

Qantas Money Credit Card Privacy Notice

Effective 8 September 2025



QANTAS
MONEY

Privacy Notice

In this Privacy Notice, “we/us/our” means (collectively, or separately where the context requires):

- National Australia Bank Ltd (“NAB”) and its related companies that assist it to provide its services;
- Qantas and its related companies that assist it to provide its services.

“You/Your” means all borrowers on *your* account and other individuals named in the application for a Qantas Money Credit Card or to be an additional cardholder on a Qantas Money Credit Card.

Please also carefully review the respective privacy policies of NAB and Qantas, available on the relevant party’s website and by request (see “Our policies” section below).

Purposes for which we collect, use and disclose your personal information

1. Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We may collect, use and disclose *your* personal information (which may include *your* credit information):
 - to identify *you*, conduct checks, understand *your* requirements, assess this application and future applications made by *you* and to set up, administer and manage *your* credit facilities and related services;
 - to set up, administer and manage *your* Qantas Money Credit Card and related services;
 - to conduct reviews of *your* facility;
 - to manage promotions and provide benefits associated with *your* card and *your* participation in the rewards program such as ensuring any Qantas points *you* earn are properly credited;
 - to tell *you* about other products or services that may be of interest to *you*, or to run competitions and other promotions (this can be via email, telephone, SMS, instant message, mail, or any other electronic means including via social networking forums), unless *you* unsubscribe or otherwise opt out;
 - to manage complaints and disputes, and deal with dispute resolution bodies;
 - to comply with applicable laws, regulations and binding codes both in Australia and overseas including: (a) the National Consumer Credit Protection Act; and (b) the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act); (c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require *us* to collect *your* personal information; and
 - to prevent, detect and investigate any actual or suspected fraudulent or criminal activity or other serious misconduct; and

- for other purposes as listed in *our* respective Privacy Policies and Credit Reporting Policies (see “Our policies”).

We will use *your* information for the purposes we collected it for, as well as for related purposes where *you* would reasonably expect *us* to. If *you* do not provide *us* with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess *your* application or administer the products or services that *you* are seeking.

2. We usually collect *your* personal information directly from *you*. However, we may need to collect personal information about *you* from third parties for example, where to assist *us* to process *your* application or to locate or communicate with *you*.
3. Where *you* provide information about another person, it is important in order to protect their privacy, that *you* let them know *you* are sharing their information with *us*, and ensure they are aware of what is in this notice.

We do not normally collect sensitive information from *you* about other people, but *you* may want to give *us* this type of information in certain situations (for example, *you* might tell *us* about medical or health issues of people in *your* family when *you* ask *us* for financial hardship assistance). It is important that *you* only give *us* their sensitive information if the person has agreed to *you* sharing it with *us*.

Disclosures of your personal information

4. We may disclose *your* personal information to other related companies and their affiliates, or business partners, for the purposes for which we collect, use and disclose *your* personal information, and for related purposes where *you* would reasonably expect *us* to, and they may disclose or use *your* personal information for those purposes. We may disclose to, and obtain personal information about *you* from:
 - each other (being NAB and Qantas);
 - each of *our* affiliates, sales agents and organisations that carry out functions on *our* behalf including card schemes, mailing houses, printers, data processors, collection agents, researchers, administration or business management services, data warehouses, specialised data matching and trending service providers, payment service providers, consultants, auditors, marketing service providers, and data and document management providers;
 - reward providers including Qantas or other partners and their service providers;
 - other credit providers;
 - any signatory or guarantor, or proposed guarantor, to the facility for which *you* are applying;

- any broker, introducer, financial, legal or other adviser acting in connection with *your* facility or application;
- regulatory and tax authorities in Australia and overseas;
- service providers that assist with detection and prevention of fraud and other illegal activity;
- credit reporting bodies and other information providers;
- any external dispute resolution body;
- any insurer relating to a facility of *yours*;
- organisations that have acquired, or are wishing to acquire an interest in any part of *our* business;
- social media and other virtual communities and networks where people create, share or exchange information;
- any entity where disclosure to, or collection from, such an entity is required or authorised by law; and
- as further set out in *our* respective Privacy Policies and Credit Reporting Policies (where applicable) (see “*Our policies*”).

Disclosures to overseas recipients

5. Some of the recipients to whom we disclose *your* personal information may be based overseas. For a list of countries where such recipients are located, refer to the:
 - NAB Privacy Policy at <https://www.nab.com.au/common/privacy-policy>;
 - Qantas Money Privacy Statement at <https://www.qantasmoney.com/assets/legals/qmoney/documents/qantas-money-privacy-policy.pdf>; and
 - Qantas Privacy Policy at <https://www.qantas.com/au/en/support/privacy-and-security.html>

Exchange of information with Credit Reporting Bodies (“CRB”) and other information services

6. Qantas Money Credit Cards are issued by NAB (AFSL and Australian Credit Licence 230686). In this section, “*we*” refers to *NAB* only.
7. If *you* are a primary cardholder and have made an application for consumer or commercial credit, as part of *your* application, or if *you* have obtained consumer or commercial credit from *us*, *you* agreed that we can obtain credit reporting information about *you* from a CRB for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. If *you* are an applicant for consumer credit, *your* consent is not required for *us* to disclose *your* information to the credit reporting bodies we deal with or for *us* to request consumer credit information about *you* from those organisations.

Credit reporting bodies make a record of credit information requests, and this data may be used and disclosed for the purpose of assessing credit worthiness, including in relation to calculating credit scores and credit ratings. For example, making multiple credit applications over a short period of time could have a negative effect on *your* credit score.

8. *You* also agree that we can obtain, from any business providing information about commercial credit worthiness, commercial credit reports about *you* for the purposes of assessing applications for consumer or commercial credit.
9. We may disclose personal information about *you* (including credit information, such as details about the credit that we provide to *you*, *your* repayment history and any repayment defaults) to, and obtain credit reporting information about *you* from CRBs. CRBs may include that information in reports provided to *us* and other credit providers to assess *your* credit worthiness. *You* can review the relevant credit reporting policy at the following link: <https://www.nab.com.au/common/privacy-policy> (see Attachment 1: Credit Reporting Policy)

This policy contains important information about credit reporting, including the CRBs with which we may share *your* personal information, their contact details, the type of credit reporting information we share with them (which includes information in relation to defaults and serious credit infringements), and *your* rights in relation to them (including requesting a CRB not to disclose *your* credit reporting information if *you* believe *you* have been or are likely to be a victim of fraud, or not use *your* credit reporting information for pre-screening of direct marketing).

10. We have certain rights to conduct credit assessments and other reviews of *your* Qantas Money Credit Card facility on an ongoing basis. We may also exchange personal information (including credit information) with the CRBs that we deal with in connection with these reviews and in accordance with the Privacy Act. This may include the collection of *your* credit report or other credit eligibility information from a CRB or CRBs in certain circumstances. For example, in relation to the collection of overdue payments or in order to offer appropriate assistance where we think *you* may be at significant risk of default.
11. Please refer to *our* Credit Reporting Policy in Attachment 1 of the NAB Group Privacy Policy at <https://www.nab.com.au/common/privacy-policy> for more information about NAB’s credit information handling practices.

Our policies (including how to access and correct information and make a complaint)

12. *You* can review the:
 - NAB Privacy Policy at <https://www.nab.com.au/common/privacy-policy>; or

- Qantas Money Privacy Statement at <https://www.qantasmoney.com/assets/legals/qmoney/documents/qantas-money-privacy-policy.pdf>; or
 - Qantas Privacy Policy at <https://www.qantas.com/au/en/support/privacy-and-security.html>
13. Our policies include information on how you can access and/or seek correction of the personal information (including where relevant, credit information and credit eligibility information) we hold about you.
- These policies also contain information as to how you can make a privacy-related enquiry or complaint and how we will respond. There is no charge for making an access request but an administration fee may apply for providing access in accordance with your request. Your request will usually receive a response within 30 days.
14. The NAB Privacy Policy contains the NAB Credit Reporting Policy (see Attachment 1) and the details of the CRBs to whom we disclose your personal information and how to contact them and seek copies of your credit report and their policies related to handling your personal information including your credit information.

Consent for NAB to exchange your personal information with Qantas

15. You consent to NAB exchanging your personal information with Qantas. This includes details such as identification and contact details, information we receive as part of your application and information relating to your Qantas Money Credit Card and account (and your use of it).

Your marketing communications preferences

16. Unless you have previously opted out of direct marketing in connection with your account, by completing an application as a primary cardholder or, by activating or continuing to use your Qantas Money Credit Card as an additional cardholder, you agreed that we, our affiliate companies, and our or their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages.
17. These consents shall remain in effect unless and until you utilise the unsubscribe facility in the communication or otherwise notify us that you do not want to receive Qantas Money

communications. When you apply for a new Qantas Money product and agree to receive offers and other marketing communications in the application process, we will keep you informed about offers and products related to your application. You can opt out using the unsubscribe functionality in any marketing message and you can manage your marketing communication preferences at any time by logging into your profile at qantas.com.

18. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Verification

19. Your telephone calls and conversations, including any electronic chat, with a customer service representative may be recorded and monitored for quality, training and verification purposes.

Card Offers

20. We will provide your personal information (which will include your Primary Account Number (PAN) and historical transactions) to our service provider MasterCard Loyalty Solutions Australia Pty Ltd ("MLS"), to enable personalised offer matching assignment and fulfilment, based on your previous spend. This also allows verification of whether or not you have fulfilled the terms of the Card Offers.

You agree that MLS will use the information provided to it to monitor activity on your card to determine whether you have qualified for or earned towards Card Offers, and for the purposes of analysing the data and reporting that to us for the purposes of validating your eligibility for Card Offers. For more information about how Mastercard handles your data, please refer to <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>

More information and contacting us

21. If you wish to find out more information, notify us that you do not want to receive communications, or raise any specific or general concerns about us and our Privacy Policies, please:
- Log in and chat with us;
 - Telephone: 1300 992 700; or
 - Write to:
Qantas Money Credit Cards – Privacy
GPO Box 9992
Melbourne VIC 3001

