

# Qantas Money Titanium Credit Card Benefit Terms and Conditions

- Lounge Invitation Benefit
- Discounted Fares Benefit
- Status Credit Benefit
- Qantas Wine Benefit
- Qantas Wellbeing App Benefit

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.

# Contents

1.	Meaning of Words . . . . .	3
2.	Participation . . . . .	6
3.	<i>Lounge Invitation Benefit</i> . . . . .	8
4.	<i>Discounted Fares Benefit</i> . . . . .	9
5.	<i>Status Credit Benefit</i> . . . . .	12
6.	<i>Qantas Wine Benefit</i> . . . . .	13
7.	<i>Qantas Wellbeing App Benefit</i> . . . .	14

# Introduction

These Terms and Conditions set out when you are eligible for the *Lounge Invitation Benefit*, *Discounted Fares Benefit*, *Status Credit Benefit*, *Qantas Wine Benefit*, and *Qantas Wellbeing App Benefit* all of which are *Special Features* of the Qantas Money Titanium Credit Card. These Terms and Conditions will apply to you if you have been issued with a Card as the *Primary Cardholder*.

## 1. Meaning of Words

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

**Account** means your Qantas Money Titanium unsecured credit facility with us. For the avoidance of doubt, these Terms and Conditions do not apply to the Qantas Money Everyday or Qantas Money Platinum unsecured credit facilities.

**Anniversary Year** means the rolling 12 month period from the date the *Account* is approved by us.

**Card** means your Qantas Money Titanium Credit Card.

**Cardholder** means a holder of a Qantas Money Titanium Credit Card and any additional cardholder.

**Complimentary Lounge Invitation or Lounge Invitation** means a complimentary invitation to a Lounge, as governed by the *Qantas Airport Lounge Access Terms and Conditions*.

**Discounted Fares Benefit** means a discount, as advertised in the relevant promotion, on the base fare (excluding taxes, fees and carrier charges) of selected domestic and international flights.

**Lounge** means eligible domestic Qantas Club and Qantas-operated International Business Lounges (excludes Los Angeles, Tom Bradley Terminal).

**Lounge Invitation Benefit** means access to Qantas *First Lounges*, domestic Qantas Club or Qantas operated International Business Lounges as governed by the *Qantas Airport Lounge Access Terms and Conditions*.

**First Lounge** means Qantas-operated First Lounges in Sydney, Melbourne, and Los Angeles.

**Mixed-Class Flight Itinerary** means an itinerary that includes one or more flights and more than one of the following travel classes: 'Economy', 'Premium Economy', 'Business' and 'First'.

**Multi-City Flight Itinerary** means an itinerary that includes two or more flights (excluding an itinerary that includes only a return flight), and which is referred to by Qantas as a 'multi-city itinerary'.

**NAB/our/us/we** 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.

**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>.

**Primary Cardholder** means the person in whose name the Account is held and who is responsible for all transactions on the Account.

**Qantas** means Qantas Airways Limited ABN 16 009 661 901, its successors and assigns.

**Qantas Airport Lounge Access Terms and Conditions** has the meaning given in section 2.2.

**Qantas Conditions of Carriage** has the meaning given in section 2.2.

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

**Qantas Frequent Flyer Terms and Conditions** has the meaning given in section 2.2.

**Qantas Points** means frequent flyer points awarded to members in *Qantas Frequent Flyer* pursuant to the *Qantas Frequent Flyer Terms and Conditions*.

**Qantas Money Concierge Service** means the Concierge Services provided to *Primary Cardholders* as described in the *Qantas Money Credit Card Rewards Terms and Conditions*.

**Qantas Money Credit Card Terms and Conditions** means the document titled 'Qantas Money Credit Card Terms and Conditions and Other Important Information' available at [qantasmoney.com/terms](https://qantasmoney.com/terms) as amended from time to time.

**Qantas Money Credit Card Rewards Terms and Conditions** means the document titled 'Qantas Money Credit Card Rewards Terms and Conditions' available at [qantasmoney.com/terms](https://qantasmoney.com/terms) as amended from time to time.

**Qantas Wellbeing App Benefit** means access to the Qantas Wellbeing App.

**Qantas Wellbeing Program Terms and Conditions** has the meaning given in section 2.2.

**Qantas Wine** means the *Qantas Frequent Flyer* Food and Wine Club known as 'Qantas Wine'.

**Qantas Wine Premium Membership** means you will receive privileged access to premium wines, free delivery within Australia on all Qantas

*Wine orders, 3 Qantas Points per \$1 spent on eligible purchases from Qantas Wine and invites to gourmet food and wine events around Australia.*

**Qantas Wine Terms and Conditions** has the meaning given in section 2.2.

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

**Status Credit Benefit** means the additional 20% *Status Credits* earned on *Status Credit* earning flights.

**Status Credits** are credits which are awarded to *Qantas Frequent Flyer* members in accordance with Clause 21.1 of the *Qantas Frequent Flyer Terms and Conditions*.

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

All other capitalised terms used in these Terms and Conditions have the same meaning as in the *Qantas Money Credit Card Terms and Conditions* and *Qantas Money Credit Card Rewards Terms and Conditions*.

## 2. Participation

**2.1** You accept these Terms and Conditions as a *Qantas Money Titanium Cardholder* when you use one of the benefits provided under these Terms and Conditions.

**2.2** These terms are to be read in conjunction with, and are not designed to replace or alter, the following terms and conditions, as amended from time to time:

**2.2.1** *Qantas Airport Lounge Access Terms and Conditions* available via [qantas.com/loungeaccess/terms](https://qantas.com/loungeaccess/terms) (**Qantas Airport Lounge Access Terms and Conditions**)

2.2.2 The Qantas Frequent Flyer Terms and Conditions available via [qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html](https://qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html) (Qantas Frequent Flyer Terms and Conditions)

2.2.3 Qantas Wellbeing Program Terms and Conditions available via [insurance.qantas.com/termsfuse](https://insurance.qantas.com/termsfuse) (Qantas Wellbeing Program Terms and Conditions)

2.2.4 The Qantas Conditions of Carriage available at [qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html](https://qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html) (Qantas Conditions of Carriage)

2.2.5 The Qantas Wine Terms and Conditions available via [wine.qantas.com/termsandconditions](https://wine.qantas.com/termsandconditions) (Qantas Wine Terms and Conditions)

and any other terms and conditions disclosed at the time of redemption.

2.3 To the extent of any inconsistency between these Terms and Conditions and the terms and conditions listed above, the terms and conditions listed above will prevail.

2.4 We may determine, acting reasonably, that you are not entitled to access these benefits on the basis that:

2.4.1 you are in breach of your Credit Card Terms and Conditions;

2.4.2 your Account is suspended;

2.4.3 we reasonably suspect you (or an additional Cardholder) are operating your Account fraudulently; or

2.4.4 your Account is closed or cancelled (whether by us or by you), including if you cease to be a Qantas Frequent Flyer member.

2.5 We may amend these Terms and Conditions at any time by posting a revised version on [qantasmoney.com/terms](https://qantasmoney.com/terms). Where material changes are made (including a material change to, or the withdrawal of, any *Special Feature*), we will attempt to provide you with at least 30 days' notice or as much notice as is reasonably practicable. We will do this by publishing on our website or otherwise notifying you.

### 3. Lounge Invitation Benefit

3.1 The *Lounge Invitation Benefit* comprises:

- 3.1.1 Two complimentary single-entry *Lounge Invitations* to the Qantas First Lounges in Sydney, Melbourne, or Los Angeles; and
- 3.1.2 Two complimentary single-entry *Lounge Invitations* to domestic Qantas Club or Qantas operated International Business Lounges (excluding International *First Lounges*, Chairman's Lounge, Qantas Domestic Business, Qantas International Business Lounge (Los Angeles, Tom Bradley Terminal), Qantas oneworld® alliance airline, partner airline or associated lounges).

3.2 The *Lounge Invitation Benefit* will be made available to the *Primary Cardholder* each *Anniversary Year*.

3.3 Use of the *Lounge Invitation Benefit* and the *Lounge* are subject to the *Qantas Airport Lounge Access Terms and Conditions*.

3.4 Each *Lounge Invitation Benefit* is valid for a single visit on the date specified on the *Lounge Invitation*, when travelling with a Qantas (QF) or Jetstar (JQ, 3K, GK, BL) flight number. In order to enjoy your invitations, please link your complimentary *Lounge*



*Invitation to your eligible flight before you travel.*

- 3.5 If *Lounge* access is declined (e.g. due to capacity constraints), and a substitute is not offered, you may complete the refund form on [qantas.com/au/en/manage-booking/refunds.html](https://qantas.com/au/en/manage-booking/refunds.html) and request for the pass to be reissued. Any decision to accept or decline the request is at Qantas' discretion, which it will exercise acting reasonably.
- 3.6 Each *Anniversary Year's Lounge Invitation Benefit* cannot be carried forward to a subsequent year.
- 3.7 *Lounge Invitation Benefit* can be accessed through [qantas.com/freeloungeinvite](https://qantas.com/freeloungeinvite).
- 3.8 *Lounge Invitation Benefits* are valid for 12 months from date of issue unless otherwise specified.
- 3.9 The *Lounge Invitation Benefit* is subject to change or withdrawal at any time, at our discretion. We will communicate any such change or withdrawal in accordance with section 2.5.
- 3.10 Any capitalised terms used in this section 3 that are not defined in these Terms and Conditions are defined in the *Qantas Airport Lounge Access Terms and Conditions*.

## **4. Discounted Fares Benefit**

- 4.1 The *Discounted Fares Benefit* is available for up to two adults, two children and two infants per booking, twice per *Anniversary Year* on domestic and international flights operated by Qantas and QantasLink. For the avoidance of doubt, all flights and/or segments of the booking must be Qantas or QantasLink operated. Flight numbers that start with 'QF' does not mean flights are operated by

Qantas or QantasLink. Find out more about which QF flights are not operated by Qantas or QantasLink at <https://help.qantas.com/support/s/article/Flights-not-operated-by-Qantas>.

- 4.2 The *Discounted Fares Benefit* can be used for any traveller, whether travelling with the *Primary Cardholder* or not, however the flight must be booked and paid for on the *Card*.
- 4.3 Your entitlement to the *Discounted Fares Benefit* cannot be carried forward to any subsequent *Anniversary Year*.
- 4.4 The booking must be made by you through the booking portal available via your *Online Access* and you must pay for the booking in full using your *Card*.
- 4.5 If the discount is to be used for two travellers, flights for both travellers must be made on the same booking number, day and flight(s).
- 4.6 The *Discounted Fares Benefit* is available on all Qantas and QantasLink operated domestic and international fare classes, with discounts only applied to the base fare and excluding taxes, fees and carrier charges.
- 4.7 The *Discounted Fares Benefit* will be applied to a booking (each booking may contain multiple flights and/or segments).
- 4.8 The *Discounted Fares Benefit* is available on one-way and return domestic and international flights (whether or not such flights include stopovers), but if you book a one-way flight and choose to use the *Discounted Fares Benefit*, that is a redemption of one of the two of the *Discounted Fares Benefit* for that *Anniversary Year*. If you subsequently choose to make another flight on the same trip (e.g. a return flight) and a separate booking is created, use of the *Discounted Fares*

*Benefit* will be considered a redemption of the second benefit. The *Discounted Fares Benefit* is not available on flights that form part of a *Multi-City Flight Itinerary* or *Mixed-Class Flight Itinerary*, except *Mixed-Class Flight Itineraries* that include only the following travel classes:

- (a) 'Economy' and 'Premium Economy'; or
- (b) 'Business' and 'First'.

**4.9** The *Discounted Fares Benefit* is available on sale class fares; however it cannot be combined with any other offer, discount or promotion unless otherwise specified.

**4.10** Flights booked using the *Discounted Fares Benefit* can be viewed and edited on [qantas.com](https://qantas.com), Manage booking. Any changes to the flight may incur a fee, and result in a higher fare price. The discount will be applied to the higher fare price; however you are responsible for payment of the difference between the new fare and original fare (less the discount). Some fares are non-refundable. Cancellation fees and charges may also apply.

**4.11** All travel is subject to Qantas Conditions of Carriage (available at [qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html](https://qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html)) and the fare rules applicable to the booking. Flights are subject to availability. Qantas reserves the right to cancel any *Discounted Fares Benefit* bookings made by you that are not compliant to the Qantas Money Titanium Credit Card Benefit Terms and Conditions.

**4.12** This benefit is subject to change or withdrawal at any time, at our discretion. We will communicate any such change or withdrawal in accordance with section 2.5. Changes or withdrawals made by us

to this benefit will not affect a *Discounted Fares Benefit* already applied to an existing booking.

## 5. *Status Credit Benefit*

5.1 The *Status Credit Benefit* comprises a bonus on the standard *Status Credits* awarded for Qantas and QantasLink marketed and operated flights. To earn the *Status Credit Benefit*:

- (a) the flight must be paid for using the Card;
- (b) the flight must be booked via **qantas.com** (including the Discounted Fare Benefit Online Access booking portal) or the Qantas Contact Centre; and
- (c) the person travelling must be a Cardholder.

5.2 *Status Credit Benefits* will not contribute to the following (refer to **[www.qantas.com/fflyer/dyn/flying/status-credits](http://www.qantas.com/fflyer/dyn/flying/status-credits)** for further explanation of these excluded benefits):

5.2.1 Attaining or retaining Platinum One tier (i.e. members receive the benefit of *Status Credit Benefits* up to Platinum, however beyond this the *Status Credit Benefits* will not apply);

5.2.2 Lifetime Status;

5.2.3 Loyalty Bonuses;

5.5.4 Platinum Bonus Reward; or

5.2.5 Platinum One Member additional benefits.

5.3 *Status Credit Benefits* are not available in conjunction with other *Status Credit* promotions.

- 5.4 *Status Credit Benefits* will expire at the same time as the underlying *Status Credits*.
- 5.5 With the above exceptions, *Status Credit Benefits* earned via the Card are subject to the *Qantas Frequent Flyer Terms and Conditions*.
- 5.6 The *Status Credit Benefit* is subject to change or withdrawal at any time, at Qantas' discretion. We will communicate any such change or withdrawal in accordance with section 2.5.

## 6. **Qantas Wine Benefit**

- 6.1 *Qantas Wine Premium Membership* and its benefits are subject to the *Qantas Wine Terms and Conditions*.
- 6.2 *Qantas Wine Premium Membership* gives you access to, among other things, free delivery within Australia on all gourmet food and wine orders placed with *Qantas Wine*.
- 6.3 You agree to be enrolled into a *Qantas Wine Premium Membership* when you activate your Account.
- 6.4 Any annual membership fee that usually applies for *Qantas Wine Premium Membership* will be waived so long as you remain the *Primary Cardholder*.
- 6.5 Should you already have paid a *Qantas Wine Premium Membership*, the fee will be waived in subsequent membership years, as long as you remain the *Primary Cardholder*.
- 6.6 When you close your Account or cease to be the *Primary Cardholder*, your *Qantas Wine Premium Membership* will be terminated, unless you have some other entitlement to continue to hold *Qantas Wine Premium Membership*.

- 6.7 This benefit is subject to change or withdrawal at any time, at *our* discretion. We will communicate any such change or withdrawal in accordance with section 2.5.
- 6.8 Liquor Act 2007 (NSW): No alcohol can be sold or supplied to anyone under 18. It's against the law. Licence Number: NSW LIQP770016736, NT IRL0201, SA 57900154.

## 7. ***Qantas Wellbeing App Benefit***

- 7.1 The Qantas Wellbeing App is offered by Qantas and you must be a member of the *Qantas Frequent Flyer* (QFF) program and 13 years of age or over to use it. The *Qantas Wellbeing Program Terms and Conditions* apply. Membership and *Qantas Points* are subject to the *Qantas Frequent Flyer Terms and Conditions*.
- 7.2 Each Qantas Money Titanium *Primary Cardholder* can earn up to 20,000 *Qantas Points* in a year through the App as part of this offer. To earn 20,000 points, you must complete the highest daily and weekly challenges, win every weekly group challenge and complete all checks. *Qantas Points* earned via the App will be credited to your *Qantas Frequent Flyer* membership account on a fortnightly basis. Qantas may amend or withdraw this offer including points offers for activities within the App at any time.
- 7.3 This benefit is subject to change or withdrawal at any time, at *our* discretion. We will communicate any such change or withdrawal in accordance with section 2.5.

This page intentionally left blank.

## For more information

Visit us at [qantasmoney.com/credit-cards/titanium](https://qantasmoney.com/credit-cards/titanium)

Alternatively, you can call us 24 hours a day, 7 days a week:

- if you are calling within Australia **1300 019 682**
- if you are calling from outside Australia **+61 2 8288 2452**

To make changes to an existing *Discounted Fares Benefit* booking visit [qantas.com](https://qantas.com) or call the Qantas Contact Centre on **13 13 13**.



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.

QCC16829\_(0725)