

Qantas Money Platinum Credit Card Airline Benefit Terms and Conditions

Lounge Invitation Benefit

Companion Fare Benefit

Effective 8 September 2025



QANTAS
MONEY

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the Credit Provider and Issuer of Qantas Money Credit Cards on behalf of Qantas Airways Limited ABN 16 009 661 901. For the purpose of this communication, our/us/we/The Qantas Money Credit Card Team refers to NAB.

Introduction

These Terms and Conditions explain when you are eligible for the *Lounge Invitation Benefit* and *Companion Fare Benefit*, both of which are *Special Features* of the Qantas Money Platinum Credit Card. These Terms and Conditions will apply to you if you have been issued with a *Card* as the *Primary Cardholder*.

1. Meaning of Words

When you see these words used in these Terms and Conditions, this is what they mean:

Account means your Qantas Money Platinum unsecured credit facility with us. For the avoidance of doubt, these Terms and Conditions do not apply to the Qantas Money Everyday unsecured credit facility.

Anniversary Year means the rolling 12 month period from the date the *Account* is approved by us.

Card means your Qantas Money Platinum Credit Card.

Cardholder means a holder of a Qantas Money Platinum Credit Card.

Complimentary Lounge Invitation or **Lounge Invitation** means a general complimentary invitation to a *Lounge*, as governed by the *Qantas Airport Lounge Access Terms and Conditions*.

Companion Fare Benefit means a discount on the base fares (excluding taxes, fees and carrier charges) of selected domestic Qantas and QantasLink flights for the *Primary Cardholder* and between one and eight others, travelling on the same booking number, day and flight(s). The benefit can only be used once per *Anniversary Year*, booked through the booking portal available via your *Online Access* and must be paid for in full using the *Card*.

Lounge means eligible domestic Qantas Club and Qantas operated international Business Lounges.

Mixed-Class Flight Itinerary means an itinerary that includes one or more flights and more than one of the following travel classes: 'Economy', 'Premium Economy', 'Business' and 'First'.

Multi-City Flight Itinerary means an itinerary that includes two or more flights (excluding an itinerary that includes only a return flight), and which is referred to by Qantas as a ‘multi-city itinerary’.

NAB/our/us/we means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) as the Credit Provider and Issuer of Qantas Money Credit Cards on behalf of Qantas Airways Limited ABN 16 009 661 901 (Qantas).

If the context requires these words to refer to Qantas, they will refer to Qantas undertaking relevant actions or making relevant decisions for or on behalf of NAB.

Online Access means the secure online services that you use to electronically access your Accounts via the Qantas Money Credit Cards App or via <https://www.qantasmoney.com/credit-cards>.

Primary Cardholder means the person in whose name the Account is held and who is responsible for all transactions on the Account.

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

Qantas Airport Lounge Access Terms and Conditions means the terms and conditions available at qantas.com/loungeaccess/terms as amended from time to time.

Qantas Money Concierge means the concierge services provided to *Primary Cardholders* as described in the *Qantas Money Credit Card Rewards Terms and Conditions*.

Qantas Money Credit Card Terms and Conditions means the document titled “Qantas Money Credit Card Terms and Conditions and Other Important Information” available at qantasmoney.com/terms as amended from time to time.

Qantas Money Credit Card Rewards Terms and Conditions means the document titled “Qantas Money Credit Card Rewards Terms and Conditions” available at qantasmoney.com/terms as amended from time to time.

Special Feature means any feature or promotional offer related to the Card we identify as a *Special Feature*.

you/your means the person in whose name the *Account* is opened.

All other capitalised terms used in these Terms and Conditions have the same meaning as in the *Qantas Money Credit Card Terms and Conditions*.

2. Participation

- 2.1 You accept these Terms and Conditions when you use one of the benefits provided under these Terms and Conditions.
- 2.2 These terms are to be read in conjunction with, and are not designed to replace or alter, the *Qantas Airport Lounge Access Terms and Conditions*.
- 2.3 We may determine, acting reasonably, that you are not entitled to access these benefits on the basis that:
- (a) You are in breach of your *Credit Card Terms and Conditions*;
 - (b) Your *Account* is suspended;
 - (c) We reasonably suspect you (or an additional *Cardholder*) are operating your *Account* fraudulently; or
 - (d) Your *Account* is closed or cancelled (whether by us or by you), including if you cease to be a Qantas Frequent Flyer.
- 2.4 We may amend these Terms and Conditions at any time by posting a revised version on qantasmoney.com/terms. Where material changes are made (including a material change to, or the withdrawal of, any *Special Feature*), we will attempt to provide you with at least 30 days' notice or as much notice as is reasonably practicable. We will do this by publishing a notice on the website or otherwise notifying you.

3. Lounge Invitation Benefit

- 3.1 The *Lounge Invitation* Benefit comprises two complimentary single-entry *Lounge Invitations* made available to the *Primary Cardholder* each *Anniversary Year*.

- 3.2 Use of the *Lounge Invitation* and use of the *Lounge* are subject to the *Qantas Airport Lounge Access Terms and Conditions*.
- 3.3 Each year's *Lounge Invitation* Benefit cannot be carried forward to a subsequent year.
- 3.4 *Lounge Invitations* can be accessed through qantas.com/freeloungeinvite.
- 3.5 *Lounge Invitations* are valid for 12 months from date of issue unless otherwise specified.
- 3.6 The *Lounge Invitation* Benefit is subject to change or withdrawal at any time, at our discretion. We will communicate any such change or withdrawal in accordance with section 2.4.
- 3.7 Any capitalised terms used in this section 3 that are not defined in these Terms and Conditions are defined in the *Qantas Airport Lounge Access Terms and Conditions*.
- 3.8 If *Lounge* access is declined (e.g. due to capacity constraints), and a substitute is not offered, you may complete the refund form on qantas.com/au/en/manage-booking/refunds.html and request for the pass to be reissued. Any decision to accept or decline the request is at Qantas' discretion, which it will exercise acting reasonably.

4. *Companion Fare Benefit*

- 4.1 The *Companion Fare Benefit* is available once per *Anniversary Year* on selected domestic fare classes and routes operated by Qantas and QantasLink for bookings where the *Primary Cardholder* is flying together with between one and eight others on the same itinerary in the same fare class. For the avoidance of doubt, all flights and/or segments of the booking must be Qantas or QantasLink operated. Flight numbers that start with 'QF' does not mean flights are operated by Qantas or QantasLink. Find out more about which QF flights are not operated by Qantas or QantasLink at <https://help.qantas.com/support/s/article/Flights-not-operated-by-Qantas>.

- 4.2** Your entitlement to the *Companion Fare Benefit* cannot be carried forward to any subsequent year.
- 4.3** The booking must be made by you through the booking portal available via your *Online Access*, and you must pay for the booking in full using your *Card*.
- 4.4** You must be part of the booking and your name must match the name of the booking and the primary contact details used for the booking.
- 4.5** Flights must be made on the same booking number, day and flight(s).
- 4.6** *Companion Fare Benefit* discounts are available only on the following domestic fare classes, with discounts only applied to the base fare and excluding taxes, fees and carrier charges:

Fare type	Red eDeal (Discount Economy)	Flex Economy (Flexible Economy)	Business (Flexible Business)
Booking classes	L, M, N, Q, S, V	B, H, K, Y	C, J
Discounts	10%	15%	20%

- 4.7** *Companion Fare Benefit* discounts are not available on all booking classes and in some instances there may be sale fares available to the general public that are cheaper than the fares offered under the *Companion Fare Benefit*. The *Companion Fare Benefit* is applied at booking-level. For a complete list of booking classes for each fare type, visit <https://www.qantas.com/au/en/frequent-flyer/qantas-class-types.html>. Completing a booking via your *Online Access* booking portal constitutes redemption of your *Companion Fare Benefit*. If the preferred flight you are booking is not eligible for a discount, the booking will still count as having used your benefit for the *Anniversary Year*.
- 4.8** The *Companion Fare Benefit* is available on both one-way and return domestic flights (whether or not such flights include stopovers), but if you book a one-way flight and choose

to use the *Companion Fare Benefit*, that is a redemption of the *Companion Fare Benefit* for that *Anniversary Year*. The *Companion Fare Benefit* is not available on flights that form part of a *Multi-City Flight Itinerary* or *Mixed-Class Flight Itinerary*, except *Mixed-Class Flight Itineraries* that include only the following travel classes:

- (a) 'Economy' and 'Premium Economy'; or
- (b) 'Business' and 'First'.

- 4.9** The *Companion Fare Benefit* cannot be combined with any other offer, discount or promotion unless otherwise specified.
- 4.10** Changes to your booking may incur fees. You will be responsible for paying the difference between the new fare and the original fare (less any applicable discounts). Whether a *Companion Fare Benefit* discount will apply to the new fare and, if so, the rate of the discount, will depend on the fare class of the new fare (as per section 4.6 above). Some fares are non-refundable. Cancellation fees and charges may also apply and any changes to the booking should be made via qantas.com or the Qantas Contact Centre.
- 4.11** All travel is subject to Qantas Conditions of Carriage (available at qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html) and the fare rules applicable to the booking. Offers are subject to availability. Qantas reserves the right to cancel any *Companion Fare Benefit* bookings made by you that are not compliant to the Qantas Money Platinum Credit Card Airline Benefit Terms and Conditions.
- 4.12** This benefit is subject to change or withdrawal at any time, at our discretion. We will communicate any such change or withdrawal in accordance with section 2.4. Changes or withdrawals made by us to this benefit will not affect a *Companion Fare Benefit* discount already applied to an existing booking.

For more information:

Visit us at <https://www.qantasmoney.com/credit-cards>

Alternatively, you can call us 24 hours a day, 7 days a week:

- if you are calling within Australia **1300 992 700**
- if you are calling from outside Australia **+61 2 8222 2569**

To make changes to an existing *Companion Fares Benefit* booking visit [qantas.com](https://www.qantas.com) or call a Qantas Contact Centre on **13 13 13**.



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