may apply and will be disclosed to you at the time of redemption.

12.4 If you make a partial Points redemption, the remaining balance will be charged to your chosen payment option by the selected merchant at checkout. You do not earn Points on the portion of your redemptions made with your Points at the selected merchant.

12.5 No Chargeback rights apply for Points redemptions. For any partial Points redemptions, Chargeback rights may be available for the remaining portion of your transaction, depending on the payment option you choose.

13. Pay with Points on selected transactions

13.1 You may use your Points to pay for certain selected transactions that we present to you via Online Servicing or any other method we make available to you.

13.2 Only selected transactions that you have made and that we present to you can be redeemed using Pay with Points. You must follow the instructions were you are provided with the option to pay for a selected transaction with your Points. We will process that credit to your Account within 5 Business Day(s).

13.3 Using Pay with Points for a selected transaction does not satisfy your obligation to make the payment due on your Account statement. To keep your Account in order, you must disregard the amount of any Pay with Points redemption and make all payments as set out in your Account statement.

14. Autoredemption

14.1 Autoredemption may be available for selected participating partners and can be setup via Online Servicing. This is subject to the terms and conditions of Autoredemption with the selected participating partner, which will be made available at the time of redemption opt in.

14.2 If you opt in to Autoredemption, your Rewards Balance will be automatically transferred to the selected participating partner at a pre-determined interval advised at the time of redemption opt in.

14.3 The rate at which Points are redeemed will be the current rate at the time of which Autoredemption occurs.

14.4 You may opt out of Autoredemption at any time and will be able to resume manual redemption of your Points.

14.5 Once Points have been redeemed for a selected participating partner, including Airline, Hotel and Other Points, they are governed by the partner terms and conditions.

Part C

Part C applies only to the MyCard Qantas Rewards Programs and not any MyCard Rewards Programs.

15. Accumulation of Points – MyCard Qantas Rewards Program

15.1 We allocate Points in respect of Eligible Transactions as set out in the table below. The number of Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction:

Card type	Domestic Spend	International Spend	Capping
MyCard Rewards Qantas Credit Card	0.5 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	0.5 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	All Spend capped at $6,000 per Statement Period
MyCard Premier Qantas Credit Card	0.5 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	0.5 Points per $1 spent on each Eligible Transaction (rounded down to the nearest whole point)	All Spend capped at $7,000 per Statement Period

15.2 You must be a member of the Qantas Frequent Flyer Program and have advised us of your Qantas Frequent Flyer Program membership number before you can participate in the MyCard Qantas Rewards Program. You will only earn Qantas Points after you advise us of your Qantas Frequent Flyer Program membership number. We will not credit you with Points of any sort before you advise us of your Qantas Frequent Flyer Program membership number.

15.3 Your Rewards Balance will be automatically redeemed for Qantas Points at the end of each Statement Period. It may take 28 Business Day(s) for the Qantas Points to appear in your Qantas Frequent Flyer membership account.

15.4 When Points are redeemed for Qantas Points they will be redeemed at a rate of 1 Point for 1 Qantas Point.

15.5 Membership of the Qantas Frequent Flyer Program is subject to the terms and conditions of that program. Once Points are redeemed for Qantas Points, the redemption cannot be reversed, cancelled or changed. Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer Program and these Terms and Conditions will no longer apply.

15.6 If, in any given Statement Period, you opt out of the MyCard Qantas Rewards Program, your Rewards Balance will cease to be redeemed for Qantas Points after the end of the Statement Period in which you have made the election.

15.7 If you opt out of the MyCard Rewards Program, and into the MyCard Qantas Rewards Program, you will lose all your accrued Points in the MyCard Rewards Program. You cannot redeem them or use the Points you accrued in the MyCard Rewards Program in the MyCard Qantas Rewards Program. You cannot transfer Points from one Rewards program to the other.

15.8 Points may not be redeemed for any Reward other than by automatic redemption for Qantas Points in accordance with these Terms and Conditions.

15.9 Qantas Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

Part D

Part D applies only to MyCard Premier Cardholders and MyCard Rewards Cardholders who were MyCard Platinum Cardholders between November 2025 and 30 September 2026.

16. MyCard Concierge Services

16.1 We provide the Concierge Service via third parties. Concierge Services will act on your behalf and as an intermediary in assisting you with the following requests:

a) Travel – for example, pre-trip information, flight and hotel availability and bookings;

b) Entertainment – for example, ticket bookings for events, and restaurant reservations;

c) Lifestyle – for example, information on golf clubs, health clubs, and pet services;

d) Shopping – for example, sourcing hard to find items or arranging gift purchase and delivery.

16.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Concierge Services will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.

16.3 Concierge Services will provide you with a breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research or co-ordination services performed by Concierge Services. You will be responsible for all other costs and expenses related to your request. To the extent possible, goods and services acquired on your behalf will be charged directly by the provider to your Account. If Concierge Services advances funds for goods or services, Concierge Services shall bill that amount to your Account.

16.4 Concierge Services will not locate goods and services if they are:

a) requested for re-sale, professional or commercial purposes;

b) abroad when customs regulations prohibit the shipping of the items to you;

c) prohibited under applicable law or which contravene popular moral or ethical standards; or

d) do not clearly provide some recreational benefit to you.

16.5 When goods or services are purchased on your behalf, items will be purchased and/or delivered in accordance with national and international regulations:

a) you are at all times responsible for customs and excise fees and formalities;

b) Concierge Services recommends that goods be insured for mailing or shipping; Concierge Services does not arrange for an insurance policy to apply to the goods or services purchased on your behalf; if you require an insurance policy for the goods and services purchased on your behalf, you must specify this before the booking or purchase is made for you and you will be charged the cost of the insurance;

c) Concierge Services do not provide mailing or shipping services; mailing and shipping services are organised in accordance with your instructions; you may have remedies against the company which ships the goods to you.

16.6 Concierge Services accepts no liability arising from any provider that does not fulfil their obligations to you except to the extent loss or damage is caused by our fraud, negligence or misconduct.

17. Special Features of your MyCard Premier Credit Card

17.1 Your MyCard Premier Credit Card is available with a variety of Special Features. These features will be identified as Special Features and will be subject to these Rewards Program Terms and Conditions, together with the terms and conditions of the Special Features. To learn more about the Special Features and to view the terms and conditions, please go to **mycard.com.au**.

For more information visit us at **mycard.com.au**

Or call our customer service centre
13 24 84

If you are calling from overseas
+61 2 8225 0615

For general correspondence please write to
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