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NAB Low Rate Card

Loan fact sheet – generated 23 Nov 2026

AMOUNT
$1,000 – $30,000

INTEREST FROM
21.74%

RATING
4.0/5

Apply for NAB Low Rate Card loan

Credit Card up to $30 000

Key details

Minimum amount	$1,000
Maximum amount	$30,000
Interest from	21.74%
Term	1 – 12 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Lower ongoing interest rate than typical rewards credit cards
- Lower annual fee than premium rewards cards
- Standard security features and NAB app integration
- Useful for occasional balance carrying without excessive interest cost

Cons:

- No rewards points or travel perks
- Interest still applies if the balance isn't cleared each statement period
- Cash advances attract a separate, higher rate and fees

Requirements

- 18 years or older
- Australian resident for tax purposes
- Regular income

- Satisfactory credit check
- No current default or bankruptcy in some cases

Features

- Credit Card up to $30 000
- Term 1 – 12 months

Company information

Company	National Australia Bank Limited
Address	700 Bourke St, Docklands VIC 3008
Website	https://www.nab.com.au

Non-contractual information. Data updated 23 Nov 2026. For binding information contact NAB Low Rate Card directly. Source: https://www.strayaloans.com/loan/nab-low-rate-card