

# Qantas Money Credit Card Apple Pay Terms and Conditions

Effective 8 September 2025



QANTAS  
MONEY

These terms and conditions (“Terms and Conditions”) are an agreement between you and National Australia Bank Limited that governs your access to and use of your eligible Qantas Money Credit Card (“Credit Card(s)”, “Card” or “Cards”) linked to accounts (“Accounts”) domiciled in Australia through *Apple Pay*.

The term “*Apple Pay*” includes the *Apple Pay* branded payment functionality, the card provisioning functionality, and display of transaction history. We will determine which *Card* product may be eligible for use through *Apple Pay*.

Please review these *Terms and Conditions* before you decide whether to accept them and continue with the enrolment of your Qantas Money Credit Card to *Apple Pay*. By registering or using your *Card* through *Apple Pay* you agree to access and use your *Card* through *Apple Pay* in accordance with these *Terms and Conditions*. If you do not agree to these *Terms and Conditions*, then you must not register your *Card* to, or use your *Card* in connection with, *Apple Pay*. Use of *Apple Pay* is at your discretion. You are not obliged to use *Apple Pay* in connection with any of your *Cards*. Your use of *Apple Pay* to purchase goods and services with your *Card* is also governed by the applicable Qantas Money Credit Card Terms and Conditions and Other Important Information (“Account Terms and Conditions”) that relates to your *Card*. Your use of *Apple Pay* is subject to the terms and conditions set forth by *Apple* and/or its affiliates (“*Apple*”) with respect to the use of *Apple Pay*, which will not change or override these *Terms and Conditions*.

## Exercising our discretion and rights

We will exercise our rights and discretions that we have under these *Terms and Conditions* fairly and reasonably in the same way that we exercise our rights and discretions under the *Account Terms and Conditions*.

## Eligibility/enrolment

### About *Apple Pay*

*Apple Pay* is available to cardholders for the purposes of purchasing goods and services with a compatible *Apple* device (including phone, tablet, wearable device, MacBook or Mac) (“*Eligible Device*”) at:

- (1) near field communication (“NFC”) enabled merchants; and
- (2) an online merchant (whether in-app or through website),

who accepts *Apple Pay* as a form of payment.

*Apple Pay* allows you to use your *Eligible Device* to access and use your *Cards* to make such purchases in place of presenting or using your physical *Card*. To add your *Card* to *Apple Pay*, you must register

your *Card* through *Apple Pay*. You may be required to take additional steps to authenticate yourself before your *Card* is added to *Apple Pay*, including providing the correct Online Authorisation Code (“OAC”) which will be sent to you by us via SMS on your registered mobile number with us (“Additional Authentication”). Due to the manner in which *Apple Pay* operates, you may need to present your *Eligible Device* at a merchant when you return an item purchased using *Apple Pay* on such *Eligible Device*.

Devices modified contrary to the software or hardware guidelines of a manufacturer, including by disabling hardware or software controls (sometimes referred to as jailbreaking), are not *Eligible Devices*. You acknowledge and agree that the use of a modified device to use your *Card* in connection with *Apple Pay* is expressly prohibited and is grounds for us to deny your access to your *Cards* through *Apple Pay*. You must promptly notify us if the device you enrolled to *Apple Pay* is no longer an *Eligible Device*, for example because it has been jailbroken.

We have the discretion to approve or reject the addition of any *Card* to *Apple Pay* and need not give you any reason for our approval or rejection. Your enrolment will be declined if the *Card* is not eligible for this service, you failed the authentication process, or if your *Card* or underlying *Account* is not in good standing or conducted in a proper or satisfactory manner as determined by us at our discretion, acting reasonably. For example, your enrolment may be declined where there is an unremedied default relating to the underlying *Account*, where we consider we need to do so to prevent the risk of fraud, or your underlying *Account* has been suspended or closed. *Apple Pay* may limit the number of *Cards* that you may store in one *Eligible Device*, including iPhone, iPad, Apple Watch, MacBook or Mac, from time to time which we cannot control. We may, however, limit the number of *Eligible Devices* in which the same *Card* can be stored to manage any risk.

## Your use of *Cards* through *Apple Pay*

You must keep your *Eligible Device* safe (including ensuring that the device is not modified contrary to the software or hardware guidelines of the manufacturer) and ensure that where your passcode or personal identification number is required to allow you to use your *Eligible Device* to access and use your *Cards* to make purchases through *Apple Pay*, your passcode or personal identification number is not disclosed to anyone and you must take all reasonable steps to prevent any fraud, loss or theft in respect of the *Eligible Device*.

If biometric details may be used to identify you or be used to grant access to the *Eligible Device* to access and use your *Cards*, you must not save a third party’s biometrics such as fingerprint (“biometric information”) on the *Eligible Device*. In the event a

third party's biometrics are saved on your *Eligible Device*, whether now or in the future, and such biometric details can be used to grant access to the *Eligible Device* to access and use your *Cards*, you acknowledge that such person, using his or her biometrics, will be able to access and use your *Cards* and make Purchases with *Apple Pay* using your *Cards*, and the relevant transactions will be charged to the underlying *Account*.

If you enrol using personal identification number or passcode on *Apple Pay*, the collection, storage, enrolment and access to *Apple Pay* using your personal identification number or passcode will be made using the technology on your *Eligible Device*. Accordingly, when you log into *Apple Pay* and choose to be verified using the technology on your *Eligible Device*, your personal identification number or passcode will be matched and verified against your *Eligible Device*'s technology. Your use of *Apple Pay* is at your discretion. You are not obliged to use *Apple Pay* in connection with any of your *Cards*.

You agree and acknowledge that the transaction history displayed in *Apple Pay* in connection with use of your *Card* in *Apple Pay* represents our authorisation of your *Apple Pay* transaction using that particular *Eligible Device* and does not reflect any post-authorisation activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks.

Accordingly, the purchase amount, currency, and other details for your *Apple Pay* transaction history in connection with use of your *Card* in *Apple Pay* may not match the transaction amount that is ultimately cleared, settled, and posted to your *Card* statement. If there is any inconsistency between your *Card* statement and transaction history displayed in *Apple Pay*, your *Card* statement shall prevail.

## How we will contact you

As a condition of using your *Card* in connection with *Apple Pay*, you acknowledge and consent to us sending notifications to you. If at any time you revoke this consent, we may suspend or cancel your ability to use your *Cards* in connection with *Apple Pay* (for example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss).

## Privacy

- We use your information in accordance with the Qantas Money Credit Card Privacy Notice (which includes a link to the NAB Privacy Policy and the Qantas Privacy Policy). You can view Qantas Money Credit Card Privacy Notice at: <https://www.qantasmoney.com/credit-cards/privacy>

- We will exchange personal information with *Apple* and relevant card scheme networks for purposes related to the secure provision of *Apple Pay* including fraud prevention, detection, identity and transaction authentication.
- We may also exchange information with *Apple* and the relevant card scheme networks related to the set up, use and administration of *Apple Pay*, including to update them with your new *Card* information.
- For *Apple*'s privacy policy visit <https://www.apple.com/au/privacy/>

## Merchant relationships and disclaimers

Merchants may present to you certain discounts, rebates or other benefits (e.g. free shipping) ("*Offers*") if payment is made through *Apple Pay*. Such *Offers* are subject to certain terms and conditions between you and the relevant merchant, and may change at any time without notice to you. We will not be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such *Offers*. Subject to applicable law and the *Account Terms and Conditions*, all matters, including delivery of goods and services, returns, and warranties, are solely between you and the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through *Apple Pay* or the *Offers* that they provide.

## Changes to these Terms and Conditions

We may revise these *Terms and Conditions* at any time. Any changes will not increase your liability for transactions already conducted using your *Card(s)* in *Apple Pay*.

We may make changes to these *Terms and Conditions* as required to promptly restore or maintain the security of a system or individual facility without prior notice. We will notify you of such changes as soon as practicable.

We may make any other changes to the terms applying to the use of your *Card* in *Apple Pay*. We will notify you of these changes electronically (including publishing on our website) or by advertisement or other appropriate method before the change takes place.

## Security and your liability

If you share your passcode with any other person or allow another person's *biometric information* to be saved on your device, you are taken to have authorised that person to transact on your *Account* using *Apple Pay*. This may mean that the accountholder is liable for all transactions initiated by that person. You acknowledge that this can result in significant loss or liability to the accountholder.

If you register your *Card* with *Apple Pay*, you are responsible for ensuring that:

- i. The *Apple Pay* wallet is not shared with anyone and is used only by you;
- ii. You keep the passcode for the *Eligible Device* in the same way as you would safekeep a banking password or PIN secure, including by:
  - (a) not sharing it with anyone;
  - (b) not carrying a record of it with an *Eligible Device* or anything liable to be stolen with an *Eligible Device* (unless a reasonable effort is made to protect the security of it);
  - (c) not choosing a passcode that can be guessed easily, such as your date of birth or an alphabetical passcode that is a recognisable part of your name; and
  - (d) not failing to protect the security of the passcode;
- iii. You keep the *Eligible Device* safe and secure (including by locking it when not in use or when it is unattended to the extent that is reasonable and by installing up-to-date anti-virus software on it e.g. by ensuring that you update the operating system of your device when recommended by the manufacturer including to protect your device);
- iv. You remove any *Cards* from the *Eligible Device* before disposing of the *Eligible Device*; and
- v. No other person saves their *biometric information*, such as their fingerprint, on your *Eligible Device* if the *biometric information* can be used to grant access to your device and use your *Cards*.

If your *Eligible Device* is lost, stolen or misused or you believe someone whom you have not authorised (including someone whom you were induced by fraud to authorise) has access to your *Eligible Device* and knows your passcode, you should immediately remove your *Card(s)* from *Apple Pay*.

You should immediately notify us if your *Eligible Device* mobile service is suddenly disconnected without your permission (which may indicate your *Eligible Device* and/or your *Card(s)* added to *Apple Pay* has/have been subject to unauthorised use or access).

## Removal of your Cards from Apple Pay

You can find instructions on how to remove your *Card* from *Apple Pay*, at <https://www.apple.com/au/apple-pay/>. Removing your *Card* from *Apple Pay* will not affect your ability to use your *Card* other than through *Apple Pay*.

At any time, you can remove or suspend your *Card* from *Apple Pay* by contacting us.

## Severability

If law makes a term of the contract illegal, void or unenforceable, we both agree that the term remains, but will be read down so that this doesn't occur. If this can't be done, you and we agree that only the affected term is to be excluded and the rest of the contract should not be affected.

## Governing law

These conditions are to be interpreted in accordance with Australian laws. You agree to use only Australian courts, tribunals or other dispute resolution bodies if there is a dispute relating to these conditions.

*Apple Pay* is a trademark of Apple Inc., registered in U.S. and other countries.



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