

Qantas Money Credit Card Terms and Conditions and Other Important Information

This booklet includes *your* Terms and Conditions, Privacy Notice, Credit Guide, Information Statement.

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.

Key things to keep in mind

This document together with the offer email that includes the *Financial Table* that sets out the key details about *your Account*, including *your Credit Limit*, *Annual Percentage Rates* and fees and charges are important. They set out *our* and *your* rights and obligations regarding *your Account*. Please keep them and refer to them when you need it. While it's important for *you* and any *Additional Cardholder* to read the whole document as well as the offer email (including the *Financial Table*), we have pulled out some key things you should know upfront.

Tell us if something doesn't seem right

It's important to check *your* transaction history, which you can do via *Online Access* or when you receive a statement.

Contact us immediately if you suspect a *Card* is lost or stolen, a *Security Code* (including *PINs*) is compromised, there are unauthorised or disputed transactions on *your Account* or any other security breach. Please see section 12 of Part A of this booklet for reporting requirements.

In some circumstances, you will be liable for unauthorised use of *Cards*. Contacting us quickly stops you being liable for some types of transactions (see section 12 in Part A of this booklet) and means we may ask for a *Chargeback* of a transaction where that right exists (see section 10 in Part A of this booklet).

The ability to dispute a transaction may be lost if it is not reported within the timeframes we specify or describe. Time limitations may not apply in circumstances where the ePayments Code applies.

How your Credit Limit and Total Cash Limit operate

Your Credit Limit is the maximum amount you can draw down. *Your Total Cash Limit* is the maximum amount of *Cash Advances* you can draw. This is usually the same as *your Credit Limit*, but in some cases may be lower.

We may allow you to temporarily exceed your *Credit Limit*. We will take reasonable steps to let you know if you do. Any *Overlimit Amount* will need to be repaid straight away. The *Credit Limit* may also be exceeded because of interest and fees or charges.

There are some cases where we may reduce your *Credit Limit* or *Total Cash Limit* without your permission. For example, where you are in default of this credit contract or where we have good reason to believe that your *Credit Limit* or *Total Cash Limit* is more than you can manage without financial difficulty. See section 2 of Part A of this booklet.

Instalment Plans

We may offer you an *Instalment Plan*, which is a plan under which a particular balance on your *Account* is to be repaid in near equal *Monthly Instalments* over a set term. The *Annual Percentage Rate (APR)* which applies to an *Instalment Plan* (other than amounts not paid when due and related interest) is likely to be different to the *APR* that would otherwise apply to that particular amount and may be zero. Some *Instalment Plan* offers have a fee that applies to set it up.

The payment due each month under an *Instalment Plan* is included in your *Minimum Payment Due* on your statement.

Warning – having an *Instalment Plan* means us applying payments in a different order. If you have an *Instalment Plan*, payments will be applied first to *Instalment Plan* amounts that are overdue and due in the current *Statement Period* before being applied to other amounts which may have a higher *APR* than an *Instalment Plan*. As a result, you may be liable to pay an amount or rate of interest that is greater than the amount or rate of interest you would be otherwise liable to pay if payments had been applied to balances with higher rates first.

If you change your mind and don't want payments applied in a different order, your *Instalment Plan* will be cancelled.

See section 5 of Part A of this booklet for more information about how *Instalment Plans* work, what happens if *Extra Payments* are made or you end an *Instalment Plan* early and what happens if instalment payments are overdue.

Contact us if you are experiencing financial difficulty

If you are experiencing financial difficulty and think you may not be able to make repayments, we can help. We encourage you to contact us as soon as possible. We will discuss your situation and the options available to help you. The sooner you contact us, the sooner we can try to help.

Interest rates, fees and charges and repayments

Different interest rates apply depending on the transaction type. Your *Financial Table* sets out the different rates that apply and section 8 of Part A of this booklet provides more information about how interest is calculated and charged for different transaction types.

Your *Financial Table* sets out the fees that apply and when they are charged.

If you don't meet your repayment obligations, you may be charged a late payment fee. If you have any *Overdue Amount* or *Overlimit Amount* you will need to pay these amounts straight away to rectify your *Account*. If you do not repay any amount when due, we may close or suspend your *Account*. See section 7 of Part A of this booklet.

Changes we may make and how we will tell you

We may change any of the terms and conditions that apply to your *Account*, including your *Credit Limit* by reducing it, *Annual Percentage Rates*, fees and charges, the calculation of repayments and other *Account* features. You can find more information about what changes we can make and when and how we will communicate these changes in section 11 of Part A of this booklet.

Default

If you are in default, we may require you to immediately pay the outstanding balance of *your Account* plus amounts incurred and not yet charged. You may also be liable for enforcement expenses – see section 7 of Part A of this booklet.

Other things to keep in mind

- Sometimes we may need to close or suspend *your Account*, cancel or suspend a *Card* or a *Cardholder's* access to *Online Access*, or not process a transaction. For example, we may do this to manage risk, or to protect you or us from fraud, scams and other losses or if you or an *Additional Cardholder* use the *Account* in an unacceptable way. You can find more information about the circumstances in which we may do this in section 7 and section 16 of Part A of this booklet. You still need to pay us all amounts owing to us under *your* credit card contract if any of these things happen.
- We share information with third parties, including Qantas, credit reporting bodies, *our* rewards provider and other service providers for the purposes set out in Part B: Privacy. We usually collect *your* personal information directly from you. However, we may need to collect personal information about you from third parties, including the collection of *your* credit report or other credit eligibility information from credit reporting bodies as set out in Part B: Privacy.

Please contact us if you have questions about these terms and conditions or *your Account*.

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(Some words used in these terms and conditions have defined meanings, and *you* can find them in the Dictionary – see section 17.)

Part A: Qantas Money Credit Card Terms and Conditions

1. Getting started with your contract

This Part A: Qantas Money Credit Card Terms and Conditions contains some but not all of the terms of *your* credit contract and the information we are required to tell *you* – *you* can find the rest of *your* terms in *your* offer email which includes the *Financial Table*.

You will accept *our* offer and agree to the terms of *your* credit contract:

- when *you* or an *Additional Cardholder* uses *your Account* or uses or activates a *Card* (this includes *us* debiting *your Account* to process a *Balance Transfer* requested by *you*); or
- by following an acceptance method we may make available after *you* submit an online application. We will let *you* know if we make this acceptance method available.

Rewards programs are covered by a separate related contract between *you* and *us*, and under their own separate terms and conditions. *You* must join the Qantas Frequent Flyer program, and we can close or suspend *your Account* or cancel or suspend a *Card* if *you* cease to be a Qantas Frequent Flyer member (see section 7 for more information).

1A. How we may exercise our rights and discretions

When we exercise a right or discretion under this contract (like considering a request *you* make or deciding whether or not to do something), we will do it in a way that is fair and reasonable.

We can take a range of things into account when exercising *our* rights and discretions. These can include:

- (a) *our* legal obligations, industry codes, payment scheme rules and the expectations of *our* regulators;
- (b) protecting *our* customers, staff, systems and the personal information we hold;
- (c) whether any information *you* provided *us* is misleading, incorrect or incomplete, or *you* haven't provided *us* with information we reasonably need when asked;
- (d) how *our* products and services are intended to be used (and how *you* have used them);
- (e) *our* public statements, including those relating to protecting vulnerable persons, the environment or sustainability;
- (f) community expectations and any adverse impact on *our* reputation;
- (g) whether we need to take action to protect *you* or another person from a potential fraud or scam; or
- (h) risk management, including sanctions risk management.

If we impose any conditions or requirements to any consent we give, or agree to any request that *you* make subject to conditions, then *you* will need to comply with those conditions or requirements.

Our rights and remedies may be carried out by any person we have authorised, including employees.

2. Use of Cards and the Account

Using the Account

Make payments to others	<p>Pay retailers in store, online or over the phone.</p> <p>Arrange for a <i>Balance Transfer</i> (if offered).</p> <p>Pay bills through BPAY using <i>Online Access</i>.</p> <p>Set up <i>Recurring Card Instructions</i> (this is a regular payment you authorise a merchant to charge to your <i>Card</i> by providing your <i>Card</i> number and details to the merchant).</p>
Get cash	<p>Use a <i>Card</i> to withdraw cash at an ATM, any Australia Post Bank@Post^{TM1} outlet and over the counter at any bank in the world that displays the Mastercard^{®2} symbol.</p>
Get information	<p>Get information using the customer service centre or <i>Online Access</i>.</p>

¹Bank@PostTM and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

²Mastercard is a trademark of Mastercard International Incorporated.

Subject to these conditions *you* are responsible for all transactions on *your Account*, and any losses we incur in connection with them, except to the extent such loss or damage is caused by *our* fraud, negligence or misconduct.

Credit Limits and other limits

You can use the *Account* up to the *Credit Limit* by drawing any *Available Credit*.

The *Total Cash Limit* is the maximum amount of *Cash Advances* you can draw. This is usually the same as *your Credit Limit*, but in some cases may

be lower. We will notify you if your *Total Cash Limit* is lower than your *Credit Limit*.

Daily, weekly and other maximum limits may also apply to *Cards* or to the *Account*, either generally, or for particular types of transactions. We may change a limit or impose a new daily, weekly or other maximum limit. We will notify you in accordance with section 11 if we make any changes to limits.

We may authorise transactions that exceed your *Available Credit* or *Total Cash Limit*, but we do not have to. We will take reasonable steps to alert you if we allow your *Account* to exceed the *Credit Limit* so that you can rectify the *Account*.

If you exceed your *Credit Limit* for any reason any *Overlimit Amount* will need to be repaid straight away. Your failure to do so may mean that we can exercise our rights that arise under these conditions when you are in default (see section 7 for more information).

You are entitled to reduce your *Credit Limit* to any amount that equals, or exceeds, the minimum *Credit Limit* for your product. To request a reduction in your *Credit Limit* you can contact us, including by making a request through *Online Access*. Keep in mind you will first need to pay us any amount that's owing above the new *Credit Limit* you have asked for.

There are some cases where we might reduce your *Credit Limit* or *Total Cash Limit* without your permission, including:

- if you have defaulted on your credit contract;
- where we have good reason to believe that your existing *Credit Limit* or *Total Cash Limit* is more than you can manage without financial difficulty;
- where your *Account* is inactive;
- to manage a risk, including to prevent potential fraud or scam.

Where we reduce your *Credit Limit* or *Total Cash Limit* we may not give you notice in advance (or we may give you less than 30 days' notice) if it is reasonable for us to do so in order to avoid or reduce material loss to us or to manage a risk.

We won't reduce your *Credit Limit* to an amount that is less than your outstanding balance.

Where we do not give you notice in advance, we will let you know in writing as soon as practicable after doing this (unless you are in default under your credit contract). In other circumstances, we will give you at least 30 days' notice in writing.

Once we have reduced your *Credit Limit*, we may decline any transactions that would cause your outstanding balance to go above the new limit. You can close your *Account* if you are not happy with the reduced *Credit Limit* or *Total Cash Limit*. See section 7.

Additional Cards

You may ask us to issue additional *Cards*. If we agree, we may give an *Additional Cardholder*:

- an additional *Card* and a separate *PIN*, and other *Security Codes* necessary to use other facilities like the customer service centre and *Online Access*. We may allow some *Security Codes* (including the *PIN*) to be selected by the *Additional Cardholder*; and
- access to your *Account* details and transaction history.

An *Additional Cardholder* can use the *Account* and *Card* in any way that you can, except that the *Additional Cardholder* cannot request or arrange a *Balance Transfer*, *Instalment Plan*, change the *Credit Limit* or other limits, or close the *Account*.

You are liable for any transactions, fees, charges and any other use of the *Card* or *Account*, by an *Additional Cardholder*, except to the extent such transaction or use is caused by our fraud, negligence or misconduct or is made after we have received your notice to cancel the *Additional Cardholder's Card* and remove their authority to use your *Account*. You will still be responsible for any transactions that are made by the *Additional Cardholder* before we receive your notice, that are processed and added to your *Account* after.

You must make sure all *Additional Cardholders* comply with these conditions.

Limits on use

Cardholders must not, or won't be able to, transact:

- at retailers or ATMs who choose not to accept *Cards* for that type of transaction;
- with a merchant in which the *Cardholder* has an ownership interest (unless it is publicly listed);
- with a *Card* after it expires, is suspended or cancelled or reported lost or stolen;
- for business purposes;
- for the purpose of gambling or in connection with unlawful activities; and
- to invest in shares or other financial products or for crypto currency related transactions.

We can block or not process a transaction (including a payment made from the *Account* or a credit made by a merchant to the *Account*) that we reasonably consider is a gambling transaction or a transaction to invest in shares or other financial products (including receipt of investments returns) or related to crypto currency.

If (for whatever reason) we are unable to block a gambling transaction or a transaction to invest in shares or other financial product or related to crypto currency – and we allow the transaction to occur – it will be treated as a *Cash Advance*. This may happen in limited circumstances, including where *our* systems are down or the merchant terminal is unable to obtain authorisations.

We may also limit transactions on the *Account* for the reasons set out in section 7 under the heading “When we can close or suspend *your Account*, cancel or suspend a *Card* or access to *Online Access*, or not process a transaction”.

You and *Additional Cardholders* agree to provide any information that we reasonably request in connection with the *Account* and any relevant transactions.

Some purchases or other transactions may require *our* approval before they can be completed or require a *Cardholder* to enter a *Security Code*. If we do not approve or process, or we reasonably delay,

any transaction we will not be liable to *you* or any other person for any loss or damage that *you* or the other person may suffer as a result except for loss arising as a result of *our* fraud, negligence or misconduct.

A *Card* or *Security Code* must not be used by anyone except the *Cardholder* to whom it was allocated (and in the case of a physical *Card*, the *Cardholder* whose name and signature is on the *Card*).

Altering or stopping a payment

You or an *Additional Cardholder* can stop or alter payments *you* or an *Additional Cardholder* have made or authorised as follows:

Payment type	Stop or alter?	By contacting who before the payment is processed
<i>Recurring Card Instructions</i>	Stop	Only by contacting the merchant
Other (BPAY, <i>Card</i> payments)	No	These cannot be stopped or altered unless it's a scheduled BPAY payment which can be cancelled in <i>Online Access</i> up to the day before the scheduled payment date.

3. International transactions

Use outside Australia

Making payments, receiving credits from merchants and the use of a *Card*, including *Online Access* and the customer service centre outside Australia is subject to Australian, and overseas legal requirements. This means that making payments, receiving credits from merchants and using those facilities outside Australia may not be possible, permitted or may be subject to limits (e.g. a maximum amount).

Card transactions

Where there is an international transaction, the amount we charge to *your Account* will always be in Australian dollars – no matter which currency the *Cardholder* pays in. The exchange rate used to calculate the amount of Australian dollars will depend on the currency the *Cardholder* decides to pay in.

If the <i>Cardholder</i> decides to pay in:	The exchange rate will be:
Australian dollars	the rate used by the merchant to convert the foreign currency amount into Australian dollars
A foreign currency	<p>a rate:</p> <ul style="list-style-type: none">– selected by the <i>Card</i> scheme from a range of rates available in wholesale currency markets for the applicable processing date; or– mandated by a government or governing body and in effect for the applicable processing date

We also charge fees on international transactions, which are set out in more detail in *your Financial Table* together with details of the interest rates and other fees and charges applicable to *your Account*.

Conversion differences

Because of the various conversion processes and the rates used in them, the Australian dollar amount that we charge *you* will usually be different to the amount that *you* may have calculated at the time *you* initiated the transaction. Similarly, if *you* receive a refund of a foreign currency transaction, the Australian dollar amount of that refund might differ from the amount of the original transaction.

4. Payments

Paying the Account

You must pay in Australian dollars the *Minimum Payment Due* by each *Payment Due Date*. If there are any *Overdue Amounts* or *Overlimit Amounts* they must be paid straight away to rectify your *Account*. If you have an *Overdue Amount* and *Overlimit Amount* owing at the end of the *Statement Period*, the higher of the two amounts will be included in the *Total Minimum Payment Due* shown in your statement. Your failure to pay an amount by its due date for payment may mean that we can exercise our rights that arise under these terms and conditions when you are in default (see section 7 for more information). Your statement tells you how to pay us.

You must pay all amounts owing under this contract without setting off amounts you believe we owe you (except where you have a right to set off that you cannot legally agree to give up such as, where a court order permits or where you have established that a payment is not due and payable).

We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds. If we are not sure which of your *Accounts* it is intended for we may choose to credit it to any of your *Accounts*.

Application of payments

Unless an *Instalment Plan* is set up, we will apply payments firstly to the portion of the *Closing Balance* of your most recent statement which attracts the highest *APR* and then to the portion which attracts the next highest *APR* and so on. Payments are then applied to balances that have not yet appeared on your statement in a similar fashion.

If an *Instalment Plan* is set up, payments will be applied differently. Please see section 5 for more detail.

5. Instalment Plans, Balance Transfers and Special Promotions

We may offer an *Instalment Plan*, *Balance Transfer* or a *Special Promotion* on any terms and conditions that we determine which, to the extent required, will operate as a variation to these conditions.

Instalment Plan

Introduction

- Your *Instalment Plan* is a plan under which a particular balance is paid off in instalments.
- You can convert a new transaction or part of your outstanding balance including a purchase or *Cash Advance* to an *Instalment Plan* only where we agree to this.
- A fee may apply for setting up the *Instalment Plan* (we call this an ***Instalment Fee***). If this fee applies, it is not included in the *Main Instalment Plan Balance* and amount you repay by the *Monthly Instalments* under the *Instalment Plan*. Instead it will be charged to your *Account* and shown on your statement for the *Statement Period* in which you set up your *Instalment Plan*, and the whole fee will form part of the *Minimum Payment Due* on that statement.
- When you apply for, or agree to, the *Instalment Plan* you will be given the following details in relation to that particular *Instalment Plan* (and you must agree to these in order to enter into the *Instalment Plan*):
 - the *Instalment Fee* (if any) that will apply to set up an *Instalment Plan*;
 - the *Annual Percentage Rate (APR)* for the *Instalment Plan (Instalment Plan APR)* (which is likely to be different to the *APR* that would have applied to the particular amount if it had not been converted to an *Instalment Plan*, and may be zero); and
 - the length of the term, which is the number of months in which you pay the *Monthly Instalments*.

- We charge interest on the *Instalment Plan* from when the *Instalment Plan* is set up until it is cancelled or repaid in full, and it is generally charged to your *Account* at the end of each *Statement Period*.
- To the extent and while a transaction of a particular type is converted to an *Instalment Plan*, it will not be a transaction of that type. For example, if a *Retail Purchase* is converted to an *Instalment Plan*, for the purpose of these terms, it will not be a *Retail Purchase* while the *Instalment Plan* is in place.

How an *Instalment Plan* usually works

- During the *Statement Period* in which the *Instalment Plan* is set up, you will be charged an *Initial Interest Charge* on the *Main Instalment Plan Balance* calculated from the day the *Instalment Plan* is set up until the last day of the *Statement Period* using the *Daily Instalment Plan Rate* and the *Daily Calculation Method*.
 - The *Initial Interest Charge* will be charged to your *Account* at the end of the *Statement Period* and becomes part of the *Minimum Payment Due* on the statement we send at the end of the *Statement Period*.
 - Each statement after that will show an instalment for that *Statement Period*, which is due in the next *Statement Period* on the *Payment Due Date*. There will be an instalment for each month of the term (e.g. 24 instalments for a 24-month term)
- (Monthly Instalments):**
- the *Monthly Instalments* are calculated so that if each (approximately equal) *Monthly Instalment* is paid on its *Payment Due Date*, the *Main Instalment Plan Balance* and any interest in relation to it will be reduced to zero on payment of the last *Monthly Instalment*. The last *Monthly Instalment* is generally slightly different to previous *Monthly Instalments*;
 - each *Monthly Instalment* includes a principal component plus interest charged on the *Main Instalment Plan Balance* for the *Statement Period*; and

- that interest will be calculated by multiplying the *Monthly Average Balance* by the *Monthly Instalment Plan Rate* and charged to your *Account* at the end of the *Statement Period*.

Instalment Plan – Application of Payments

Warning – having an *Instalment Plan* means us applying payments in a different order

By requesting an *Instalment Plan*, you request and if we set it up, we agree, that payments made in a *Statement Period* will be applied:

- (a) first to any overdue *Monthly Instalment*, *Initial Interest Charge* or *Instalment Fee* and related interest charged to the *Account*;
- (b) then to any *Monthly Instalment*, *Initial Interest Charge* or *Instalment Fee* due in that *Statement Period*;
- (c) then to the balance of your *Account*, excluding the *Main Instalment Plan Balance*, in the way described in section 4. However, if an *Instalment Plan* is cancelled, payments will be applied to the amount that was part of the *Main Instalment Plan Balance* for that *Instalment Plan* as if it formed part of the *Closing Balance* of the statement for the first *Statement Period* starting on or after the cancellation was processed (and not any earlier statement); and
- (d) then to the *Main Instalment Plan Balance*. Where there is more than one *Instalment Plan* we will apply the payments in the order of *Instalment Plan APR* (the *Instalment Plan* that attracts the highest *APR* first, then to the *Instalment Plan* that attracts the next highest rate and so on) and if more than one has the same *Instalment Plan APR*, in the order of *Instalment Plan* creation (the oldest *Instalment Plan* first, then to the next oldest *Instalment Plan* and so on).

As a result of payments being applied in that way, you may be liable to pay an amount or rate of interest that is greater than the amount or rate of interest you would be otherwise liable to pay if payments had been applied to balances with higher rates first.

You may withdraw your request to apply payments in that way at any time. If you withdraw your request, this means that you are also requesting that we cancel your *Instalment Plan* and your *Instalment Plan* will be cancelled.

What happens if there are *Extra Payments*, an *Instalment Plan* is cancelled or payments aren't made on time?

Extra Payments

- When an *Extra Payment* is made in a *Statement Period* that does not fully reduce the *Instalment Plan* to zero, future *Monthly Instalments* payable as part of that plan will be recalculated over the remaining term using the same *Instalment Plan APR* and remaining *Main Instalment Plan Balance*. The *Monthly Instalments* will be recalculated in the way described in the third dot point of the sub-section titled “How an *Instalment Plan* usually works”.

If you don't pay on time

- If you fail to pay the *Minimum Payment Due* by its *Payment Due Date*, we calculate and charge interest on any *Overdue Instalment Amount* component from the day after the *Payment Due Date* at the *APR* applicable to *Retail Purchases*. It will be calculated using the *Daily Retail Rate* and the *Daily Calculation Method* until it is repaid in full.
- Interest on any *Overdue Instalment Amount* will be charged to your *Account* at the end of the *Statement Period* and will form part of the *Minimum Payment Due* on the statement for that *Statement Period*.
- We may also cancel the *Instalment Plan*. We will tell you if an *Instalment Plan* amount is overdue before we cancel the *Instalment Plan*.

Ending an *Instalment Plan* Early

- If an *Instalment Plan* is cancelled or repaid in full *Early*, the interest on the *Main Instalment Plan Balance* in the *Statement Period* where that happens is calculated using the *Daily Instalment*

Plan Rate and the *Daily Calculation Method* from the start of the *Statement Period* up to:

- the day before the *Instalment Plan* is cancelled or repaid, if it is cancelled by you or repaid in full; or
- the day the *Instalment Plan* is cancelled if it is cancelled by us.

The interest is charged to your *Account* at the end of the day on the day the *Instalment Plan* is cancelled or repaid. That interest will not form part of the *Main Instalment Plan Balance*, will be treated as a *Retail Purchase* transaction type and interest on it will be calculated and charged in accordance with section 8 at the *APR* applicable to *Retail Purchases* (unless an interest free period applies – see section 8 for information about interest free periods).

- If you or we cancel an *Instalment Plan*, any *Main Instalment Plan Balance* will revert to the underlying transaction type and the *APR* and interest calculation that relates to it starting from:
 - the day the *Instalment Plan* is cancelled if it is cancelled by you; or
 - the day after the *Instalment Plan* is cancelled if it is cancelled by us.

For example, if a *Cash Advance* was converted to an *Instalment Plan* and that *Instalment Plan* is cancelled, interest will be calculated at the *APR* applicable to *Cash Advances*. If a *Retail Purchase* was converted to an *Instalment Plan* and that *Instalment Plan* is cancelled, interest will be calculated at the *APR* applicable to *Retail Purchases* (unless an interest free period applies – see section 8 for information about interest free periods).

- If a *Retail Purchase* that was converted to an *Instalment Plan* is fully or partially refunded, the *Instalment Plan* will continue to operate.

General

- If you are eligible to earn *Qantas Points*, any *Qantas Points* will be earned prior to conversion to the *Instalment Plan*. The conversion itself

will not earn *Qantas Points* unless we tell you otherwise.

- For any *Instalment Plans*, except for section 1A, this section 5 takes precedence over any other terms in the terms and conditions where there is a conflict.
- In this section 5:
 - **Daily Calculation Method** means calculating interest by multiplying the applicable daily percentage rate by the daily unpaid balance for each relevant amount for each day of the relevant period and then adding those amounts together.
 - **Daily Instalment Plan Rate** means the *Instalment Plan APR* divided by 365.
 - **Daily Retail Rate** means the *APR* applicable to *Retail Purchases* divided by 365.
 - **Extra Payment** means an amount applied to an *Instalment Plan* during a *Statement Period* that reduces the *Main Instalment Plan Balance*.
 - An *Instalment Plan* is cancelled or repaid in full **Early** if this happens in a *Statement Period* before the one in which the final *Monthly Instalment* amount would have been due.
 - **Main Instalment Plan Balance** means the remaining principal balance of the *Instalment Plan* on any day that is not included in a *Monthly Instalment* that is due or any *Overdue Instalment Amount*.
 - **Monthly Average Balance** means the average balance of the *Main Instalment Plan Balance* during a *Statement Period*.
 - **Monthly Instalment Plan Rate** means the *Instalment Plan APR* divided by 12.
 - **Overdue Instalment Amount** means any unpaid overdue *Monthly Instalments*, *Initial Interest Charge* and *Instalment Fee* and any related interest.

Balance Transfers

We may offer you a *Balance Transfer* as part of your *Account* application or after your *Account* is opened.

A *Balance Transfer* is where you move the outstanding balance of an eligible credit card or other eligible credit account that is not another Qantas Money credit card (**Nominated Account**) to your *Account*. The terms of a *Balance Transfer* offer will have further details about eligible credit cards or other eligible credit accounts that may apply to a *Balance Transfer* offer.

If a *Balance Transfer Fee* applies, you will be notified in the offer details. If applicable, the fee is calculated based on the amount transferred. It will be debited to your *Account* on the day your *Balance Transfer* is processed and will incur interest at the *APR* that applies to your *Balance Transfer* from the day it is debited until the end of the *Balance Transfer Term*.

You will incur interest on the amount of a *Balance Transfer* and any *Balance Transfer Fee* and related interest for the *Balance Transfer Term*, unless the promotional *APR* for your *Balance Transfer* is 0% p.a. The interest will be at the rate we offer and you accept for that *Balance Transfer*.

After the *Balance Transfer Term*, any portion of the *Balance Transfer* amount that is still owing on your *Account* (including any *Balance Transfer Fee* or related interest) will be treated as a *Cash Advance* transaction type and incur interest at the *APR* that applies to *Cash Advances*.

If you want to pay off your *Balance Transfer* before the end of the *Balance Transfer Term*, you will likely need to pay more than your *Minimum Payment Due* each month (although it will depend on the *Balance Transfer Term* and whether any other transactions are made to your *Account*).

We usually process a *Balance Transfer* request within:

- 7 *Business Days* from the date your application is approved, if a *Balance Transfer* request is made as part of your *Account* application.

- 3 *Business Days* from the date of your request, if a *Balance Transfer* request is made after your *Account* is opened.

We may refuse to process your *Balance Transfer* request, in full or in part, if:

- the *Balance Transfer* amount is more than your *Available Credit* at the time it is processed;
- you provide incorrect details for the *Nominated Account*; or
- your *Account* or *Card* has been suspended for one of the reasons set out in section 7.

We will notify you of any minimum or maximum amounts that apply to a *Balance Transfer* in the details of our offer as well as any other conditions that may apply to the *Balance Transfer* offer that aren't included in this section.

Unless we agree, you will not be eligible to earn *Qantas Points* on the *Balance Transfer* amount.

We are not responsible for any loss you may suffer because of any delay caused by another financial institution or card issuer in processing your *Balance Transfer*, unless the delay is caused by our fraud, negligence or misconduct.

You need to provide us with the correct details of the *Nominated Account*. Otherwise, we may not be able to process the *Balance Transfer*, or it may be paid to the wrong account. Your obligation to make payments to the *Nominated Account* in accordance with its terms and conditions continue. You should consider whether to close the *Nominated Account* after a *Balance Transfer* is processed. If you decide to close the *Nominated Account*, it's your responsibility to do so.

6. Statements and other communications

Statements

We will generally send or make a statement available to you each month unless the law does not require us to, such as if you have no outstanding

balance on *your Account* and no transactions have been posted to *your Account* during the *Statement Period*. You may also request statements, and we will also send one whenever required by any applicable code.

You should check all entries on the statement when you receive it. If you think there was an error or possible unauthorised use of *your Account* you must contact *us* promptly or you may be liable for the error or any *Unauthorised Transactions*. If you delay telling *us*, this may impact on *our* ability to resolve disputes about a transaction.

Communications

We may give statements, notices and other information (together “**Communications**”) to you by post, electronic means (including email, SMS, via *Online Access*), publishing a notice on the Qantas Money website or any other manner permitted by law. Sometimes we may include a notice as a message on or with *your* statement.

If we make *our Communications* available to you via *Online Access* or publishing a notice on the Qantas Money website, we will usually send you an email, SMS or letter (in some cases) to let you know that it’s available. We consider the *Communication* received when we let you know that the *Communication* is available. You should check regularly for electronic *Communications* from *us*.

Keeping *your* email address, mobile phone number and mailing address up to date is important in order to receive *Communications* from *us*.

You may contact *us* at any time to ask for statements and other notices that we are required to give you. You may ask for a paper copy of any information that we have previously provided to you within 7 years of the date of the original *Communication*.

7. Default, Suspension and Closure

Default

Your Account will be in default if:

- you don't make the payments required under this credit contract on time; or
- you or an *Additional Cardholder* don't follow the requirements of this credit contract and it has a material impact on our *Legitimate Interests*; or
- any information you give to us in applying for or maintaining your Account is false or misleading and it has a material impact on our *Legitimate Interests*; or
- you become bankrupt or insolvent or have a receiver or bankruptcy trustee appointed over you or any of your assets; or
- you transfer your assets to a creditor.

Consequences of default

We know sometimes circumstances change, and we will try and help you manage this. However, if we can't agree, we will send you a notice asking you to fix the default, unless we are not required to do so by consumer credit law (for example, if we have made reasonable attempts to find you, but have not been able to). Where we give you notice, we will specify a period for you to fix the default. This period will be at least 31 days from the date of the notice.

The notice will specify how you may fix the default. You should read the notice carefully and follow the instructions in the notice.

If you are in default and:

- you do not fix the default within the period specified in the notice; or
- consumer credit law does not require us to wait until that period has expired; or
- we do not have to give you notice,

we may take some or all of the following actions:

- require you to immediately pay all or part of the outstanding balance of *your Account* (plus any applicable interest, fees and charges which you have incurred but which are not yet charged to *your Account*) and destroy any *Card(s)*;
- take legal action to recover any *Overdue Amount*.

Enforcement expenses reasonably incurred or expended by *us* to enforce this credit contract may become payable under the contract in the event of breach. An event of breach occurs if you are in default. This includes any expenses reasonably incurred through *our* staff and facilities. We can charge these amounts to *your Account* and the *Annual Percentage Rate* that will apply to calculate interest on them and related interest is that applicable to *Retail Purchases*.

When you can cancel a Card, close your Account and terminate your credit contract

You may close *your Account* or cancel a *Card* by contacting *us*.

If you wish to close *your Account* and terminate *your credit contract* you are required to pay the outstanding balance of *your Account* after the last transaction you, or any *Additional Cardholder*, authorised is charged to *your Account* including all interest charges, fees, charges and expenses and cancel all *Recurring Card Instructions* with merchants.

We will tell you if there is anything else you need to do for *us* to complete *your request*.

You remain responsible for all amounts withdrawn from *your Account*. You must notify merchants accordingly to change *your Recurring Card Instruction* details. We assume no responsibility for return fees and charges.

When we can close or suspend your Account, cancel or suspend a Card or access to Online Access or not process a transaction

We may close or suspend your Account or cancel or suspend a Card by giving you 30 days' prior notice if:

- you cease to be a Qantas Frequent Flyer member; or
- for any other reason, where it is reasonably necessary to protect our *Legitimate Interests* (for example, if your Account is inactive).

We may also close or suspend your Account, cancel or suspend a Card or a Cardholder's access to Online Access, or not process a transaction (including a merchant credit) at any time without notice:

- if you are in default under your credit contract;
- to protect you, or us from potentially fraudulent activity or a scam, or other losses;
- to prevent an anticipated breach of the law of Australia or another country;
- to manage any risk, including legal, regulatory or sanctions risk, or to comply with our Sanctions Program which you can view at on our website;
- if we reasonably consider it appropriate to protect a customer or another person from financial abuse (see our unacceptable Account conduct policy in section 16);
- if your Account has remained in credit balance for a reasonable period;
- if we do not have all the identification information we need, or we have not received a satisfactory response in a timely manner to information we have reasonably requested from you or an *Additional Cardholder* in connection with the Account and any relevant transactions;
- if we reasonably believe that by allowing the Account to remain open it may adversely impact on our reputation;

- if we reasonably believe that by allowing the *Account*, a *Card* or access to *Online Access* to remain open or available, it may cause you or us loss, or to breach any law or code of conduct or any terms of this credit contract; or
- if a *Card*, *Security Code*, *Identifier* or a process intended to prevent *Unauthorised Transactions* has been compromised and where we believe taking such action is reasonably required to manage any risk.

It may not be possible for us to detect and prevent all fraudulent or scam transactions or transactions that may result in a breach of the laws of Australia or another country.

We will let you know as soon as practicable after we take action under this section if it is reasonable to do so. We will not be responsible for any loss or damage that you may suffer, unless we have acted with fraud, negligence or misconduct.

Consequences of closing or suspending an Account, cancelling or suspending a Card or access to Online Access

If you request closure of your *Account* or if we close or suspend your *Account*, or cancel or suspend a *Card*, then we will take reasonable steps to promptly stop future transactions on the *Account* or through the cancelled or suspended *Card* (including cancelling all *Cards* in the case of *Account* closure), however please note we are unable to reject some transactions, such as *Recurring Card Instructions*. Any transactions made before an *Account* is closed or suspended or made using a *Card* before it is cancelled or suspended will still be charged to your *Account* even if it's processed and added to your *Account* after.

If we cancel or suspend a *Cardholder's* access to *Online Access*, the *Cardholder* won't be able to log in.

We may suspend your *Account*, a *Card* or a *Cardholder's* access to *Online Access* or not process a transaction for as long as reasonably required to protect our *Legitimate Interests* or to manage any risk.

If your Account:

- has a credit balance and *your Account* has been closed (either by *us* or *you*), we will return the *Account* balance to *you* (unless we reasonably believe we are unable to because of *our* regulatory or other legal obligations, for example to comply with a court order) or where the relevant statutory requirements have been met, we may transfer the balance to the Commonwealth Government as unclaimed money; or
- has a debit balance and has been closed or suspended, unless we tell *you* otherwise, *you* must continue to pay *us* amounts due until *you* pay the full outstanding balance, including any further transactions that *you* are liable for. Interest, fees, charges and expenses will accrue until that time.

Closure, cancellation or suspension of *your Account* or any *Card* does not affect any obligations that arose before or after the closure, cancellation or suspension.

Your credit contract will continue after *your Account* is closed either by *you* or *us* until *you* pay *us* the outstanding balance (plus any applicable interest, fees and charges which *you* have incurred but which are not yet charged to *your Account*) in full.

8. Interest Charges

This section describes when and how we calculate and charge interest on *your Account* except for how we calculate and charge interest on *Instalment Plans*. See section 5 for details about interest on *Instalment Plans*.

You will see references to a *Statement Period* throughout – which refers to the set period of time we use to record activity on *your Account* ending on the same day each month even if it is a non-*Business Day*.

How interest works with different transaction types

When an amount is charged to *your Account*, it's the same as *us* lending *you* that amount. And like a loan, we will charge *your Account* with interest, unless the amount is a part of the *Retail Purchase Balance*, and an interest free period applies.

How *you* incur interest on each transaction depends on the type of transaction. The interest rate or *Annual Percentage Rate* for *Cash Advances*, for example, is typically higher than the *Annual Percentage Rate* for *Retail Purchases*.

While *you* incur interest differently depending on the type of transaction, we will charge that interest to *your Account* (by adding it to *your* outstanding balance) on the last day of each *Statement Period*.

Types of transaction	When interest is incurred	When interest is charged
Retail Purchase	Never If <i>you</i> are in an interest free period (if <i>your Account</i> is eligible) Daily If <i>you</i> are not in an interest free period	At the end of the <i>Statement Period</i>
Cash Advance	Daily	At the end of the <i>Statement Period</i>
Balance Transfer	Daily Except that, if the promotional interest rate for <i>your Balance Transfer</i> is 0% p.a., <i>you</i> will incur no interest for any day during the <i>Balance Transfer Term</i> .	At the end of the <i>Statement Period</i>

How interest is calculated

Interest is incurred daily on any outstanding balances for each transaction type (at the end of each day), in the way described below.

Daily interest rate (*Annual Percentage Rate* / 365)
x outstanding balance (for each transaction type)
= Daily Incurred Interest (for each transaction type).

Calculating the daily interest rate

To calculate the daily interest rate for each transaction type, we take the applicable *Annual Percentage Rate* and divide it by 365. The applicable *Annual Percentage Rate* depends on the type of transaction, whether an interest free period applies, and any special promotional rates that may be available to you.

You can find information about the current *Annual Percentage Rates* for particular transaction types at <https://www.qantasmoney.com/credit-cards/> or on request by contacting us in one of the ways set out at the end of this booklet. Your *Financial Table* will also set out the *Annual Percentage Rates* that apply as at the date specified in your *Financial Table*.

Working out the amount of interest incurred each day

The amount of interest you incur daily is worked out by multiplying the applicable daily interest rate by any outstanding balance you have for each transaction type at the end of the day.

Interest is incurred on the amount of a transaction from the *Transaction Date*, until the date it is paid off in full. You don't incur interest for a transaction on the day it is paid off in full.

How interest is added up

The following table shows an example of how interest is incurred on *Retail Purchases* from the start of a *Statement Period* that doesn't have an interest free period (more on this later in this section). *Retail Purchases* are made on day 1, day 3 and day 30. In this example, the *Statement Period* is 30 days and the daily interest rate on *Retail*

Purchases is: $20.99\% \text{ per annum} / 365 = 0.0575\%$. The interest rate used is an example rate only and may not be reflective of the interest rate on your Account.

	Retail Pur-chases	Outstand-ing balance	Daily interest rate	Daily interest incurred
State-ment opening balance		\$20		
Day 1	\$180	\$200	0.0575%	\$0.12
Day 2	\$0	\$200	0.0575%	\$0.12
Day 3	\$100	\$300	0.0575%	\$0.17
Day 4-29	\$0	\$300	0.0575%	\$0.17 every day
Day 30	\$70	\$370	0.0575%	\$0.21
Total interest charged				\$5.04
Equal to the sum of all daily interest from Day 1 to 30 (rounded to the nearest cent)				

When interest is charged to your Account

We charge interest incurred during a *Statement Period* to your Account at the end of the *Statement Period*. This includes interest for the last day of the *Statement Period*. When we charge interest, we round it to the nearest cent.

How interest free periods work

Your Account is eligible to have an interest free period on the *Retail Purchase Balance* if the requirements described below are met. Interest free periods only apply to the *Retail Purchase Balance*.

If you are eligible for an interest free period, you won't incur interest on any transactions that form part of the *Retail Purchase Balance* for any day in an interest free period.

You start an interest free period on the day you accept the offer of an *Account*. In order to continue this and any other interest free period, you must pay the *Closing Balance* (or the *Interest Free Days Payment*, if you have a *Balance Transfer* and/or an *Instalment Plan*) shown on your statement in full by the *Payment Due Date* shown on your statement. Your *Payment Due Date* is 14 days after the end of your *Statement Period*.

If you pay less than your *Closing Balance* (or the *Interest Free Days Payment*, if you have a *Balance Transfer* and/or *Instalment Plan*) shown on your statement by the *Payment Due Date*, your interest free period will end. You will incur interest on transactions that form part of the *Retail Purchase Balance* from the day after the *Payment Due Date*.

How to start a new interest free period

If you are not in an interest free period, there are two ways you can start a new one:

- Begin your *Statement Period* with either a zero balance or a credit balance on your *Account*.
- Pay the *Closing Balance* (or the *Interest Free Days Payment*, if you have a *Balance Transfer* and/or *Instalment Plan*) shown on your statement in full by the *Payment Due Date* shown on your statement. If you use this method, the interest free period will begin on the day you make this payment. However, you will see interest charged on outstanding amounts that form part of the *Retail Purchase Balance* on your next statement for the time before you made the payment.

How interest, fees and charges added to your Account incur interest

When we add interest, fees or charges to your *Account*, your outstanding balance will increase and the interest, fee or charge will be treated as a transaction on your *Account*.

For this purpose, where the interest, fee or charge relates to a *Balance Transfer* or a *Cash Advance*, it will be treated as the same kind of transaction. Where the interest, fee or charge relates to an

Instalment Plan, see section 5 to see how it will be treated. Any other interest, fee or charge is treated as a *Retail Purchase* transaction. For example, a fee for withdrawing money from an ATM is treated like a *Cash Advance*, and interest on amounts used to buy a pair of shoes is treated like a *Retail Purchase*.

This means that, from the date the interest, fees or charges are added to *your Account*, *you* will incur and be charged interest on these amounts in the same way as for the relevant transaction type unless an interest free period applies.

9. Fees and other charges you must pay

Subject to any law that limits *our* right to do so, we will charge *your Account* with:

- fees and charges applicable to *your Account*;
- government taxes, duties or charges that relate to *your Account* or its operation;
- any amount (or the Australian dollar equivalent) that any other person charges in connection with *your* use of the *Account*, such as ATM access fees; and
- any expenses we reasonably incur enforcing these conditions against *you*.

Information on current fees and charges is available at <https://www.qantasmoney.com/credit-cards/> or on request by contacting *us* in one of the ways set out at the end of this booklet.

10. Solving problems

Refunds and payment reversals

On occasion, *you* may receive a refund (such as a credit) into *your Account* from *us* or a merchant. For example, this could be for goods or services *you* have purchased and then returned, or where *you* have successfully disputed a transaction. There may also be situations where we need to refund a fee or charge or interest to *you*, for example where an error or adjustment has been made.

How we apply a refund is different to how we apply payments. When you get a refund, we will apply it to *your Account* to reduce *your* outstanding balance. A refund is not treated as a payment by you. This means you must still pay us the *Total Minimum Payment Due* shown in *your* most recent statement by the due date(s), regardless of the value of any refund on *your Account*. The only exception to this is where the refund brings the outstanding balance on the day a payment is due to an amount that is lower than the payment that is due on that day. If this occurs, you must pay us the outstanding balance on the relevant due date. If you pay more than the outstanding balance on the relevant due date, *your Account* will have a credit balance.

If *your* refund is equal to, or more than, *your* outstanding balance, we will apply it to *your Account* in full, so that you will have a zero or credit balance. If you have a credit balance, it will be applied to any amount subsequently charged to *your Account*. We won't pay you interest on any credit balance.

If *your* refund is less than *your* outstanding balance, the refund will be applied to the unpaid balance of the original transaction type (for example, if it is a *Retail Purchase*, the refund will be applied to the unpaid *Retail Purchase Balance*). If there is any refund amount remaining, it will be applied based on the order of dates on which the balance for a transaction type was set up, with it being applied to the earliest first. However, if you have an *Instalment Plan*, it will be applied to the *Main Instalment Plan Balance* last.

If a payment is reversed (for example, where you make a payment by direct debit and we don't receive value for the direct debit), we will reverse *your* payment amount. In that case, the amount of the reversal will be treated as the same transaction types to which the payment was originally applied, except if a payment to an *Instalment Plan* is reversed, in which case the amount of the reversal will be treated as a *Retail Purchase*.

Error/dispute resolution

A complaint can be lodged using the customer service centre or by contacting *us* in one of the ways set out in Part C of this booklet under the sub-section titled “What you should do if you have a complaint?”.

We will investigate the complaint and try to resolve it quickly and fairly. If *you* are not satisfied with the result of the complaint, *you* can escalate the complaint to *our* Customer Resolutions team or *you* can raise the complaint with the Australian Financial Complaints Authority (AFCA) at:

GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

See Part C of this booklet for more information about *our* complaints process and how to lodge a complaint.

Transaction disputes and Chargebacks

If *you* have a transaction dispute (for example, if *you* have a problem with goods or services, if *you* believe *you* were charged the incorrect amount for a transaction or *you* were charged for an item *you* didn't receive) and the relevant transaction was processed through a *Network* *you* may have rights under the applicable *Network* rules to *Chargeback* the transaction.

We will pursue the *Chargeback* on *your* behalf if a right to do so exists. The result will be governed by the *Network's* *Chargeback* rules. It's important that *you* tell *us* about the dispute as soon as possible, as there are time limits on *our* ability to process a *Chargeback* on *your* behalf.

Please note that if *you* or an *Additional Cardholder* uses *your* *Account* to make a BPAY payment, *you* cannot claim a *Chargeback*. BPAY only allows refunds of mistaken, unauthorised or fraudulent payments.

Except as otherwise set out by law, for example the National Consumer Credit Code or the Australian Consumer Law, we are not otherwise responsible for any disputes between *you* and a merchant.

11. Changes

We may change the terms and conditions applicable to *your Account*, including changing any condition, *APR* and fees and charges.

We may tell *you* about a change by writing to *you* at *your* last known address (including electronically), by message on or with your statement, by advertisement in a newspaper, through *our* website or in other ways allowed by applicable laws or industry codes.

We may notify *you* of changes to *Annual Percentage Rates* or the amount of a fee or charge by publishing a notice electronically (e.g. on *our* website or through *Online Access*), without letting *you* know by SMS or email. We will follow any regulatory rules in place when we do this.

Generally, the following notice periods apply:

As soon as reasonably possible which may be after the change is made	Reducing <i>your</i> obligations (e.g. fees) or extending the time for payment Reducing <i>your Credit Limit</i> or <i>Total Cash Limit</i>
At least same day notice	Increasing an <i>APR</i>
No notice if the government publishes the change	Changes to government fees or charges on receipts or withdrawals
At least 30 days	Any other change we make other than those changes that we expressly agree with <i>you</i>

We will comply with any notice requirements in any applicable laws and codes (such as the *Banking Code of Practice* and *ePayments Code*).

12. Security and liability for losses for unauthorised electronic transactions

Reliance on *your* instructions

We are entitled to presume (unless contrary to the ePayments Code or these conditions), that the *Cardholder* has given any instructions identified by the *Cardholder's Identifier* (including *Card* number) and *Security Code*, and that they are valid and binding on you.

You must take care of *PINs* and other *Security Codes*

Security Codes allow access to *your Account* and in some cases *Cardholders* may be able to select or change them within limits we set. The security of *Card(s)* and *Security Code(s)* is very important. If *Cardholders* fail to observe these security requirements you may incur liability for any *Unauthorised Transaction*.

Cardholders MUST:

- sign the strip on the reverse side of the *Card* immediately upon receiving it;
- keep their *Security Code(s)* secret;
- not let anyone else use their *Card* and/or *Security Code* or *Identifier* and *Security Code*;
- use care to prevent anyone else seeing their *Security Code* (including when using an ATM or EFTPOS terminal) or overhearing their *Security Code*;
- take reasonable steps to protect a *Card* or *Security Code* from loss or theft; and
- immediately destroy any expired or cancelled physical *Card* by cutting it diagonally in half.

Cardholders MUST NOT choose a *Security Code* which is clearly identifiable with you (e.g. birth date or phone number or an alphabetical *Security Code* that is a recognisable part of their name) or which has an easily retrievable combination (e.g. 1234, BBBB).

Cardholder responsibilities when adding a Card to a payment device

If a Cardholder adds their Card to a payment device (like a mobile phone, wearable or tablet), it's also important to make sure no one else can access the payment device because they might be able to use a Card and transact on your Account.

You need to notify us of security breaches (including Unauthorised Transactions)

You should immediately notify us (and you must provide all required information) where any of the following security breaches has or is suspected to have occurred:

- a Card or Security Code is, lost, stolen or disclosed to someone else; or
- your Card, Identifier or Security Code has been used to effect an Unauthorised Transaction or has otherwise been misused.

We will then cancel the relevant Card and/or Security Code (where possible) and may cancel the Identifier. After cancellation, they must not be used again even if they are subsequently retrieved.

When are you liable for electronic Unauthorised Transactions?

We apply the ePayments Code to determine when you are liable for losses from an Unauthorised Transaction that is authorised without a physical signature. Some examples of where you are liable, not liable, and partially liable are set out below (the ePayments Code sets out more details).

YOU ARE NOT LIABLE for losses from an Unauthorised Transaction:

- using Cards, Identifiers or Security Codes that are forged, faulty, expired or cancelled or a Card or Security Code before the Cardholder received it;
- occurring after the underlying security breach was notified to us;

- that are caused by the same transaction being incorrectly debited more than once to *your Account*;
- where it is clear no *Cardholder* contributed to it (e.g. if it was caused by misconduct by *us* or others involved in the relevant networking arrangements); or
- that exceeds the *Credit Limit* or any applicable transaction limit.

This section does not apply to any transaction carried out by *you* or an *Additional Cardholder* or by anyone performing a transaction with *your* or an *Additional Cardholder's* knowledge and/or consent and/or authorisation (as applicable).

YOU ARE LIABLE for losses occurring up to notification of the security breach if a *Cardholder* has contributed to a loss by:

- compromising secrecy of a *Security Code* (e.g. by voluntarily disclosing it, or indicating it on the *Card* or on anything carried or kept with the *Card* or an *Identifier*) unless the *Cardholder* makes a reasonable attempt to protect the security of the *Security Code*; or
- unreasonably delaying notification of a security breach.

YOU ARE PARTIALLY LIABLE where a *Security Code* is required to perform the *Unauthorised Transaction* and it is unclear whether a *Cardholder* has contributed to a loss. In this case for the period commencing from the time the *Card*, *Identifier* or *Security Code* was misused, lost or stolen, until the time a *Cardholder* notifies *us*, *you* could be liable for the lesser of AU\$150, the actual amount lost, or the available funds in the *Account* at the time of the *Unauthorised Transaction*.

13. Things we aren't responsible for

We usually aren't liable in these circumstances

Unless these conditions or the law says otherwise, we will not be responsible to *you* for any loss incurred by *you* in any of the following situations:

- any problems with goods or services provided (or not provided) by a retailer/merchant. However we may be able to access a *Chargeback* in the event of issues (see section 10);
- where we cancel, suspend or close the *Account*, a *Card* or access to *Online Access* (see section 7), or otherwise decide not to provide further credit, or refuse to authorise or make a payment or payments (or any other transaction) in accordance with these conditions;
- where *our Online Access* or customer service centre is not available from overseas or at a particular time. These services are intended to be reasonably available, but may not be available 24/7, including where there are outages (e.g. power or systems) and where we require this (e.g. because of security or maintenance, or where we are not allowed to process a transaction);
- *you* have not provided *us* with complete and correct payment information; or
- circumstances beyond *our* reasonable control prevent or result in errors or delays to a funds transfer or payment.

Some circumstances where we are liable

Regardless of the above, we have minimum requirements imposed on *us* by the ePayments Code and laws like the Competition and Consumer Act 2010 (Cth). For example, these may imply warranties into a contract to protect *you*, such as a promise that the services are fit for their intended purposes. These laws may allow *us* to exclude liability if *you* acquire services as part of a business. To the extent permitted by law, we exclude liability under implied statutory conditions and warranties, or limit *our* liability under such warranties and

conditions to supplying the services again or paying the cost of that resupply.

In addition, we are liable for *your* loss if any electronic terminal (such as ATM and EFTPOS terminal) or the relevant electronic *Network* does not complete a transaction that it accepts in accordance with *your* instructions. *Our* liability is limited to the correction of errors and refunding charges or fees imposed if the *Cardholder* should have been reasonably aware that that the relevant electronic terminal or *Network* was unavailable or malfunctioning.

If the customer service centre should ever be temporarily unavailable, we will reimburse any loss arising between the time *you* or an *Additional Cardholder* (as applicable) attempted notification of a *Notifiable Event* and the actual time of notification, provided *you* or an *Additional Cardholder* subsequently gave such notice at the first reasonable opportunity.

13A. *Mistaken Internet Payments*

This section applies to *Mistaken Internet Payments* using the Pay Anyone functionality. It sets out important rules where the *Sending ADI* and the *Receiving ADI* have subscribed to the ePayments Code and:

- a *Cardholder* reports a *Mistaken Internet Payment* to us as the *Sending ADI*; or
- we, as the *Receiving ADI*, are notified by a *Sending ADI* that funds have been credited to *your Account* as the result of a *Mistaken Internet Payment* by its customer.

This section does not apply to BPAY payments. In this section:

- **Mistaken Internet Payment** means a payment made by a *Cardholder* through Pay Anyone where funds are paid into the account of an unintended recipient because the *Cardholder* entered or selected the wrong BSB number and/or account number or the wrong PayID (where available) or a PayID which belonged to the wrong person as the result of the *Cardholder's* error or the *Cardholder*

being advised of the wrong details. Currently, Pay Anyone functionality is generally only available in *Online Access* as part of a cash *Instalment Plan* or *Balance Transfer* offer that we may make available to you;

- **ADI** means Authorised Deposit-taking Institution and has the same meaning as the term in the Banking Act 1959 (Cth);
- the **Receiving ADI** is the *ADI* whose customer received an internet payment;
- the **Sending ADI** is the *ADI* whose customer has made an internet payment.

Cardholder's obligation

A *Cardholder*:

- (a) must take care to enter or select the correct information about the intended recipient of the funds, required when using Pay Anyone to make a payment. It is not always possible for us to recover funds from the unintended recipient;
- (b) should report a *Mistaken Internet Payment* to us as soon as possible by using one of the contact methods in the "Contact us" section at the end of this booklet.

We will acknowledge receipt of the report and the *Cardholder* should record or retain this acknowledgement.

Our obligations as a Sending ADI when we receive the Cardholder's report

- (a) *Obligation to investigate*

We will investigate a *Cardholder's* report of a *Mistaken Internet Payment*.

- (b) *Obligation to tell the Cardholder about the outcome*

We will tell the *Cardholder* about the outcome of a *Cardholder's* report of a *Mistaken Internet Payment*:

- i. in writing, and
- ii. within 30 *Business Days* of the day the report was made.

When a *Cardholder* makes a report, we as the *Sending ADI* and the *Receiving ADI* need to be satisfied that a *Mistaken Internet Payment* has occurred.

If we are not satisfied a *Mistaken Internet Payment* has occurred, we are not required to take any further action. We will tell you in writing within 30 *Business Days* from the time the *Cardholder* reported the *Mistaken Internet Payment*.

If we are satisfied that a *Mistaken Internet Payment* has occurred, we will send the *Receiving ADI* a request for return of the funds as soon as reasonably possible and by no later than 5 *Business Days* from the time the *Cardholder* reported the *Mistaken Internet Payment* to us. We are reliant on the *Receiving ADI* following its obligation to acknowledge our request and advise us within 5 *Business Days* if there are sufficient funds in their customer's account to cover the amount of the *Mistaken Internet Payment*.

If the *Receiving ADI* receives a request from us to return funds to us, but is not satisfied that a *Mistaken Internet Payment* has occurred, the *Receiving ADI* may seek their customer's consent to return the funds to you. If consent is provided to the *Receiving ADI*, we will return these funds to you as soon as practicable.

Process where both the *Sending ADI* and the *Receiving ADI* are satisfied a *Mistaken Internet Payment* has occurred and there are insufficient funds

This process applies where the *Sending ADI* and the *Receiving ADI* are satisfied a *Mistaken Internet Payment* has occurred.

If we are advised there are insufficient funds in the customer's account, we are reliant on the *Receiving ADI* using its discretion (which is guided by a number of factors in the ePayments Code) in deciding whether to pursue all or part of the funds from their customer. If the *Receiving ADI* decides to pursue the return of all the funds, it has an obligation to use reasonable endeavours to retrieve

the funds from their customer (e.g. facility payment by instalments).

If the *Receiving ADI* is unable to recover the funds from the unintended recipient, you will be liable for losses arising from the *Mistaken Internet Payment*.

Where the *Sending ADI* and the *Receiving ADI* are satisfied a *Mistaken Internet Payment* has occurred and there are sufficient funds

This table describes our obligations as a *Sending ADI* and the obligations of the *Receiving ADI* if satisfied that a *Mistaken Internet Payment* has occurred and there are sufficient credit funds available in the account of the unintended recipient to cover the payment.

A different process applies depending on when the *Cardholder* reported the *Mistaken Internet Payment* to us.

User reports the <i>Mistaken Internet Payment</i> to us	Obligation of <i>Receiving ADI</i> after receiving our request to return funds	Our obligation to pay you
Within 10 <i>Business Days</i> of making the payment	Funds must be returned to us within 5 <i>Business Days</i> (if practicable) of receiving our request to return the funds or such longer period as is necessary up to a maximum of 10 <i>Business Days</i> .	To return the funds to you as soon as practicable.

User reports the <i>Mistaken Internet Payment</i> to us	Obligation of <i>Receiving ADI</i> after receiving our request to return funds	Our obligation to pay you
<p>Between 10 <i>Business Days</i> and 7 months of making the payment</p>	<p>Complete investigation within 10 <i>Business Days</i> of receiving <i>our</i> request to return the funds.</p> <p>If satisfied a <i>Mistaken Internet Payment</i> has occurred:</p> <ul style="list-style-type: none"> i. prevent their customer withdrawing the <i>Mistaken Internet Payment</i> funds for a further 10 <i>Business Days</i>; ii. notify their customer they have a period of 10 <i>Business Days</i> to establish they are entitled to the funds. This period commences on the date their customer was prevented from withdrawing the funds; and 	<p>To return the funds to you as soon as practicable.</p>

User reports the <i>Mistaken Internet Payment</i> to us	Obligation of <i>Receiving ADI</i> after receiving our request to return funds	Our obligation to pay you
	iii. return funds to <i>us</i> within 2 <i>Business Days</i> of the end of the 10 day period described in ii. if their customer has not established they are entitled to the funds.	
After 7 months	Seek the consent of their customer to return funds. With the consent of their customer return the funds to <i>us</i> .	To return the funds to <i>you</i> as soon as practicable.

Complaints

For information about making a complaint about the outcome of a *Mistaken Internet Payment* report or how we have dealt with it, please see Part C.

Our obligations if we are notified about a *Mistaken Internet Payment* by another *ADI*

If we are notified by a *Sending ADI* that funds have been credited to *your Account* as the result of a *Mistaken Internet Payment* by its customer, we will act in accordance with the obligations of the *Receiving ADI* described in the ePayments Code and this section 13A including the obligations to return funds in *your Account* to the *Sending ADI* where applicable.

14. Conditions for specific *Payment Facilities*

Recurring Card Instructions

When a *Cardholder* gives a merchant a *Recurring Card Instruction* to debit amounts to a *Card*, you authorise us to pay any such amounts and charge them to your *Account*.

If a *Cardholder* has set up *Recurring Card Instructions*:

- the *Cardholder* needs to contact the merchant to cancel or change them – we usually cannot do this;
- if a *Card* is re-issued with a new *Card* number or expiry date, the *Cardholder* must contact the merchant to cancel or change the details of each *Recurring Card Instruction*. We may choose to cancel the *Recurring Card Instruction* or (unless the *Cardholder* tells us not to) provide the *Cardholder's* replacement *Card* details to update it. Our capacity to provide the replacement *Card* details depends on the functionality of our and the merchant's systems to do this. If the merchant participates in an account updater service, they may be given updated *Card* details when a *Card* is re-issued. You should check with the merchant to confirm if they participate. You may request to opt-out of the automatic update of *Card* details by contacting us.

You should tell us if unauthorised *Recurring Card Instructions* are charged to the *Account*.

Scheduled BPAY payments

We use reasonable endeavours to debit your *Account* on the days nominated by a *Cardholder* for scheduled BPAY payments, even if the day nominated is not a *Business Day*, but may not always do so. A scheduled BPAY payment is usually received within one *Business Day* of the payment date. If the day on which your *Account* is debited is not a *Business Day*, or if we or another payment system participant cannot process a payment on

that day, the payment will usually be received within *2 Business Days*.

If a *Card* is re-issued with a new *Card* number or expiry date, or reported lost or stolen, any scheduled BPAY payments will still be charged to the *Account* on the day(s) nominated by the *Cardholder*.

If your *Account* is closed or suspended, or if BPAY payments are suspended, then any scheduled BPAY payments that have been scheduled to occur will not be processed by *us*.

Online Access and the customer service centre

To use the customer service centre and *Online Access* you and *Additional Cardholders* will:

- be given or can select *Security Codes* to enable the use of the customer service centre or *Online Access*.
- enter the *Identifier/Card* number and any other codes we (or Qantas) require.

15. BPAY®

Application

We are a member of the BPAY Scheme which is an electronic payments scheme through which you and an *Additional Cardholder* can ask *us* (using *Online Access*) to make payment on your behalf to *Billers* who accept BPAY payments. We will notify you if we cease to be a member of the BPAY Scheme.

How to use the BPAY scheme

You and any *Additional Cardholder* must comply with these conditions to the extent that these conditions are not inconsistent with or expressly overridden by the BPAY terms. The BPAY terms set out below are in addition to those terms. If there is any inconsistency between these conditions and the BPAY terms in this section 15, the BPAY terms will apply to the extent of that inconsistency.

When a *Card* is used to pay a bill through the BPAY Scheme, we treat that payment as a *Retail Purchase*.

The receipt by a *Biller* of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between the payer and that *Biller*.

Valid payment direction

We will treat *your* or any *Additional Cardholder's* instruction to make a BPAY payment as valid if, when the instruction is given to *us*, *you* or that *Additional Cardholder* (as the case may be) correctly use any *Identifier* and *Security Code* required to access and make payments using *Online Access*.

Information you must give us

The information *you* or any *Additional Cardholder* must give *us* to instruct *us* to make a BPAY payment is:

- the “Biller Code” written on the bill near the BPAY Logo, and the customer reference number;
- the *Card* from which *you* or the *Additional Cardholder* wishes to make the payment;
- the amount of the payment *you* or the *Additional Cardholder* wishes to make; and
- the date the payment is to be made, if *you* or an *Additional Cardholder* schedule a payment to be made on a future date using *Online Access*.

We are not obliged to effect a BPAY payment if we are not given all of the above information or if any of the information given to *us* is inaccurate.

Payments

We will not accept an order to stop a BPAY payment once *you* have instructed *us* to make that BPAY payment.

You or an *Additional Cardholder* should notify *us* straight away if *you* become aware that *you* may have made a mistake (except when *you* make

an underpayment) when instructing *us* to make a BPAY payment, or if *you* did not authorise a BPAY payment that has been made from *your Account*. Sub-sections titled “Mistaken Payments, *Unauthorised Transactions* and *Fraud*”, “Mistaken Payments” and “Unauthorised Payments” describe when and how we will arrange for such a BPAY payment (other than in relation to an underpayment) to be refunded to *you*.

Subject to the sub-section titled “Payment Queries”, *Billers* who participate in the BPAY Scheme have agreed that a BPAY payment *you* or an *Additional Cardholder* make will be treated as received by the *Biller* to whom it is directed:

- on the date *you* make that BPAY payment, if *you* or an *Additional Cardholder* tell *us* to make the BPAY payment before 6pm (Melbourne time) on a *Business Day*;
- on the next *Business Day*, if *you* or an *Additional Cardholder* tell *us* to make a BPAY payment after 6pm (Melbourne time) on a *Business Day*, or on a non *Business Day*; or
- if available on the day *you* or an *Additional Cardholder* have nominated for a scheduled payment to take place or where this day is not a *Business Day* on the next *Business Day*.

Delay may occur in processing a BPAY payment where:

- there is a public or bank holiday on the day after *you* or an *Additional Cardholder* tell *us* to make a BPAY payment;
- *you* or an *Additional Cardholder* tell *us* to make a BPAY payment either on a day which is not a *Business Day* or after 6pm (Melbourne time) on a *Business Day*;
- another financial institution participating in the BPAY Scheme does not comply with its obligations under the BPAY Scheme; or
- a *Biller* fails to comply with its obligations under the BPAY Scheme.

While it is expected that any delay in processing under this agreement for any reason set out above will not continue for more than one *Business Day*, any such delay may continue for a longer period.

You and any *Additional Cardholder* must be careful to ensure that you tell us the correct amount you or an *Additional Cardholder* wish to pay. If you or an *Additional Cardholder* instruct us to make a BPAY payment and later discover that the amount you or an *Additional Cardholder* told us to pay was less than the amount needed to pay, another BPAY payment can be made for the difference between the amount actually paid to a *Biller* and the amount needed to pay.

If you or an *Additional Cardholder* discover that the amount you or an *Additional Cardholder* instructed us to pay was more than the amount due to the *Biller*, you must contact the *Biller* to negotiate any refund.

Liability and ePayments Code

If you are liable for an unauthorised or fraudulent payment and the ePayments Code applies, then your liability is limited to the lesser of:

1. the amount of that unauthorised or fraudulent payment; and
2. the limit (if any) of your liability set out in these conditions.

If point 2. applies, we will be liable to you for the difference between the amount for which you are liable and the amount of the unauthorised or fraudulent payment.

Mistaken payments, Unauthorised Transactions and fraud

We will attempt to make sure that your or an *Additional Cardholder's* BPAY payments are processed promptly by the participants in the BPAY Scheme, including those *Billers* to whom the BPAY payments are to be made. You or any *Additional Cardholder* must promptly tell us if:

- *you* or an *Additional Cardholder* become aware of any delays or mistakes in processing *your* BPAY payments;
- if *you* or an *Additional Cardholder* did not authorise a BPAY payment that has been made from *your Account*; or
- if *you* or an *Additional Cardholder* think that *you* have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such matters in relation to *your* or an *Additional Cardholder's* BPAY payments in the way described in this sub-section. However, except as set out in the sub-section titled “Liability and ePayments Code”, section 1A and section 13 and to the extent that a transaction was permitted by *you* or an *Additional Cardholder*, we will not be liable for any loss or damage *you* suffer as a result of using the BPAY Scheme.

The longer the delay between when *you* or an *Additional Cardholder* tell *us* of the error and the date of *your* BPAY payment, the more difficult it may be to perform the error correction. For example, we or the *Biller* may not have sufficient records or information available to *us* to investigate the error. If this is the case, *you* may need to demonstrate that an error has occurred, based on *your* own records, or liaise directly with the *Biller* to correct the error.

Mistaken payments

If a BPAY payment is made to a person or for an amount, which is not in accordance with *your* or any *Additional Cardholder's* instructions (if any), and *your Account* was debited for the amount of that payment, we will credit that amount to *your Account*. However, if *you* or an *Additional Cardholder* were responsible for a mistake resulting in that payment and we cannot recover the amount of that payment from the person who received it within 20 *Business Days* of *us* attempting to do so, *you* must pay *us* that amount.

Unauthorised payments

If a BPAY payment is made in accordance with a payment direction, which appeared to *us* to be from *you* or an *Additional Cardholder* (or on *your* or their behalf) but for which *you* did not give authority, we will credit *your Account* with the amount of that unauthorised payment where we agree that *you* or that *Additional Cardholder* did not give *your* or their authority. However, *you* must pay *us* the amount of that unauthorised payment if:

- we cannot recover, within 20 *Business Days* of *us* attempting to do so, that amount from the person who received it; and
- the payment was made as a result of a payment direction, which did not comply with *our* prescribed security procedures for such payment directions as set out in these terms and conditions or as advised by *us*.

If we are able to recover part of the amount of that payment from the person who received it, *you* must only pay *us* the amount of payment that was not able to be recovered.

Fraudulent payments

If a BPAY payment is induced by the fraud of a person involved in the BPAY Scheme, then that person should refund *you* the amount of the fraud-induced payment. However, if that person does not refund *you* the amount of the fraud induced payment, *you* must bear the loss unless some other person involved in the BPAY Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund *you* the amount of the fraud-induced payment that is not refunded to *you* by the person that induced the fraud.

Resolution principles

If a BPAY payment *you* or any *Additional Cardholder* have made falls within the type described in the sub-section titled “Unauthorised Payments” and also the sub-section titled “Mistaken Payments” or the sub-section titled “Fraudulent Payments”,

then we will apply the principles stated in the sub-section titled “Unauthorised Payments”. If a BPAY payment *you* or any *Additional Cardholder* have made falls within both the types described in sub-sections titled “Mistaken Payments” and “Fraudulent Payments”, then we will apply the principles stated in the sub-section titled “Fraudulent Payments”.

No “Chargebacks”

Except where a BPAY payment is a mistaken payment referred to in the sub-section titled “Mistaken Payments”, an unauthorised payment referred to in the sub-section titled “Unauthorised Payments”, or a fraudulent payment referred to in the sub-section titled “Fraudulent Payments”, BPAY payments are irrevocable. No refunds will be provided through the BPAY Scheme where *you* have a dispute with the *Biller* about any goods or services *you* may have agreed to acquire from the *Biller*. Any dispute must be resolved with the *Biller*.

Important

Even where *your* or an *Additional Cardholder’s* BPAY payment has been made using a credit card account or a charge card account, no “Chargeback” rights will be available under BPAY Scheme rules.

Biller consent

If *you* or an *Additional Cardholder* tell *us* that a BPAY payment made from *your Account* is unauthorised, *you* must first give *us* your written consent addressed to the *Biller* who received that BPAY payment, consenting to *us* obtaining from the *Biller* information about *your* account with that *Biller* or the BPAY payment, including *your* customer reference number and such information as we reasonably require to investigate the BPAY payment. If *you* do not give *us* that consent, the *Biller* may not be permitted under law to disclose to *us* the information we need to investigate or rectify that BPAY payment.

Payment queries

If, in relation to a transaction, we fail to observe the appropriate procedures for complaint investigation and resolution, allocation of liability and communication of the reasons for *our* decision, and such failure prejudices the outcome of *our* investigation of the complaint or delayed its resolution, we may be liable for part or all of the amount of the transaction which is the subject of the complaint.

Cut off times

Generally, any withdrawal or deposit will be processed on the day instructions are received, provided *your* or an *Additional Cardholder's* instructions are complete and received by *us* before 6pm (Melbourne time) on any *Business Day*. Any transaction outside these times may be processed on the following *Business Day*. A payment may take longer to be credited to a *Biller* if *you* tell *us* to make a payment on a Saturday, Sunday or a public holiday or if another participant in the BPAY Scheme does not process a payment as soon as they receive its details.

When a Biller cannot process a payment

If we are advised that *your* payment cannot be processed by a *Biller*, we will:

- advise *you* or an *Additional Cardholder* of this;
- credit *your Account* with the amount of the BPAY payment; and
- take all reasonable steps to assist *you* or an *Additional Cardholder* in making the BPAY payment as quickly as possible.

Account records

You should check *your Account* records carefully and promptly report to *us* as soon as *you* become aware of any BPAY payments that *you* think are errors or are BPAY payments that *you* or an *Additional Cardholder* did not authorise or *you* think were made by someone else without *your* or an *Additional Cardholder's* permission.

Privacy

If you register to use the BPAY Scheme, *you* and any *Additional Cardholder* agree to our disclosing to *Billers* nominated by *you* or an *Additional Cardholder*, and if necessary the entity operating the BPAY Scheme (BPAY Pty Ltd) or any other participant in the BPAY Scheme and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY Scheme:

- such personal information (for example name, email address and the fact that *you* and any *Additional Cardholder* are our Customer) as is necessary to facilitate registration for or use of the BPAY Scheme; and
- such transactional information as is necessary to process a BPAY payment made on *your Account*. BPAY payment information will be disclosed by BPAY Pty Ltd, through its agent, to the *Biller's* financial institution.

You and *Additional Cardholders* must notify *us*, of any personal information changes and *you* and *Additional Cardholders* consent to *us* disclosing any updated personal information to all other participants in the BPAY Scheme referred to in this sub-section, as necessary.

You and *Additional Cardholders* can request access to information held by:

- *us*, by contacting *us* in one of the ways set out in Part B: Privacy;
- BPAY Pty Ltd ABN 69 079 137 518 (BPAY) by phone: (02) 8252 0500, email: info@bpay.com.au or in writing to Level 4, 3 Rider Blvd, Rhodes NSW 2138; or
- BPAY's agent, Cardlink Services Limited ABN 60 003 311 644 by phone: (02) 9646 9222 or in writing to Level 4, 3 Rider Blvd, Rhodes NSW 2138.

If personal information about *you* or an *Additional Cardholder* as detailed above is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process a requested BPAY payment.

16. General matters

Processing transactions and your Account balance

A transaction becomes part of the daily unpaid balance of *your Account* from its *Transaction Date*. Transactions may be processed on the day they are made or on a later *Business Day*. We may assign as their *Transaction Date* either the day on which they are made, or the day of processing. Interest charges, fees, charges and expenses charged to *your Account* become part of *your* daily unpaid balance, on the day they are charged to *your Account*.

We may adjust the balance of *your Account* to rectify any processing error or because a payment to the *Account* has been dishonoured. We may also adjust the balance of *your Account* so as to accurately reflect when a transaction was made and the legal obligations between *you* and *us*.

Credit balance

If *your Account* has a credit balance (for example because *you* overpay an amount which is due to *us* or a refund is processed to *your Account*), we will not pay interest on that credit balance. We may pay the credit balance to *you* by sending *you* a cheque in the post, paying it into another *Account* *you* hold with *us* or in some other way (unless it is unclaimed money) but will take reasonable steps to provide notice to *you* if we do so.

Codes of conduct

Where the ePayments Code and/or *Banking Code of Practice* apply, relevant provisions of those code(s) will apply to *your Account* and we will comply with them. We will provide *you* with a copy of the *Banking Code of Practice* on request or *you* can access a copy from the Australian Banking Association's website <https://www.ausbanking.org.au/>.

Assignment

Subject to applicable laws, we may sell, transfer or assign any of *our* rights or obligations relating to *your Account* to anyone without *your* consent. We will notify *you* of any sale, transfer, assignment or related arrangements if they have the effect of replacing *us* as the provider of credit to *you*, replacing *us* as the entity responsible for decisions about *your Account*, cause detriment whether financial or otherwise to *you*, or limit or reduce *your* rights under these conditions. Neither *you* nor any *Additional Cardholder* may sell, transfer or assign *your* or their rights and obligations relating to *your Account* without *our* consent.

Governing law and jurisdiction

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.

Severability

If any of these conditions are, for any reason, invalid, illegal or unenforceable, it is to be read down to the extent of the issue, and the remaining provisions will remain valid and enforceable.

Commission

We may pay commission to a third party in relation to *your Account*. If it is ascertainable, we state the commission amount payable in *your Financial Table*.

Additionally, Qantas may pay commission to the providers of the third-party credit card comparison sites or email list providers' digital advertising platform where the credit application was received through their site or platform for the introduction of *your* credit contract.

Waiver and exercise of rights

A single or partial exercise of a right by *us* does not preclude another exercise or attempted exercise of

that right or the exercise of another right. Failure by *us* to exercise or delay in exercising a right does not prevent its exercise or operate as a waiver.

Unacceptable Account Conduct

We seek to protect *our* customers from harm arising from unlawful use of, or financial abuse conducted through, *our* products. We recognise financial abuse may happen to anyone and can include forms of family and domestic violence or elder abuse.

We will investigate instances where we identify or are made aware that an *Account* is being used in a financially abusive manner, including coercive or controlling behaviour to limit a person's access to or use of funds.

We may reasonably exercise *our* rights in these terms and conditions to close, cancel or suspend use of a *Card*, access to *Online Access* or *your Account*, or not agree to a *Credit Limit* increase if we reasonably consider it appropriate to protect a customer or another person from financial abuse. You can find more information about family and domestic violence and how to get support if you need it at <https://support.qantasmoney.com/customersupport/family-and-domestic-violence>.

17. Dictionary

Interpretation

Unless the context requires another meaning, a reference to a document (including these conditions) is a reference to that document as changed or replaced. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning. Headings are for convenience only and do not affect interpretation.

Definitions

Some definitions in relation to *Instalment Plans* are set out in section 5, and for *Mistaken Internet Payments* are set out in section 13A, and not here.

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

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

Annual Percentage Rate (APR) means the Annual Percentage Rate or rates per annum used to calculate interest charges for *your Account*. Those rates appear on *your* statement and the initial rates were set out in the *Financial Table*.

Available Credit means the difference between the *Credit Limit* and the sum of the outstanding balance and any transactions and other amounts not yet charged to *your Account*.

Balance Transfer means an outstanding balance moved from a credit card or other credit account with another lender to *your Account*.

Balance Transfer Fee means the fee (if applicable) that applies to a *Balance Transfer*.

Balance Transfer Term means the period to which a promotional rate applies to a *Balance Transfer* offer.

Banking Code of Practice means the “Banking Code of Practice”, or any superseding publication published by the Australian Banking Association Inc.

Biller means a merchant who accepts BPAY payments.

Business Day means a day unless that day is:

- (a) a Saturday or Sunday; or
- (b) a day gazetted as a public holiday throughout all of Australia. This will not include a day that is only a State, Territory or regional public holiday.

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

Card Balance means the *Closing Balance* less any *Main Instalment Plan Balance(s)*, *Instalment Fee*, *Initial Interest Charge* and *Monthly Instalment* for that *Statement Period*, and *Overdue Instalment Amounts*.

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

Cash Advance means:

- (a) a transaction where cash or its equivalent is obtained. It includes the purchase of traveller's cheques, money order and wire transfers, as well as any gambling transaction or transaction to invest in shares or other financial product or related to crypto currency (if these are unable to be blocked by us);
- (b) any other amount that these terms and conditions or the terms of a *Special Promotion* say incurs interest, or interest is calculated, at the *APR* applicable to Cash Advances or is treated as a Cash Advance.

Chargeback means a transaction that is returned to a merchant to seek a refund after dispute by a *Cardholder* and, where relevant, the procedures for achieving this.

Closing Balance means the total amount outstanding on *your Account* at the end of the *Statement Period*.

Credit Limit means the maximum amount of credit we tell *you* in writing you can have on *your Account*.

Financial Table means the Financial Table in the document that forms part of *your* credit contract. The terms in it can be varied from time to time in accordance with these conditions.

Identifier means information including an *Account* number, *Card* number and *Card* expiry date, which is known to *you* or an *Additional Cardholder* and which need not be kept secret.

Initial Interest Charge means the interest charged on the *Instalment Plan* in the *Statement Period* when the *Instalment Plan* is set up, as described in section 5.

Instalment Fee means the fee that may apply for setting up an *Instalment Plan*.

Instalment Plan means a plan under which a particular balance is scheduled to be paid off in a specified number of instalments. See section 5.

Interest Free Days Payment means the amount that *you* need to pay to keep or start a new interest free

days period for the *Retail Purchase Balance* if you have an *Instalment Plan* or *Balance Transfer*.

Legitimate Interests means:

- (a) our legitimate funding, business, risk management, prudential or security requirements; or
- (b) any other requirements that are reasonably necessary to protect us against a material risk that a monetary default will occur.

Main Instalment Plan Balance has the meaning given in section 5 of Part A.

Minimum Payment Due means the payment described as that in *your* statement. The *Financial Table* explains how it is calculated.

Monthly Instalment means the monthly repayment instalment under an *Instalment Plan*.

NAB/our/us/we/The Qantas Money Credit Card Team 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.

Network means the organisations, institutions and schemes through which transactions may be performed on *your Account*.

Notifiable Event means where a *Card* or *Security Code* is, lost, stolen or disclosed to someone else, or where a *Card*, *Identifier* or *Security Code* has been used to effect an *Unauthorised Transaction* or has otherwise been misused.

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>.

Overdue Amount means any amount that you were obliged to pay in respect of a previous *Statement Period*, but did not pay by the *Payment Due Date*.

Overdue Instalment Amount has the meaning given in section 5 of Part A.

Overlimit Amount means the amount by which *your Account* balance exceeds *your Credit Limit*. Overlimit Amounts are due and payable immediately from the date you exceeded the *Credit Limit*.

Payment Due Date means the date specified in *your* statement as the date by which payment of the *Minimum Payment Due* must be made.

Payment Facility means *Cards, Online Access*, the customer service centre, *Recurring Card Instructions*, and BPAY.

PIN means the personal identification number we allocated to a *Card* or selected by a *Cardholder*.

Privacy Act means the *Privacy Act 1988 (Cth)*.

Qantas Points means the frequent flyer points earned by *Cardholders* on eligible transactions (as that is defined in the Qantas Money Rewards Terms and Conditions) and which the rewards program instructs Qantas to credit to the primary *Cardholder's* Qantas Frequent Flyer Membership Account, which are subject to the Qantas Frequent Flyer Terms and Conditions.

Recurring Card Instruction means an instruction from a *Cardholder* to a merchant to charge amounts to the *Card* (using the *Card* number) on an ongoing basis. See Part A, section 2, Use of Cards and the *Account*.

Retail Purchase means any:

- (a) purchase of goods or services that is not a *Cash Advance*;
- (b) other amount that these terms and conditions or the terms of a *Special Promotion* say incurs interest, or interest is calculated, at the *APR* applicable to *Retail Purchases*, is treated as a *Retail Purchase* transaction type or part of the *Retail Purchase Balance*, excluding *Overdue Instalment Amounts*.

Retail Purchase Balance means the outstanding balance of all *Retail Purchases*.

Security Code means a *Cardholder's PIN*, online password, or any other password or information used to access or transact on the *Account* and which is known to the *Cardholder* and is intended to be known only to the *Cardholder* and which we require the *Cardholder* to keep secret.

Statement Period means the period to which a statement applies. See section 8.

Special Promotion means any promotional offer we make available to *you*, that is not an *Instalment Plan* or *Balance Transfer*.

Total Cash Limit means the total amount of *Cash Advances* that can be made on *your Account* at any time. This is generally the same as *your Credit Limit* unless we notify *you* otherwise. See section 2.

Total Minimum Payment Due has the meaning set out in the *Financial Table*.

Transaction Date means the date we assign to a transaction on *your Account*, which could be the day a transaction is made or the day it is processed. See section 16.

Unauthorised Transaction means a transaction, made without a *Cardholder's* knowledge, consent or authorisation.

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

Part B: Privacy

In this section Part B: Privacy “*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;
 - 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 don't 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

Part C: Credit Guide

This Part applies if *your Account* is regulated by consumer credit legislation. It may not all be relevant for *Accounts* that are designated as “*Business Accounts*”.

This Credit Guide and other disclosure documents that we may give *you*, are important documents. These documents are all written in English.

You need to ensure that *you* read and understand these documents before *you* make a decision to obtain credit.

If *you* are unable to read English *you* should get help from an independent translator to interpret this material.

What is a Credit Guide?

This Credit Guide is designed to assist *you* in understanding the credit services offered by National Australia Bank Limited ABN 12 004 044 937, AFSL and Australian Credit Licence 230686 (“the Credit Provider”) in relation to Qantas Money Credit Cards. The *Credit Provider* holds an Australian Credit Licence (ACL) issued by the Australian Securities and Investments Commission (ASIC). In this Credit Guide “*we*”, “*our*” and “*us*” means the *Credit Provider*. This Credit Guide outlines the types of credit services and credit contracts that the *Credit Provider* provides, gives information on the *Credit Provider’s* obligations to *you* with respect to providing those services, and if necessary, how to make a complaint.

How you can contact us?

You can contact the *Credit Provider* by:

- Logging in and chatting with *us*; or
- Calling 1300 992 700.

How do we engage in credit activities and provide credit services?

The *Credit Provider* engages in credit activities by entering into credit contracts with *you*. These contracts include:

- Credit cards
- Revolving lines of credit or personal loans
- Temporary or ongoing *Credit Limit* increases

The *Credit Provider* provides credit services to *you* by:

- suggesting to *you* or assisting *you* with applying for new credit products;
- at *your* request, assisting *you* to increase limits on *your* credit products; or
- suggesting to *you* that *you* remain in a credit product.

The *Credit Provider* also engages third parties to provide credit services to *you*.

How will we provide credit contracts to meet your needs and circumstances?

Before entering into a credit contract with *you* for new or increased credit, the *Credit Provider* will perform a credit assessment. This assessment will involve making enquiries as to *your* financial circumstances, an assessment of *your* requirements and objectives, and performing certain verifications of the financial information.

The purpose of the assessment is to check, based on the information supplied, that *you* will be able to comply with the credit contract or *Credit Limit* increase agreement and that complying will not create a situation of substantial hardship for *you*, and to ensure that the contract meets *your* needs and objectives. This is a legal obligation of the *Credit Provider*.

If it is likely that *you* will only be able to meet *your* repayment obligations by selling *your* principal place of residence, it must generally be presumed that *you* would only be able to comply with *your* obligations with substantial hardship, and such a

credit contract or *Credit Limit* increase agreement will not be entered into.

It is important that *you* provide complete and accurate information about *your* current financial situation, and also about any likely future changes that may impact *your* ability to repay the loan without facing financial hardship.

Obtaining a copy of the credit assessment

Before entering into the credit contract or *Credit Limit* increase agreement, *you* may request a written copy of the credit assessment, in which case the assessment must be supplied before the contract is entered into.

You may also request a copy of the credit assessment at any time during the 7 years after the day the credit contract is entered into or the limit increased. In this case, if the request is made within the first 2 years, then the assessment must be supplied to *you* within 7 *Business Days*. If the request is made beyond the first 2 years, then the assessment must be supplied to *you* within 21 *Business Days*. There is no charge for the supply of the credit assessment.

Note: We are not required to provide *you* a copy of the assessment if the credit application or increase has been declined.

What should you do if you have a complaint?

If *you* have a complaint about the service provided to *you*, *you* can lodge *your* complaint in one of the following ways:

- By phone: call *us* on 1300 861 537 Monday to Friday, 8am to 6pm (Melbourne time)
- By email: Email *us* anytime at customerresolutions@creditcards.qantasmoney.com
- In writing: Post *your* written complaint to:
Qantas Money Credit Cards –
Customer Resolutions
Reply Paid 2870
Melbourne VIC 8060

Once you have contacted us, we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly, however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. If we are unable to resolve your complaint within 30 days (or within 21 days if it involves a hardship notice, default notice or request to postpone enforcement), we will:

- (a) tell you the reasons for the delay;
- (b) tell you the date by which you can reasonably expect to hear the outcome of our investigation; and
- (c) give you monthly updates on the progress;
- (d) tell you about your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
- (e) provide you with contact details for AFCA (also set out below).

For complaints involving hardship notice, default notice or request to postpone enforcement, exceptions apply to the 21 day timeframe if we do not have sufficient information to make a decision or we reach an agreement with you.

If we require further information from you, then we will request it within 21 days of receiving the complaint.

We also have a Customer Advocate whose role is to promote fair customer outcomes, advise and guide our complaints teams on how best to resolve complaints, and recommend changes to our bank policies, procedures and processes.

Alternate dispute resolution paths

If, despite our best efforts, you feel the dispute resolution process was not fair, or you remain unhappy with the outcome, you can refer your complaint to:

- **The Australian Financial Complaints Authority (AFCA).** AFCA offers an independent alternative

dispute resolution service to customers who have been through *our* internal complaint process.

How to contact AFCA

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

- **The Australian Securities and Investments Commission (ASIC)** also has a free information line on 1300 300 630 that can be used to get more information on *your* rights, and how to make a complaint.

Part D: Information Statement

This Part applies if *your Account* is regulated by consumer credit legislation. It may not all be relevant for *Accounts* that are designated as “Business Accounts”.

Things you should know about your proposed credit contract

This statement tells *you* about some of the rights and obligations of *yourself* and *your* credit provider. It does not state the terms and conditions of *your* contract.

If *you* have any concerns about *your* contract, contact the credit provider and, if *you* still have concerns, the AFCA scheme, or get legal advice.

THE CONTRACT

1. How can I get details of my proposed credit contract?

Your credit provider must give *you* a pre-contractual statement containing certain information about *your* contract. The pre-contractual statement, and this document, must be given to *you* before *your* contract is entered into.

2. How can I get a copy of the final contract?

If *you* want another copy of *your* contract, write to *your* credit provider and ask for one. *Your* credit provider may charge *you* a fee. *Your* credit provider has to give *you* a copy:

- within 14 days of *your* written request if the original contract came into existence 1 year or less before *your* request; or
- otherwise within 30 days of *your* written request.

3. Can I terminate the contract?

Yes. *You* can terminate the contract by writing to the credit provider so long as:

- *you* have not obtained any credit under the contract; or

- a *Card* or other means of obtaining credit given to *you* by *your* credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, *you* will still have to pay any fees or charges incurred before *you* terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay *your* credit provider the amount required to pay out *your* credit contract on the day *you* wish to end *your* contract.

5. How can I find out the payout figure?

You can write to *your* credit provider at any time and ask for a statement of the payout figure as at any date *you* specify. *You* can also ask for details of how the amount is made up.

Your credit provider must give *you* the statement within 7 days after *you* give *your* request to the credit provider. *You* may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest *you* can be charged depends on the actual time money is owing. However, *you* may have to pay an early termination charge (if *your* contract permits *your* credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if *your* contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- *you* get at least same day notice for a change to an *Annual Percentage Rate*. That notice may be a written notice to *you* or a notice published by *your* credit provider.
- *you* get 20 days' advance written notice for:
 - a change in the way in which interest is calculated; or

- a change in credit fees and charges; or
- any other changes by *your* credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. *You* should first talk to *your* credit provider. Discuss the matter and see if *you* can come to some arrangement.

If that is not successful, *you* may contact the AFCA scheme. The AFCA scheme is a free service established to provide *you* with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted at 1800 931 678 (free call), info@afca.org.au, www.afca.org.au and by writing to GPO Box 3, Melbourne VIC 3001.

Alternatively, *you* can go to court. *You* may wish to get legal advice, for example from *your* community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at www.asic.gov.au.

INSURANCE

10. Do I have to take out insurance?

Your credit provider can insist *you* take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, *you* can decide if *you* want to take out insurance or not. If *you* take out insurance, the credit provider cannot insist that *you* use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if *you* have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by *your* credit provider. In that case the insurer must give *you* a

copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if *you* acquire an interest in any such insurance policy which is taken out by *your* credit provider then, within 14 days of that happening, *your* credit provider must ensure *you* have a written notice of the particulars of that insurance.

You can always ask the insurer for details of *your* insurance contract. If *you* ask in writing *your* insurer must give *you* a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform *you* if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give *you* a refund or credit unless the insurance is to be arranged with another insurer.

GENERAL

14. What do I do if I cannot make a repayment?

Get in touch with *your* credit provider immediately. Discuss the matter and see if *you* can come to some arrangement. *You* can ask *your* credit provider to change *your* contract in a number of ways:

- to extend the term of *your* contract and reduce payments;
- to extend the term of *your* contract and delay payments for a set time; or
- to delay payments for a set time.

15. What if my credit provider and I cannot agree on a suitable arrangement?

If the credit provider refuses *your* request to change the repayments, *you* can ask the credit provider to review this decision if *you* think it is wrong.

If the credit provider still refuses *your* request *you* can complain to the AFCA scheme. Further details about this scheme are set out below in question 17.

16. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

17. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED AT 1800 931 678 (FREE CALL), INFO@AFCA.ORG.AU, WWW.AFCA.ORG.AU AND BY WRITING TO GPO BOX 3, MELBOURNE VIC 3001.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

Contact us

Report security issues 24 hours a day

Access the Qantas Money Credit Cards App or log in to <https://www.qantasmoney.com/credit-cards> to report a lost or stolen Card and request a replacement.

Alternatively, you can call us on 1300 992 700 from within Australia or +61 2 8222 2569 from overseas 24 hours a day, 7 days a week:

- to report lost or stolen Cards, devices or Security Codes;
- if you need any assistance with any Payment Facility;
- if you need general descriptive information on Account opening procedure, our obligations regarding the confidentiality of your instructions, complaint handling procedures, you informing us when you are in financial difficulty or the advisability of you reading the terms and conditions applicable to your Account in full; or
- if you need to obtain current details of limits, fees, charges and interest rates.

For more information visit

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

If you are calling within Australia **1300 992 700**

If you are calling outside Australia **+61 2 8222 2569**

For general correspondence or to notify us of things please:

- Log in and chat with us;
- Call 1300 992 700; or
- Write to:
Qantas Money Credit Cards
GPO Box 9992
Melbourne VIC 3001

For privacy related enquiries:

- Login and chat with *us*;
- Call 1300 992 700; or
- Write to:
Qantas Money Credit Cards - Privacy
GPO Box 9992
Melbourne VIC 3001

For accessibility and disability support information, please visit

[https://support.qantasmoney.com/
customer-support/accessibility-and-disability-
support](https://support.qantasmoney.com/customer-support/accessibility-and-disability-support)

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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.

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