

# Variation Notice

This variation notice provides full details of the changes, as they apply to your 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, your existing terms and conditions that govern your account, 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".

FREQUENT  
FLYER



QANTAS  
MONEY

# The changes

1. The following section is inserted as a new section in the Terms and Conditions:

Section	New Words
CONTENTS	1A. How We may exercise Our rights and discretions
PART A: CREDIT CARD TERMS AND CONDITIONS	<p>When We exercise a right or discretion under this contract (like considering a request You make or deciding whether or not to do something), We'll do it in a way that is fair and reasonable.</p> <p>We can take a range of things into account when exercising Our rights and discretions. These can include:</p> <ul style="list-style-type: none"><li>a. Our legal obligations, industry codes, payment scheme rules and the expectations of Our regulators;</li><li>b. protecting Our customers, staff, systems and the personal information We hold;</li><li>c. whether any information You provided Us is misleading, incorrect or incomplete, or You haven't provided Us with information We reasonably need when asked;</li></ul>

Section	New Words
	<ul style="list-style-type: none"> <li>d. how Our products and services are intended to be used (and how You have used them);</li> <li>e. Our public statements, including those relating to protecting vulnerable persons, the environment or sustainability;</li> <li>f. community expectations and any adverse impact on Our reputation;</li> <li>g. whether We need to take action to protect You or another person from a potential fraud or scam; or</li> <li>h. risk management, including sanctions risk management.</li> </ul> <p>If We impose any conditions or requirements to any consent We give, or agree to any request that You make subject to conditions, then You'll need to comply with those conditions or requirements.</p> <p>If We do not make a decision or do something straightaway, We may still do so later on. This includes where We delay or defer doing so, or We temporarily waive a requirement.</p>

Section	New Words
	<p>Our rights and remedies under this contract are in addition to other rights and remedies given by law independently of this contract.</p> <p>Our rights and remedies may be carried out by any officer or employee of Us, or any person We have authorised.</p> <p>We are not liable for any loss or damage:</p> <ul style="list-style-type: none"> <li>a. caused by exercising or attempting to exercise, or failure or delay in exercising, a right or remedy where: <ul style="list-style-type: none"> <li>i. there's no breach of a legal duty of care owed to You by Us, or by any of Our employees or agents;</li> <li>ii. if there is a breach of such a duty, such loss or damage could not have been reasonably foreseen as a result of any such breach; or</li> <li>iii. We reasonably exercise the discretion, including because of one or more of the factors set out in this clause section 1A; or</li> </ul> </li> </ul>

Section	New Words
	b. that results from a breach by You of any term of this agreement,  except to the extent such loss or damage is caused by Our fraud, negligence or misconduct.

2. The Terms and Conditions are further 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”:

**2. Use Of Cards And The Account**

**Using the Account**

Current Words	Replacement Words
Subject to these conditions You are responsible for all transactions on Your Account, and any losses We incur in connection with them.	Subject to these conditions You are responsible for all transactions on Your Account, and any losses We incur in connection with them, except to the extent such loss or damage is caused by Our fraud, negligence or misconduct.

## Credit limits and other limits

<b>Current Words</b>	<b>Replacement Words</b>
<p>You can use the Account up to the credit limit. We can reduce Your credit limit at any time and, if We do, We will notify You in writing.</p>	<p>You can use the Account up to the credit limit. Subject to section 1A, We can reduce Your credit limit at any time where it is reasonably required to manage a risk (including to protect against potentially fraudulent activity or a scam). We will give You reasonable notice of Your credit limit reduction where We are able, but We may not be able to if it is necessary for Us to manage a material and immediate risk. If We do reduce Your credit limit without prior notice, We will notify You in writing as soon as reasonably practicable.</p>
<p>This is the Total Cash Limit and it is a proportion of Your overall credit limit (see section 4 about how payments are allocated and call Us if You want to know how much You need to pay to do this).</p>	<p>This is the Total Cash Limit and it is a proportion of Your overall credit limit. If it becomes fully drawn You need to reduce it before You can draw more cash (see section 4 about how payments are allocated and call Us if You want to know how much You need to pay to do this).</p>

<b>Current Words</b>	<b>Replacement Words</b>
<p>We may authorise transactions that exceed Your Available Credit Limit or Total Cash Limit, but We do not have to. You may request that transactions which would exceed Your credit limit be rejected, but please note that We are unable to reject certain transactions, for example because of Network rules or systems constraints (e.g. Recurring Card Instructions).</p>	<p>We may authorise transactions that exceed Your Available Credit Limit or Total Cash Limit, but We do not have to. We will take reasonable steps to alert You if We allow Your account to exceed the credit limit so that You can rectify the account. You may request that transactions which would exceed Your credit limit be rejected, but please note that We are unable to reject certain transactions, for example because of Network rules or systems constraints (e.g. Recurring Card Instructions).</p>
<p>If You exceed Your credit limit for any reason any overlimit amount must be repaid immediately.</p>	<p>If You exceed Your credit limit for any reason any overlimit amount must be repaid immediately. Your failure to do so may mean that We can exercise Our rights that arise under these conditions when You are in default (see section 7 for more information).</p>

## Additional Cards

Current Words	Replacement Words
<p>An Additional Cardholder can use the Account and Card in any way that You can, except that they cannot request or arrange a Balance Transfer, an increase to the credit limit or other limits. You are liable for any transactions, and any other use of the Card or Account, by an Additional Cardholder. You must make sure all Additional Cardholders comply with these conditions. An Additional Cardholder will also have the ability to access the transaction history on the Account.</p>	<p>An Additional Cardholder can use the Account and Card in any way that You can, except that they cannot request or arrange a Balance Transfer, an increase to the credit limit or other limits. You are liable for any transactions, and any other use of the Card or Account, by an Additional Cardholder, except to the extent such transaction or use is caused by Our fraud, negligence or misconduct or is made after We have received Your notice to cease the Additional Cardholder. You must make sure all Additional Cardholders comply with these conditions. An Additional Cardholder will also have the ability to access the transaction history on the Account.</p>



## Limits on use

<b>Current Words</b>	<b>Replacement Words</b>
<p>We may decide not to process any transaction if We have reasonable grounds, including if We reasonably suspect a potential breach of these conditions or of any law. However, We cannot detect and prevent all fraud on Your Account.</p>	<p>Without limiting any other rights or discretion which We may have, You agree that We may:</p> <ul style="list-style-type: none"><li data-bbox="552 390 933 1116">• delay, block, freeze or refuse to make or receive or credit any payment or payments (or any other transactions) using the services detailed in this booklet (this includes any electronic payments or payments at a branch or agency, and any payments to or from Your Account instructed by a Cardholder or any other person authorised by You); and/or</li><li data-bbox="552 1138 933 1476">• suspend or end access to or use of Your Account, including any linked cards, PINS, password, or device, or through any service provided for in this booklet,</li></ul>

Current Words	Replacement Words
	<p>where taking action under either or both of the above points is reasonably necessary to prevent a breach or an anticipated breach of the law of Australia or of any other country, to prevent potentially fraudulent activity or a scam, to manage any risk, to prevent an anticipated material loss to You or Us arising from the misuse or unauthorised use of the account or Our transactional or financial services, or the funds the subject of that transaction will be used to make a payment under another credit facility You have. We may exercise Our rights under either or both of the above points separately or concurrently and for as long as is reasonably necessary to manage any risks. Subject to section 1A, We will incur no liability to You. We cannot detect and prevent all such transactions. We may not give You advance notice (for example if it is reasonably necessary for Us to act quickly to manage a risk),</p>

Current Words	Replacement Words
	<p>and sometimes We are not able to explain all of the circumstances to You. If We don't give You advance notice and where it is reasonable to do so, We will advise You within a reasonable time of exercising Our discretion under this section.</p> <p>You declare and undertake to Us that You do not have any reason to suspect that any payment We make in accordance with any instructions You give Us using the services detailed in this booklet will breach any law in Australia or any other country.</p> <p>You agree that You will provide any information that We reasonably request connected with the account and any relevant transactions. We may continue any action under this section until We receive a satisfactory response. You acknowledge that if We are not satisfied with Your response or You fail to respond in a timely manner, then We may take this into account when deciding whether or not to close an account in accordance with this contract.</p>

Current Words	Replacement Words
	<p>You agree that We may return funds or deal with funds without notice to manage any risk (subject to section 1A).</p> <p>Some purchases or other transactions may require Our approval before they can be completed, or require a Cardholder to enter a Security Code. If We do not approve or process, or We reasonably delay, any transaction We will not be liable to You or any other person for any loss or damage that You or the other person may suffer as a result except for loss arising as a result of Our fraud, negligence or misconduct.</p>

**Altering or stopping a payment**

Current Words	Replacement Words
<p>Only by contacting the issuing bank</p>	<p>Only by contacting the issuing bank but the person who holds the cheque may have other rights against You in relation to the cheque</p>

### 3. International transactions

#### Use outside Australia

Current Words	Replacement Words
<p>Making payments and the use of a Card, Online Access and the customer service centre outside Australia is subject to Australian, USA, local and other applicable legal requirements. This means that making payments and using those facilities outside Australia may not be possible or You may be subject to limits (e.g. a maximum amount).</p>	<p>Making payments and the use of a Card, Online Access and the customer service centre outside Australia is subject to Australian, USA, local and other applicable legal requirements. This means that making payments and using those facilities outside Australia may not be possible, permitted or may be subject to limits (e.g. a maximum amount).</p>

## 4. Payments

### Paying the Account

Current Words	Replacement Words
<p>You must pay in Australian dollars the Minimum Payment Due by each Payment Due Date and any Overdue Amount(s) and overlimit amounts immediately. Your statement tells You how to pay Us.</p> <p>You must pay all amounts owing under this contract without setting off amounts You believe We owe You (except where You have a right to set off that You cannot legally agree to give up).</p>	<p>You must pay in Australian dollars the Minimum Payment Due and each other amount payable by You by each Payment Due Date. If there are any Overdue Amount(s) or overlimit amounts in Your statement You should pay them immediately. Your failure to pay overdue amounts may mean that We can exercise Our rights that arise under these conditions when You are in default (see section 7 for more information). Your statement tells You how to pay Us.</p> <p>You must pay all amounts owing under this contract without setting off amounts You believe We owe You (except where You have a right to set off that You cannot legally agree to give up such as, where a court order permits or where You have established that a payment is not due and payable).</p>

## Application of payments

<b>Current Words</b>	<b>Replacement Words</b>
<p>By requesting a fixed payment option, You request that We will first apply payments made during a statement period to the amount of any Monthly Instalment payment under a Fixed Payment Option which is due or overdue in the current statement period as described above. You may withdraw this request at any time. If You do so We may cancel the Fixed Payment Option in which case any outstanding balance of the Fixed Payment Option will revert to the standard APR.</p>	<p>By requesting a fixed payment option, You request that We will first apply payments made during a statement period to the amount of any Monthly Instalment payment under a Fixed Payment Option which is due or overdue in the current statement period as described above. You may withdraw this request at any time. If You do so We will cancel the Fixed Payment Option in which case any outstanding balance of the Fixed Payment Option will revert to the standard APR.</p>

## 5. Special Promotions and Balance Transfers

### Fixed Payments Options

#### Introduction

Current Words	Replacement Words
<ul style="list-style-type: none"><li>• When You apply for, or agree to, the FPO You agree that You will be given details of and must agree to these changes:<ul style="list-style-type: none"><li>• the fee (if any) that will apply to set up an FPO;</li><li>• the APR for the FPO (FPO APR) (which is likely to be different to the APR that would have applied to the balance if it had not been converted to an FPO, and may be zero); and</li></ul></li></ul>	<ul style="list-style-type: none"><li>• When You apply for, or agree to, the FPO You will be given the following details in relation to that particular FPO (and You must agree to these in order to enter into the FPO):<ul style="list-style-type: none"><li>• the fee (if any) that will apply to set up an FPO;</li><li>• the Annual Percentage Rate (APR) for the FPO (FPO APR) (which is likely to be different to the APR that would have applied to the balance if it had not been converted to an FPO, and may be zero); and</li></ul></li></ul>



**What happens if there are extra payments, an FPO is cancelled or payments aren't made on time?**

<b>Current Words</b>	<b>Replacement Words</b>
<p>If You don't pay on time</p> <ul style="list-style-type: none"> <li>If, You fail to pay the minimum payment due and any overdue amount by their payment due date, We charge interest on any unpaid instalment, FPO fee or initial interest charge component (and any interest calculated on any of them, and any interest on that interest) from the day after the payment due date. It will be calculated using the daily retail rate and the daily calculation method until they are repaid in full. We may also cancel the FPO.</li> </ul>	<p>If You don't pay on time</p> <ul style="list-style-type: none"> <li>If, You fail to pay the minimum payment due or any other amount by its payment due date, We charge interest on any unpaid instalment, FPO fee or initial interest charge component (and any interest calculated on any of them, and any interest on that interest) from the day after the payment due date. It will be calculated using the daily retail rate and the daily calculation method until they are repaid in full. We may also cancel the FPO. We will tell You if an FPO amount is overdue before We cancel the FPO.</li> </ul>

Current Words	Replacement Words
<p>Ending an FPO Early</p> <ul style="list-style-type: none"> <li>If You or We cancel an FPO, starting that day any main FPO balance will revert to the underlying balance type and the APR and interest calculation that relates to it. For example, if the FPO would have been a cash advance, interest will be calculated at the APR for cash advances, from the day of cancellation. If the FPO would have been a retail purchase, interest will be calculated at the APR for retail purchase, from the day of cancellation.</li> </ul>	<p>Ending an FPO Early</p> <ul style="list-style-type: none"> <li>If You or We cancel an FPO, starting that day any main FPO balance will revert to the underlying balance type and the APR and interest calculation that relates to it. For example, if a cash advance was converted to an FPO and that FPO is cancelled, interest will be calculated at the APR for cash advances, from the day of cancellation. If a retail purchase was converted to an FPO and that FPO is cancelled, interest will be calculated at the APR for retail purchases, from the day of cancellation.</li> </ul>

## General

Current Words	Replacement Words
<ul style="list-style-type: none"><li>For any FPOs, this section takes precedence over any other terms in the terms and conditions where there is a conflict.</li></ul>	<ul style="list-style-type: none"><li>For any FPOs, except for section 1A, this section takes precedence over any other terms in the terms and conditions where there is a conflict.</li></ul>

## 6. Statements And Other Notices

### Statement of Account

Current Words	Replacement Words
<p>You should check all entries on the statement when You receive it. If You think there was an error or possible unauthorised use of Your Account You must contact Us immediately or You may be liable for the error or any Unauthorised Transaction(s).</p>	<p>You should check all entries on the statement when You receive it. If You think there was an error or possible unauthorised use of Your Account You must contact Us promptly or You may be liable for the error or any Unauthorised Transaction(s). If You delay telling Us this may impact on Our ability to resolve disputes about a transaction.</p>

## 7. Default, Suspension And Closure

Current Words	Replacement Words
<p>Your Account will be in default:</p> <ul style="list-style-type: none"><li>• if You fail to pay an amount due by its due date; or</li><li>• if We reasonably believe that:<ul style="list-style-type: none"><li>• there has been fraud or misrepresentation in relation to the approval or operation of Your Account;</li><li>• You have not complied with the law;</li><li>• it becomes unlawful for You or Us to continue with this agreement; or</li><li>• You or an Additional Cardholder have breached any of these conditions (including because You use the Account for a purpose not approved by Us).</li></ul></li></ul>	<p>Your Account will be in default:</p> <ul style="list-style-type: none"><li>• if You fail to pay an amount due by its due date; or</li><li>• if We reasonably believe that:<ul style="list-style-type: none"><li>• there has been fraud or misrepresentation in relation to the approval or operation of Your Account;</li><li>• You have not complied with the law;</li><li>• it becomes unlawful for You or Us to continue with this agreement; or</li><li>• You or an Additional Cardholder have breached any of these conditions, including because the Account is used for a purpose not approved by Us (see section 2 - Limits on Use), such as gambling, or any other purpose We may tell You from time to time.</li></ul></li></ul>

**When We can close, cancel or suspend Your Account or any Payment Facility**

<b>Current Words</b>	<b>Replacement Words</b>
<p>We may also close, cancel or suspend Your Account or any Payment Facility at any time where:</p> <ul style="list-style-type: none"> <li>• Your Account has not been used or has a credit balance for a prolonged period</li> <li>• You cease to be a Qantas Frequent Flyer Member;</li> <li>• We do not have all the identification information We need;</li> <li>• We reasonably believe that by allowing the Account to remain open it may materially detriment Our reputation;</li> <li>• We reasonably believe that by allowing the Account or Payment Facility to remain open, it may cause Your or Us loss, or to breach any law or code of conduct or any terms of this loan contract; or</li> </ul>	<p>We may also close, cancel or suspend Your Account or any Payment Facility at any time at Our discretion. For example, We may do this where:</p> <ul style="list-style-type: none"> <li>• You Account has not been used or has a remained in credit balance for a reasonable period;</li> <li>• You cease to be a Qantas Frequent Flyer Member;</li> <li>• We do not have all the identification information We need, or We have not received a satisfactory response to information We have reasonably requested;</li> <li>• We reasonably believe that by allowing the Account to remain open it may adversely impact on Our reputation;</li> <li>• We reasonably believe that by allowing the Account or Payment Facility to remain open, it may cause You or Us loss, or to breach any law or code of conduct or any terms of this loan contract; or</li> </ul>

<b>Current Words</b>	<b>Replacement Words</b>
<ul style="list-style-type: none"> <li>a Card, Security Code, Identifier or a process intended to prevent Unauthorised Transactions has been compromised.</li> </ul>	<ul style="list-style-type: none"> <li>a Card, Security Code, Identifier or a process intended to prevent Unauthorised Transactions has been compromised and where We believe taking such action is reasonably required to manage any risk.</li> </ul>
<p>Where We close, cancel or suspend Your Account, because Your Account where relevant is in default because of overdue payments, or has a credit balance for a prolonged period, We will usually give You notice before We do so.</p>	<p>Where We close, cancel or suspend Your Account, for example because Your Account in default because of overdue payments or has a credit balance for a period, We will usually give You notice before We do so.</p>

Current Words	Replacement Words
<p>We may not always give notice before We take the action. For example, We may at any time suspend Your right to participate in the BPAY® Scheme and will do so without notice if We suspect You or an Additional Cardholder of being fraudulent. BPAY® payments for which instructions have been given and which are scheduled to be made while Your right to participate in the BPAY® Scheme is suspended will not be processed by Us. We may also suspend Your Account without notice if We do not have all the identification documentation We need.</p>	<p>We may not always give notice where it is reasonably necessary for Us to act quickly without notice, for example, to manage a risk or to suspend a scheduled payment established in the BPAY® scheme to prevent potentially fraudulent activity or a scam. BPAY® payments for which instructions have been given and which are scheduled to be made, where suspended, will not be processed by Us. We may also suspend Your Account without notice if We do not have all the identification documentation We need or We have not received a satisfactory response to information We have reasonably requested.</p>

## Consequences of closing or suspending an Account

Current Words	Replacement Words
<p>If Your Account:</p> <ul style="list-style-type: none"> <li>has a credit balance and We have closed Your Account, any credit balance at the date of closure which is less than Our reasonable costs of closing Your Account (currently \$5) will not be returned to You. If the balance of Your Account is more than Our reasonable costs of closing Your Account (currently \$5) in cleared funds at the date of closure, We will return the Account balance to You; and</li> </ul>	<p>If Your Account:</p> <ul style="list-style-type: none"> <li>has a credit balance and Your Account is closed (either by Us or You), any credit balance at the date of closure which is less than Our reasonable costs of closing Your Account (currently \$5) will not be returned to You. If the balance of Your Account is more than Our reasonable costs of closing Your Account (currently \$5) in cleared funds at the date of closure, We will return the Account balance to You, (unless We reasonably believe We are unable to because of Our regulatory or other legal obligations, for example to comply with a court order) or where the relevant statutory requirements have been met, We may transfer the balance to the Commonwealth Government as unclaimed money; or</li> </ul>



Current Words	Replacement Words
<ul style="list-style-type: none"> <li>has a debit balance and has been closed or suspended, You must continue to pay Us amounts due until You pay the full outstanding balance, including any further transactions that You are liable for. Interest, fees, charges and expenses will accrue until that time.</li> </ul>	<ul style="list-style-type: none"> <li>has a debit balance and has been closed or suspended, unless We tell You otherwise, You must continue to pay Us amounts due until You pay the full outstanding balance, including any further transactions that You are liable for. Interest, fees, charges and expenses will accrue until that time.</li> </ul>

## 10. Solving Problems

### Chargebacks

Current Words	Replacement Words
<p>Except as otherwise set out by law We are not otherwise responsible for any disputes between You and a merchant.</p>	<p>Except as otherwise set out by law, for example the National Consumer Credit Code or the Australian Consumer Law, We are not otherwise responsible for any disputes between You and a merchant.</p>

## 11. Changes

<b>Current Words</b>	<b>Replacement Words</b>
<p>We may change the terms and conditions applicable to Your Account, including changing any condition, the APR and fees and charges.</p> <p>A change binds You and any Additional Cardholder.</p> <p>We may tell You about a change by writing to You at Your last known address or in other ways allowed by applicable laws or industry codes, by advertisement in a newspaper. Generally, the following notice periods apply:</p>	<p>We may change the terms and conditions applicable to Your Account, including changing any condition, the APR and fees and charges.</p> <p>A change binds You and any Additional Cardholder.</p> <p>We may tell You about a change by writing to You at Your last known address or in other ways allowed by applicable laws or industry codes, by advertisement in a newspaper, or through Our website. Generally, the following notice periods apply:</p>

## 12. Security And Liability For Losses For Unauthorised Electronic Transactions

### You need to notify Us of security breaches (including Unauthorised Transactions)

<b>Current Words</b>	<b>Replacement Words</b>
<p>You must immediately notify Us and provide all required information where any of the following security breaches has or is suspected to have occurred:</p>	<p>You should immediately notify Us (and You must provide all required information) where any of the following security breaches has or is suspected to have occurred:</p>

### 13. Things We Aren't Responsible For

#### We usually aren't liable in these circumstances

Current Words	Replacement Words
<ul style="list-style-type: none"> <li>where We cancel, suspend or close the Account or a Payment Facility or refuse to authorise or make a payment in accordance with these conditions;</li> </ul>	<ul style="list-style-type: none"> <li>where We cancel, suspend or close the Account or a Payment Facility or refuse to authorise or make a payment or payments (or any other transaction) in accordance with these conditions;</li> </ul>
<p>Regardless of the above, We have minimum requirements imposed on Us by laws like the Competition and Consumer Act 2010 (Cth).</p>	<p>Regardless of the above, We have minimum requirements imposed on Us by the ePayments Code and laws like the Competition and Consumer Act 2010 (Cth).</p>
<p>In addition, We are liable for Your loss if any electronic terminal (such as ATM and EFTPOS terminal) or the relevant electronic Network does not complete a transaction that it accepts in accordance with Your instructions. Our liability is limited to the correction of errors and refunding charges or fees imposed if the failure or malfunction is caused by a Cardholder's act or omission, or if the Cardholder should have been aware that that the relevant electronic terminal or Network was unavailable or malfunctioning.</p>	<p>In addition, We are liable for Your loss if any electronic terminal (such as ATM and EFTPOS terminal) or the relevant electronic Network does not complete a transaction that it accepts in accordance with Your instructions. Our liability is limited to the correction of errors and refunding charges or fees imposed if the Cardholder should have been reasonably aware that that the relevant electronic terminal or Network was unavailable or malfunctioning.</p>

## 14. Conditions For Specific Payment Facilities

### Recurring or periodic payments

Current Words	Replacement Words
<ul style="list-style-type: none"><li>if a Card is re-issued with a new Card number or expiry date, You must contact the merchant to cancel or change the details of each Recurring Card Instruction. We may choose to cancel the Recurring Card Instruction or (unless You tell Us not to) provide Your replacement Card details to update it.</li></ul>	<ul style="list-style-type: none"><li>if a Card is re-issued with a new Card number or expiry date, You must contact the merchant to cancel or change the details of each Recurring Card Instruction. We may choose to cancel the Recurring Card Instruction or (unless You tell Us not to) provide Your replacement Card details to update it. Our capacity to provide Your replacement Card details depends on the functionality of Our and the merchant's systems to do this.</li></ul>

## 15. BPAY®

### Mistaken payments, Unauthorised Transactions and fraud

Current Words	Replacement Words
<p>We will attempt to rectify any such matters in relation to Your or an Additional Cardholder's BPAY® payments in the way described in this sub-section. However, except as set out in the sub-section titled "Liability and ePayments Code" and section 13 and to the extent that a transaction was permitted by You or an Additional Cardholder, We will not be liable for any loss or damage You suffer as a result of using the BPAY® Scheme.</p>	<p>We will attempt to rectify any such matters in relation to Your or an Additional Cardholder's BPAY® payments in the way described in this sub-section. However, except as set out in the sub-section titled "Liability and ePayments Code", section 1A and section 13 and to the extent that a transaction was permitted by You or an Additional Cardholder, We will not be liable for any loss or damage You suffer as a result of using the BPAY® Scheme.</p>

## Mistaken payments

<b>Current Words</b>	<b>Replacement Words</b>
<p>If a BPAY® payment is made to a person or for an amount, which is not in accordance with Your or any Additional Cardholder’s instructions (if any), and Your Account was debited for the amount of that payment, We will credit that amount to Your Account. However, if You or an Additional Cardholder were responsible for a mistake resulting in that payment and We cannot recover the amount of that payment from the person who received it within 20 Business Days of Us attempting to do so, You must pay Us that amount.</p>	<p>If a BPAY® payment is made to a person or for an amount, which is not in accordance with Your or any Additional Cardholder’s instructions (if any), and Your Account was debited for the amount of that payment, We will credit that amount to Your Account. However, if You or an Additional Cardholder were responsible for a mistake resulting in that payment and We cannot recover the amount of that payment from the person who received it, You must pay Us that amount.</p>

## Unauthorised payments

Current Words	Replacement Words
<p>If a BPAY® payment is made in accordance with a payment direction, which appeared to Us to be from You or on Your behalf but for which You did not give authority, We will credit Your Account with the amount of that unauthorised payment. However, You must pay Us the amount of that unauthorised payment if:</p> <ul style="list-style-type: none"><li>• We cannot recover within 20 Business Days of Us attempting to do so that amount from the person who received it; and</li><li>• the payment was made as a result of a payment direction, which did not comply with Our prescribed security procedures for such payment directions.</li></ul>	<p>If a BPAY® payment is made in accordance with a payment direction, which appeared to Us to be from You or on Your behalf but for which You did not give authority, We will credit Your Account with the amount of that unauthorised payment where We agree that You did not give Your authority. However, You must pay Us the amount of that unauthorised payment if:</p> <ul style="list-style-type: none"><li>• the payment was made as a result of a payment direction, which did not comply with Our prescribed security procedures for such payment directions as set out in these terms and conditions or as advised by Us to You.</li></ul>

## 16. General Matters

### Processing transactions and Your Account balance

Current Words	Replacement Words
<p>A transaction becomes part of the daily unpaid balance of Your Account from its Transaction Date. Transactions may be processed on the day they are made or on a later Business Day. We may assign as their Transaction Date either the day on which they are made, or the day of processing. Interest charges, fees, charges and expenses charged to Your Account become part of Your daily unpaid balance, on the day they are charged to Your Account.</p>	<p>A transaction becomes part of the daily unpaid balance of Your Account from its Transaction Date. Transactions may be processed on the day they are made or on a later Business Day. We may assign as their Transaction Date either the day on which they are made, or the day of processing. Interest charges, fees, charges and expenses charged to Your Account become part of Your daily unpaid balance, on the day they are charged to Your Account.</p> <p>We may adjust the balance of Your Account to rectify any processing error or because a payment to the Account has been dishonoured. We may also adjust the balance of Your Account so as to accurately reflect when a transaction was made and the legal obligations between You and Us.</p>



## Credit balance

Current Words	Replacement Words
<p>If Your account has a credit balance (for example because You overpay an amount which is due to Us or a refund is processed to Your account), We will not pay interest on that credit balance. We may pay the credit balance to You by paying it into another account You hold with Us or in some other way (unless it is unclaimed money).</p>	<p>If Your Account has a credit balance (for example because You overpay an amount which is due to Us or a refund is processed to Your Account), We will not pay interest on that credit balance. We may pay the credit balance to You by sending You a cheque in the post, paying it into another account You hold with Us or in some other way (unless it is unclaimed money) but will take reasonable steps to provide notice to You if We do so.</p>

## 17. Dictionary

Current Words	Replacement Words
<p>Fixed Payment Option means a plan under which a particular balance is paid off in a specified number of equal instalments.</p>	<p>Fixed Payment Options (or FPO) means a plan under which a particular balance is paid off in a specified number of equal instalments.</p>

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FREQUENT FLYER  | QANTAS MONEY

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