

Qantas Money Credit Card Rewards Terms and Conditions

- Qantas Money Everyday Credit Card
- Qantas Money Platinum Credit Card
- Qantas Money Titanium Credit Card

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. NAB is also the provider of the rewards program in these Terms and Conditions.

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Introduction

These Terms and Conditions should be read in conjunction with the Qantas Money Credit Card Terms and Conditions and explain how *Qantas Points* can be earned using *your Account*. These Terms and Conditions will apply to *you* if *you* have been issued with a *Card* as the *Primary Cardholder* and that *Card* is used to earn *Qantas Points*.

We instruct Qantas to credit *your Qantas Frequent Flyer Membership Account* with *Qantas Points*, based on spend on *Eligible Transactions*. These terms are to be read in conjunction with, and are not designed to replace or alter, the *Qantas Frequent Flyer Terms and Conditions*. The *Qantas Frequent Flyer Terms and Conditions* can be found at qantas.com/terms. *Qantas Frequent Flyer* is owned and operated by Qantas Airways Limited ABN 16 009 661 901.

1. Meaning of Words

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

Account means *your* unsecured credit facility with *us*.

Additional Cardholder means another person who *you* have authorised to have a *Card* on *your Account*.

Additional Qantas Points or **Bonus Qantas Points** means *Qantas Points* available on certain *Eligible Transactions* in addition to the standard *Earn Rate*, and *Qantas Points* available through *Special Promotions*.

Card means any credit card issued by *us* for use on *your Account*, including a physical or digital card.

Cardholder means *you* and/or any *Additional Cardholder*.

Card Offers means the offers provided to *Cardholders* as described in clause 10 of these Terms and Conditions.

Claims mean any actions, suits, arbitrations, demands, verdicts, judgments, dues, costs and claims.

Concierge Services means the concierge services provided to *Primary Cardholders* as described in clause 9 of these Terms and Conditions.

Consequential Loss means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

Domestic Spend means any *Eligible Transaction* where the scheme tells us that the merchant and its financial institution/payment processor are located or registered within Australia.

Earn Rate means the rate at which you earn *Qantas Points on Eligible Transactions*, as set out in clauses 3 and 4.

Eligible Transaction means any purchase excluding (but not limited to) Cash Advances, Instalment Plans, Balance Transfers, *Special Promotions*, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, bank fees and charges such as interest and ATM charges, transactions made using *Qantas Points*, transactions made to invest in shares or other financial products or for crypto currency related transactions, and government related transactions. Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an *Eligible Transaction* will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity or an investment in shares, and therefore not an *Eligible Transaction*, even if that merchant or transaction

is not in fact a government related entity or an investment company.

International Spend means any *Eligible Transaction* where the scheme tells us that either the merchant or financial institution/payment processor is located or registered overseas.

NAB/our/us/we means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686), the credit provider and issuer of Qantas Money Credit Cards under agreement with Qantas Airways Limited ABN 16 009 661 901.

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 Frequent Flyer means the loyalty program known as the Qantas Frequent Flyer program.

Qantas Frequent Flyer Membership Account means the *Qantas Frequent Flyer* account opened in the name of the *Primary Cardholder*, to which *Qantas Points* earned by *Eligible Transactions* will be credited.

Qantas Frequent Flyer Terms and Conditions means the terms and conditions of *Qantas Frequent Flyer* as amended from time to time and located at qantas.com/terms.

Qantas Spend means the following *Eligible Transactions* when paying with your Qantas Money Credit Card:

- flights booked directly through qantas.com and Qantas Contact Centres;
- Qantas flights booked through selected travel agents and processed with Qantas being identified by the card scheme as the relevant merchant;
- purchases of *Qantas Frequent Flyer* membership;
- purchases of Qantas Club membership, joining and annual fees;
- purchases of Qantas Gift Vouchers;
- purchases made from Qantas Wine and at the Qantas Rewards Store.

Please note, Qantas Spend excludes purchases other than those specified above; in particular, it does not include (but exclusions are not limited to) purchases made with Jetstar or [shopping.qantas.com](https://www.shopping.qantas.com). In addition, whether or not a transaction is Qantas Spend will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). For example, based on information provided by the merchant or the financial institution, flights booked through a travel agent may be processed as spend with the travel agency or its related entity rather than with Qantas. This means that the purchase would not be considered as Qantas Spend.

Qantas Points means the points earned by *Cardholders on Eligible Transactions*, or on *Special Promotions* which the *Rewards Program* instructs Qantas to credit to the *Primary Cardholder's Qantas Frequent Flyer Membership Account*, and which are subject to the *Qantas Frequent Flyer Terms and Conditions*.

Rewards Program means the rewards program offered by us and provided in conjunction with the Card as described in these Terms and Conditions.

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

Special Promotions means a special promotional offer made by us from time to time.

Statement Period means the period to which a statement applies, usually about 30 days.

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 on first use or activation of your Account or any Card issued in connection with your Account. These

terms are to be read in conjunction with, and are not designed to replace or alter, the *Qantas Frequent Flyer Terms and Conditions* which can be found at [qantas.com/terms](https://www.qantas.com/terms).

- 2.2 You are eligible to earn *Qantas Points* and participate in the *Rewards Program*, provided that:
- (a) You are a *Qantas Frequent Flyer* member;
 - (b) Your Account entitles you to participate; and
 - (c) You are not a corporation, firm, partnership or any other such legal entity.
- 2.3 By participating in the *Rewards Program*, you authorise us and Qantas to seek, collect, use, store, share or disclose to each other or to third parties for the purpose of your participation in the *Rewards Program*, information about *Eligible Transactions*, adjustments to your Account as a result of reimbursements, disputed transactions and refunds or other changes, your *Qantas Points* and the conduct of your Account.

3. Earning *Qantas Points*

- 3.1 *Qantas Points* will only be credited to a *Qantas Frequent Flyer Membership Account* in your name, even if the *Qantas Points* being credited were earned from an *Additional Cardholder's Eligible Transactions*. For the avoidance of doubt, spend by an *Additional Cardholder* on the additional Card will not accrue *Qantas Points* in the name of the *Additional Cardholder*.
- 3.2 Once credited to your *Qantas Frequent Flyer Membership Account*, the *Qantas Points* are subject to the *Qantas Frequent Flyer Terms and Conditions*, as amended from time to time and located at [qantas.com/terms](https://www.qantas.com/terms).
- 3.3 *Qantas Points* are awarded in respect of *Eligible Transactions* as set out in the table below. The number of *Qantas Points* awarded is calculated by reference to the Australian Dollar amount of the *Eligible Transaction*.

Card Type	<i>Domestic Spend Earn Rate</i>	<i>International Spend Earn Rate</i>	<i>Qantas Spend Earn Rate</i>
Qantas Money Everyday Credit Card	0.75 Qantas Points for each whole Australian Dollar spent up to and including \$3,000 each <i>Statement Period</i> and 0.4 Qantas Points for each whole Australian Dollar spent thereafter.	1 Qantas Point for each whole Australian Dollar spent.	1 Additional Qantas Point for each whole Australian Dollar spent, in addition to the <i>Domestic Spend</i> and/or <i>International Spend Earn Rates</i> .
Qantas Money Platinum Credit Card	1 Qantas Point for each whole Australian Dollar spent up to and including \$10,000 each <i>Statement Period</i> and 0.5 Qantas Points for each whole Australian Dollar spent thereafter.	1.5 Qantas Points for each whole Australian Dollar spent.	1 Additional Qantas Point for each whole Australian Dollar spent, in addition to the <i>Domestic Spend</i> and/or <i>International Spend Earn Rates</i> .

Card Type	Domestic Spend Earn Rate	International Spend Earn Rate	Qantas Spend Earn Rate
Qantas Money Titanium Credit Card	1.25 Qantas Points for each whole Australian Dollar spent up to and including \$12,500 each Statement Period and 0.5 Qantas Points for each whole Australian Dollar spent thereafter.	2 Qantas Points for each whole Australian Dollar spent.	2 Additional Qantas Points for each whole Australian Dollar spent in addition to the Domestic Spend and/or International Spend Earn Rates.

- 3.4 It will take up to 60 days after an *Eligible Transaction* has been processed by us for Qantas Points to be credited to your Qantas Frequent Flyer Membership Account, or such other period as we may communicate to you from time to time.
- 3.5 At the end of your *Statement Period*, the Qantas Points earned during that period on your Account, will be displayed via Online Access.

4. Limitations on and loss of Qantas Points

- 4.1 You will only earn Qantas Points on *Eligible Transactions*, or as otherwise advised under a *Special Promotion*.
- 4.2 If you or an *Additional Cardholder* receives a refund or reimbursement (for example returned goods or services), a chargeback is made to your Account, or where Qantas Points were incorrectly credited to your Account, the Qantas Points relating to that reversal will be deducted from your Qantas Frequent Flyer Membership Account.

- 4.3** *Qantas Points* have no monetary value, are not transferable by you to another *Rewards Program* offered by us and cannot be redeemed for cash.
- 4.4** Acting reasonably, we may determine that you will not earn *Qantas Points* on your *Card*, and any *Qantas Points* that you have already earned and that we have not yet instructed *Qantas* to credit to your *Qantas Frequent Flyer Membership Account* will not be credited, if:
- (a) You are in material breach of your *Qantas Money Credit Card Terms and Conditions*;
 - (b) Your *Account* is suspended;
 - (c) We reasonably suspect you (or an *Additional Cardholder*) are operating your *Account* fraudulently;
 - (d) Your *Account* is closed or cancelled (whether by us or by you), including if you cease to be a member of *Qantas Frequent Flyer*; or
 - (e) We receive notification that you have passed away.
- 4.5** We may also, acting reasonably, otherwise suspend your right to earn *Qantas Points*.
- If we notify you that your right to participate in the *Rewards Program* is no longer suspended (including because your *Account* suspension has been lifted), you will be able to earn *Qantas Points* on *Eligible Transactions* from the date your suspension ends.
- 4.6** We may, acting reasonably, terminate your right to earn *Qantas Points*. At the time we terminate your right to earn *Qantas Points* by using your *Account*, you will no longer accrue *Qantas Points* on *Eligible Transactions*. In addition, if your *Account* is cancelled under the *Qantas Money Credit Card Terms and Conditions* your participation in the *Rewards Program* will also be terminated. We will make a reasonable attempt to give you 30 days' notice, but we may give less notice in urgent circumstances.

5. Redeeming Points

- 5.1 Only you can redeem your *Qantas Points* in accordance with the *Qantas Frequent Flyer Terms and Conditions*.

6. Government Taxes, Duties and Charges

- 6.1 We accept no liability in respect of any government taxes (including Goods and Services Tax), duties or other charges that may be imposed by law in any country arising from the earning or redemption of *Qantas Points* or participation in the *Rewards Program*.
- 6.2 We give no warranty and accept no responsibility as to the ultimate taxation treatment of *Qantas Points*. You should seek independent tax advice in respect of the tax consequences arising from the use of this product or from participating in the *Rewards Program*.

7. General

- 7.1 Where the rewards you redeem under this program are provided by Qantas, to the extent permitted by law, we are not responsible for those rewards or any death or injury, loss or *Consequential Loss* or damage from a reward or the loss, theft or destruction of a reward (except to the extent arising from our fraud, negligence or misconduct).
- 7.2 We give no warranty (whether express or implied) whatsoever with respect to any rewards provided by *Qantas Frequent Flyer*. Rewards will normally come with warranties from the supplier or manufacturer of the rewards and any *Claims* in respect of those rewards should be made with those suppliers or manufacturers. In particular, we do not represent that any particular reward is suitable for the purpose for which you intend to use it.

7.3 We may, acting reasonably, vary these Terms and Conditions from time to time. For example, we may:

- change the way you earn *Qantas Points*;
- change the way we award *Qantas Points*;
- introduce or change *Rewards Program* features, fees and conditions; and
- make changes as a result of changes made by *our* suppliers or partners.

We will provide at least 30 days' prior notice of changes, unless we reasonably consider the change to be non-material in nature. We will give you as much notice as is reasonably practicable for any non-material changes to these Terms and Conditions and we will either publish this on *our* website or otherwise notify you. However, you acknowledge that *Qantas Points* will be subject to the terms of the *Qantas Frequent Flyer* program which may be subject to change by the program operator.

7.4 Disputes about missing *Qantas Points* (including where the dispute concerns *your* participation in *Qantas Frequent Flyer*) will only be accepted up to 12 months after the date of the relevant transaction or such time as is reasonable in the circumstances. We may, acting reasonably, require you to provide documentary evidence to support *your* claim.

7.5 We do not accept any liability for promotional materials published, or produced directly by *Qantas*.

7.6 We will exercise any rights or discretions that we have under these *Rewards Program* Terms and Conditions in a fair and reasonable manner. That includes whenever we are:

- (a) considering any request you make;
- (b) deciding whether to give *our* consent or to exercise a right, discretion or remedy;
- (c) setting any conditions for doing any of those things; or
- (d) making changes under clause 7.3 or anywhere else in these *Rewards Program* Terms and Conditions.

Examples of how we will take reasonable steps to ensure *you* are treated fairly include giving *you* reasonable notice of changes and making adjustments to *your Qantas Points*.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

8. *Special Features and Special Promotions*

- 8.1 *Your Account* may have access to a variety of *Special Features* and *Special Promotions*, which will be identified as such and will be subject to these Terms and Conditions, together with the terms and conditions of each of the *Special Features* and *Special Promotions*, as advised to *you* at the time of promotion, acquiring or using the *Special Features* or *Special Promotions*.
- 8.2 You will earn *Additional Qantas Points* or *Bonus Qantas Points* subject to meeting eligibility criteria for *Special Promotions* or *Special Features* offered by *us* from time to time.

9. *Concierge Services*

- 9.1 We provide complimentary *Concierge Services* to *you* via third parties. *Concierge Services* will act on *your* behalf and as an intermediary in assisting *you* with the following requests:
 - (a) Travel – for example, pre-trip information, flight and hotel availability and bookings;
 - (b) Entertainment – for example, ticket bookings for events, and restaurant reservations;
 - (c) Lifestyle – for example, information on golf clubs, health clubs, and pet services; and
 - (d) Shopping – for example, sourcing hard to find items or arranging gift purchase and delivery.

- 9.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. *Concierge Services* will not incur costs on your behalf unless your prior consent has been received. Any purchases once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.
- 9.3 *Concierge Services* will provide you with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research or co-ordination services performed by *Concierge Services*. You will be responsible for all other costs and expenses related to your request. To the extent possible, goods and services acquired on your behalf will be charged directly by the provider to your Account. If *Concierge Services* advances funds for goods or services at your request, *Concierge Services* shall bill that amount to your Account.
- 9.4 *Concierge Services* will not locate goods and services if they are:
- (a) requested for re-sale, professional or commercial purposes;
 - (b) abroad when *Concierge Services* is aware of customs regulations which prohibit the shipping of the items to you;
 - (c) prohibited under applicable law or which contravene popular moral or ethical standards; or
 - (d) do not clearly provide some recreational benefit to you.
- 9.5 When goods or services are purchased on your behalf, items will be purchased and/or delivered in accordance with national and international regulations:
- (a) You are at all times responsible for customs and excise fees and formalities;
 - (b) *Concierge Services* recommends that any goods or services purchased on your behalf be insured for mailing or shipping. If you require an insurance policy for

them, you must specify this and you will be charged the cost of the insurance. *Concierge Services* does not otherwise arrange for an insurance policy to apply to them. Neither we nor *Concierge Services* provides mailing or shipping services. Mailing and shipping services are organised in accordance with your instructions. You may have remedies against the company which ships the goods to you.

- 9.6 *Concierge Services* accepts no liability arising from any provider that does not fulfil their obligations to you, subject to any chargeback entitlement you may have, except to the extent loss or damage is caused by our fraud, negligence or misconduct.

10. Card Offers

- 10.1 Qantas provide *Card Offers* to you via their service provider Mastercard Loyalty Solutions Australia Pty Ltd (“MLS”).

In order to participate in and receive any awards resulting from the *Card Offers*, you also need to comply with the following terms and conditions:

- (a) You must be eligible for/assigned each individual retailer offer and comply with the terms and conditions of the *Card Offers* which can be found at <https://shopping.qantas.com/terms-and-conditions>. For example, you must meet the relevant spend criteria within the relevant dates;
- (b) You must pay for the transaction within the *Card Offers* by using an eligible linked Mastercard credit or debit card; and
- (c) Acknowledge that if you delete the Qantas Money App or remove an eligible linked payment Card, all offers will still be eligible to earn *Qantas Points* if the offer was assigned to you prior to the deletion or removal date.

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 a Qantas Money Platinum or Qantas Money Everyday Cardholder and are calling within Australia **1300 992 700** or if you are calling from outside Australia **+61 2 8222 2569**
- if you are a Qantas Money Titanium Cardholder and are calling within Australia **1300 019 682** or if you are calling from outside from Australia **+61 2 8288 2452**



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