

Variation Notice

This variation notice provides the full details of the changes effective from 15 May 2025, as they apply to you:

- Financial Table; and
- Qantas Premier Credit Card Terms and Conditions and Other Important Information **(the Terms and Conditions)**.

These changes form part of, and must be read in conjunction with, the existing Terms and Conditions that govern your account, which can be found at qantasmoney.com/terms.

It's important that you read the notice carefully, and keep a copy for your records, as it contains all of the changes.

What are the changes and when do they take effect?

- Effective from 15 May 2025, we will no longer be accepting incoming cheque payments as a payment option to your Credit Card, including via Australia Post outlets.
- As a result, we will be removing references to cheques in your Financial Table and the Terms and Conditions.

What do you need to do?

This change will only impact you if you currently use cheques to pay your Credit Card account through Australia Post. If you do, please be aware that you will need to make alternative arrangements for your Credit Card repayments from 15 May 2025.

For information on alternative ways to pay your Credit Card account, please refer to the "Payment Options" of your statement.

What if I have any questions?

If you have any questions on these changes, you can contact us at qantasmoney.com/contact.

How to read this notice

1. Section numbers as listed in this notice relate directly to the section headings in your Financial Table or section numbers in your Terms and Conditions.
2. If a section or sub-section is not specifically mentioned in this notice it remains unchanged.
3. If a section or sub-section is specifically mentioned in this notice:
 - a) A change is shown by deleting the words in the column headed "Current Words" and replacing them with the corresponding words in the column headed "Replacement Words";
 - b) A new section or sub-section is shown as "New Words";
 - c) A deleted section or sub-section is shown as "Deleted Words".

The changes

Changes to the Financial Table

Over-the-Counter Transaction Fee

We have amended Your Financial Table to remove reference to cheque payments.

Current Words	Replacement Words
An \$2.50 fee applies for each payment made at Australia Post outlets by cash, cheque or EFTPOS.	A \$2.50 fee applies for each payment made at Australia Post outlets by cash or EFTPOS.

Changes to Your Account Terms and Conditions

Section 2 – Use of cards and the account

Altering or stopping a payment

We have deleted the reference to Cheques as a Payment type in the following table.

Deleted Words		
Payment type	Stop or alter?	By contacting who before the payment is processed
Cheques	Stop	Only by contacting the issuing bank but the person who holds the cheque may have other rights against You in relation to the cheque

Section 4 – Payments

Paying the account

We have amended the following paragraph in this section to remove reference to cheques.

Current Words	Replacement Words
We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds (e.g. cheques), if We receive it after 4pm AEST or on a non-Business Day. If We are not sure which of Your Accounts it is intended for We may choose to credit it to any of Your Accounts if that is the case.	We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds, if We receive it after 4pm AEST or on a non-Business Day. If We are not sure which of Your Accounts it is intended for We may choose to credit it to any of Your Accounts if that is the case.

FREQUENT FLYER  | 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 Premier Credit Cards on behalf of Qantas Airways Limited ABN 16 009 661 901. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products. QCC17931_[0225]