

Variation Notice



QANTAS
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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.

Our/us/we means NAB.

This variation notice provides full details of the changes, as they apply to *your Financial Table* for *your* Qantas Money Titanium Credit Card Account.

These changes will be effective from **10 December 2025**.

It is important that *you* read this notice carefully and keep a copy of it for *your* records.

What are the changes

Annual Additional Cardholder Fee

We’re making changes to when a pro rata Annual Additional Cardholder Fee may be calculated and charged for new Additional Cardholders added to *your* Account from 10 December 2025:

Current Wording	New Wording Effective 10 December 2025
\$100 per Additional Cardholder, debited to your Account on the last day of the Statement Period in which an Additional Cardholder is added to your Account or on first use of the Account (whichever is later).	\$100 per Additional Cardholder, debited to your Account on the last day of the Statement Period in which an Additional Cardholder is added to your Account or on first use of the Account (whichever is later).

Current Wording	New Wording Effective 10 December 2025
This will be calculated and debited pro rata per Additional Cardholder from the month the Additional Cardholder is added until the month before the anniversary of the day we approved your Account, so long as the Account is used within 12 months from the day we approved your Account. After that, \$100 per Additional Cardholder will be debited each year on the same day as your Annual Fee.	If the Additional Cardholder is added to your Account after first use of the Account and in a Statement Period other than the one in which the anniversary of the day we approved your Account occurs, this will be calculated and debited pro rata in respect of that Additional Cardholder from the month the Additional Cardholder is added until the month before the anniversary of the day we approved your Account. After that, \$100 per Additional Cardholder will be debited each year on the same day as your Annual Fee.



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