

# Variation Notice

This variation notice provides full details of the changes, as they apply to your Qantas Premier Platinum Credit Card Airline Benefit Terms and Conditions.

These changes form part of, and must be read in conjunction with, your existing terms and conditions which can be found at [qantasmoney.com/terms](https://qantasmoney.com/terms).

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

## When these changes are effective

These changes are effective on 9 November 2023.

## How to read this notice

1. Section numbers as listed in this notice relate directly to the 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".

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# The changes

- The following sections are inserted as new sections in the Terms and Conditions and where relevant, subsequent sections/subsections have been renumbered:

## 1. Meaning of Words

Section	New Words
1.	<b>Multi-City Flight Itinerary</b> 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'.
	<b>Multi-Class Flight Itinerary</b> means an itinerary that includes one or more flights and more than one of the following travel classes: 'Economy', 'Premium Economy', 'Business' and 'First'.
	<b>Qantas Airport Lounge Access Terms and Conditions</b> means the terms and conditions available at <a href="https://qantas.com/loungeaccess/terms">qantas.com/loungeaccess/terms</a> as amended from time to time.
	<b>Qantas Premier Credit Card Terms and Conditions</b> means the document titled "Qantas Premier Credit Card Terms and Conditions and Other Important Information" available at <a href="https://qantasmoney.com/terms">qantasmoney.com/terms</a> as amended from time to time.
	<b>Qantas Premier Credit Card Rewards Terms and Conditions</b> means the document titled "Qantas Premier Credit Card Rewards Terms and Conditions" available at <a href="https://qantasmoney.com/terms">qantasmoney.com/terms</a> as amended from time to time.

## 2. Participation

Section	New Words
2.4.	We may amend these Terms and Conditions at any time by posting a revised version on <a href="https://qantasmoney.com/terms">qantasmoney.com/terms</a> . 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 a notice on the website or otherwise notify you.

## 3. Lounge Invitation Benefit

Section	New Words
3.8.	If Lounge access is declined (e.g. due to capacity constraints), and a substitute is not offered, You may complete the refund form on <a href="https://qantas.com/au/en/manage-booking/refunds.html">qantas.com/au/en/manage-booking/refunds.html</a> 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.

2. The Terms and Conditions are amended by deleting the words in the column titled “Current Words” of the following table and replacing them with the corresponding words in the column titled “Replacement Words”:

### 1. Meaning of Words

Current Words	Replacement Words
<p><b>Companion Fare Benefit</b> means a discount on the base fares (excluding taxes, fees and carrier charges) of selected domestic flights for the Primary Cardholder and up to eight others, travelling on the same booking number, day and flight(s). The benefit can only be used once per calendar year, booked through the Qantas Premier Concierge and must be paid for in full using the Card.</p>	<p><b>Companion Fare Benefit</b> means a discount on the base fares (excluding taxes, fees and carrier charges) of selected domestic flights for the Primary Cardholder and between one and eight others, travelling on the same booking number, day and flight(s). The benefit can only be used once per calendar year, booked through the Qantas Premier Concierge and must be paid for in full using the Card.</p>

### 2. Participation

Current Words	Replacement Words
<p>2.3 You are not entitled to access these benefits if:</p> <ul style="list-style-type: none"> <li>a. You are in breach of Your Credit Card Terms and Conditions;</li> <li>b. Your Account is suspended;</li> <li>c. We reasonably suspect You (or an Additional Cardholder) are operating Your Account fraudulently; or</li> <li>d. Your Account is closed or cancelled (whether by Us or by You), including if You cease to be a Qantas Frequent Flyer.</li> </ul>	<p>2.3 We may determine, acting reasonably, that You are not entitled to access these benefits on the basis that:</p> <ul style="list-style-type: none"> <li>a. You are in breach of Your Credit Card Terms and Conditions;</li> <li>b. Your Account is suspended;</li> <li>c. We reasonably suspect You (or an Additional Cardholder) are operating Your Account fraudulently; or</li> <li>d. Your Account is closed or cancelled (whether by Us or by You), including if You cease to be a Qantas Frequent Flyer.</li> </ul>

### 3. Lounge Invitation Benefit

<b>Current Words</b>	<b>Replacement Words</b>
3.2 Use of the Lounge Invitation and use of the lounge are subject to the Qantas Airport Lounge Access Terms and Conditions and Qantas Club Lounge Rules available at <a href="https://qantas.com/loungeaccessterms">qantas.com/loungeaccessterms</a> .	3.2 Use of the Lounge Invitation and use of the lounge are subject to the Qantas Airport Lounge Access Terms and Conditions.
3.4 Lounge Invitations can be accessed through <a href="https://qantasmoney.com/lounge">qantasmoney.com/lounge</a> .	3.4 Lounge Invitations can be accessed through <a href="https://qantas.com/freeloungeinvite">qantas.com/freeloungeinvite</a> .
3.5 Lounge Invitations are valid for 12 months from date of issue.	3.5 Lounge Invitations are valid for 12 months from date of issue unless otherwise specified.
3.6 The Lounge Invitation Benefit is subject to change or withdrawal at any time, at Our discretion.	3.6 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 2.4.
3.7 Any capitalised terms used in this section 3 that are not defined in these Terms and Conditions are defined in the Qantas Lounge Invitation Terms and Conditions.	3.7 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. Companion Fare Benefit

Current Words	Replacement Words
<p>4.1 The Companion Fare Benefit is available once per calendar year on selected domestic fare classes and routes operated by Qantas and QantasLink for bookings where the Primary Cardholder is flying together with up to eight others on the same itinerary in the same fare class.</p>	<p>4.1 The Companion Fare Benefit is available once per calendar year on selected domestic fare classes and routes operated by Qantas and QantasLink for bookings where the Primary Cardholder is flying together with between one and eight others on the same itinerary in the same fare class.</p>
<p>4.8 The Companion Fare Benefit is available on both one-way and return domestic flights, but if You book a one-way flight and choose to use the Companion Fare Benefit, that is a redemption of the Companion Fare Benefit for that calendar year.</p>	<p>4.8 The Companion Fare Benefit is available on both one-way and return domestic flights (whether or not such flights include stopovers), but if You book a one-way flight and choose to use the Companion Fare Benefit, that is a redemption of the Companion Fare Benefit for that calendar year. The Companion Fare 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:</p> <ul style="list-style-type: none"><li>a. 'Economy' and 'Premium Economy'; or</li><li>b. 'Business' and 'First'.</li></ul>

Current Words	Replacement Words
<p>4.10 Changes to Your booking may result in discounts being lost, in addition to incurring fees and charges associated with fare class. Some fares are nonrefundable. Cancellation fees and charges may also apply and any changes to the booking should be made via Qantas.com or the Qantas Contact Centre.</p>	<p>4.10 Changes to Your booking may incur fees. You will be responsible for paying the difference between the new fare and the original fare (less any applicable discounts). Whether a Companion Fare Benefit discount will apply to the new fare and, if so, the rate of the discount, will depend on the fare class of the new fare (as per section 4.6 above). Some fares are non-refundable. Cancellation fees and charges may also apply and any changes to the booking should be made via Qantas.com or the Qantas Contact Centre.</p>
<p>4.12 All travel is subject to Qantas Conditions of Carriage and the fare rules applicable to the booking. Offers are subject to availability.</p>	<p>4.11 All travel is subject to Qantas Conditions of Carriage (available at <a href="https://qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html">qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html</a>) and the fare rules applicable to the booking. Offers are subject to availability.</p>

<b>Current Words</b>	<b>Replacement Words</b>
4.13 This benefit is subject to change or withdrawal at any time, at Our discretion.	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 2.4. Changes or withdrawals made by Us to this benefit will not affect a Companion Fare Benefit discount already applied to an existing booking.

3. The following sub-section is deleted from the Terms and Conditions:

<b>Section</b>	<b>New Words</b>
4.11	If a booking using the Companion Fare Benefit is subsequently cancelled by You, the Companion Fare Benefit is still considered fulfilled and can only be accessed again in the next calendar year.



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 Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098 ("Citi") and has appointed Citi to assist to administer the products..