

Variation Notice

This variation notice provides full details of the changes, as they apply to your

- Financial Table – Minimum Payment Due **(effective from 15 May 2024)**.
- Qantas Premier Credit Card Terms and Conditions and Other Important Information **(effective from 15 May 2024)**.

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 qantasmoney.com/terms **(Terms and Conditions)**.

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

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 deletion is shown as “Deleted”.

The changes

The Terms and Conditions and Financial Table 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". A deleted section is shown as "Deleted".

Changes to Your Financial Table

Minimum Payment Due – effective from 15 May 2024

The calculation for Minimum Payment Due in the Financial Table will change as outlined below:

Current Words	Replacement Words
<p>You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar):</p> <ul style="list-style-type: none">(i) the Card Balance if it is less than \$30; or(ii) the greater of:<ul style="list-style-type: none">(a) \$30; or(b) 2.00% of Card Balance; or(c) the sum of: 1.00% of the Card Balance; Late Payment Fee (if any); and interest charged (excluding any interest included in amounts added back below as part of a Fixed Payment Option) for that month, <p>plus any Instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month.</p>	<p>You must pay the Minimum Payment Due by the Payment Due Date each month as advised in Your statement. The Minimum Payment Due is:</p> <ul style="list-style-type: none">1. the greater of:<ul style="list-style-type: none">(a) \$25, or if the Card Balance is less than \$25, the Card Balance; or(b) 2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar);2. plus any Monthly Instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month.

Changes to your Qantas Premier Credit Card Terms and Conditions and Other Important Information

Section 16 - General Matters

Effective from 15 May 2024, the “Credit review” section under the heading “16. General matters” is deleted as it is not required.

PART D: INFORMATION STATEMENT

THE CONTRACT

We have made the following amendment to section 8 of the Information Statement to reflect how you may be notified of a change to your credit contract, effective from 15 May 2024:

Current Words	Replacement Words
<p>8. Will I be told in advance if my Credit Provider is going to make a change in the contract?</p> <p>That depends on the type of change. For example:</p> <ul style="list-style-type: none">• 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 in a newspaper.	<p>8. Will I be told in advance if my Credit Provider is going to make a change in the contract?</p> <p>That depends on the type of change. For example:</p> <ul style="list-style-type: none">• 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.

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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 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. QCC17762_[0424]