

NOTICE OF CHANGE

IMPORTANT INFORMATION REGARDING QANTAS TRAVEL MONEY CARDS

The below changes to the matters as described in the Product Disclosure Statement for the Qantas Travel Money Cards will become effective on 9 November 2023.

General

1. In any provision of the Product Disclosure Statement that requires you to immediately notify of an event, that provision will be read as only requiring that you promptly notify of that event.
2. To the extent any provision of the Product Disclosure Statement requires you to indemnify us, Qantas or Mastercard Prepaid Management Services or otherwise limits the liability of one of those parties, that obligation to indemnify or limitation on liability shall be limited to the extent that any default, damage or loss is caused by that party's fraud, negligence or wilful misconduct, including that of its officers, employees, contractors, or agents.

Part B of the Product Disclosure Statement

3. Under the heading 'Foreign Exchange Transactions', amend clause **7.1(g)** to read: "where your Facility is closed, or the balance of a Card is repaid to you under clause 16 below, and the Facility has funds in a foreign Currency (i.e. in a currency other than AUD). The method for calculating the foreign exchange rate for each scenario is as set out below."
4. Delete clause **7.1(h)**.
5. Under the heading 'Closing the Facility', amend the first paragraph of clause **16.2** to read: "The Issuer may, with or without notice and without incurring any liability to you (except to the extent that any loss is caused by the Issuer's fraud, negligence or wilful misconduct (including that of its employees, officers, agents or contractors), cancel or suspend your use of the Facility and/or end this Agreement at any time if:"
6. Under the heading 'Closing the Facility', amend clause **16.2(b)** to read: "you breach any of these Terms and Conditions and the Issuer reasonably considers that this is likely to have a material impact on your ability to meet the obligations under these Terms and Conditions;"
7. Under the heading 'Closing the Facility', insert within clause **16.2**:
(f) for security reasons; or
(g) the Issuer has reasonable grounds to believe that there is a material risk of loss to you or the Issuer.
8. Under the heading 'Closing the Facility', amend the last paragraph of clause **16.2** to read:
"However, unless there are exceptional circumstances (e.g. fraud or criminal activity), we will give you at least 14 days advance notice before closing your Facility and/or ending this Agreement".
9. Under the heading 'Changing these Terms and Conditions', amend clause 17.1 to read:
"We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits, changes in the services we offer and changes to the product) at our reasonable discretion and for one or more of the following reasons:
 - a)** to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
 - b)** to reflect any decision of a court, ombudsman or regulator;
 - c)** to reflect a change in our systems or procedures, including for security reasons;
 - d)** to respond to changes in the cost of providing the Card;
 - e)** discontinue a product in which case we may change the terms of the product to reflect a different product with similar features to the discontinued product; or
 - f)** to make these Terms and Conditions clearer or to add features.

10. Under the heading 'Transferring this agreement', insert at the end of clause **18.1**: "The Issuer does not need your consent to transfer its rights. The Issuer will notify you in writing as soon as reasonably practicable if it is reasonable to do so."
11. Under the heading 'Liability', rewrite the second sentence in clause **20.4** to read: "You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by that Act."