

Variation Notice

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

- Google Pay™ Terms and Conditions (**Google Terms**); and
- Apple Pay™ Terms and Conditions (**Apple Terms**).

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 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 headings as listed in this notice relate directly to the section headings 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".

1. The changes to Google Terms

The Google Terms 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".

IMPORTANT INFORMATION FROM NATIONAL AUSTRALIA BANK LIMITED (NAB)

Current Words	Replacement Words
We will determine, at our sole discretion, which Cards may be eligible for use through Google Pay. We reserve the right to decline any enrolment of a Card to Google Pay without the need to give you any reason.	We will determine which Card product may be eligible for use through Google Pay.

ELIGIBILITY / ENROLLMENT

Current Words	Replacement Words
<ul style="list-style-type: none">Customers who have recently changed their mobile numbers will not be allowed to provision during the mobile number embargo period of three (3) business days.	<ul style="list-style-type: none">Customers who have recently changed their mobile numbers will not be allowed to enrol for Google Pay during the mobile number embargo period of three (3) business days.
<ul style="list-style-type: none">If you register from a phone number that is different from the one on our records, additional authentication will be required, and an OTP will be invoked to the customer's mobile number that is registered with us.	<ul style="list-style-type: none">If you register from a phone number that is different from the one on our records, additional authentication will be required, and an OAC will be invoked to the customer's mobile number that is registered with us.

YOUR USE OF CARDS THROUGH GOOGLE PAY

Current Words	Replacement Words
... you must take all steps and prevent any fraud, loss or theft in respect of the Eligible Device or any Card in connection with the use of Google Pay.	... you must take all reasonable steps to prevent any fraud, loss or theft in respect of the Eligible Device or any Card in connection with the use of Google Pay.
... you understand and acknowledge that such person, using his or her biometrics, will be able to access and use your Cards and make Purchases with Google Pay using your Cards.	... you acknowledge that such person, using his or her biometrics, will be able to access and use your Cards and make Purchases with Google Pay using your Cards.
... and authorised using any biometric information or personal identification number or passcode.	... and authorised using any biometric information or personal identification number or passcode, subject to requirements of law and if applicable, the ePayments Code, and except to the extent such transaction is caused by our fraud, negligence or misconduct.

Current Words	Replacement Words
<p>... liable for the same. If your Eligible Device is lost or stolen, any biometric information or personal identification number or other passcode is compromised or used or Card has been used through Google Pay without your permission, you must notify us immediately.</p>	<p>... liable for the same, subject to requirements of law and if applicable, the ePayments Code, and except to the extent such transaction is caused by our fraud, negligence or misconduct. If your Eligible Device is lost or stolen, any biometric information or personal identification number or other passcode is compromised or used or your Card has been used through Google Pay without your permission, we recommend that you notify us promptly. If you fail to notify us promptly, you may be liable for part or all of the losses in connection with any unauthorised use of your Card in connection with Google Pay as further set out in the Account Terms and Conditions.</p>
<p>We currently do not impose a fee for using your Card through Google Pay but we reserve the right to impose a fee in the future.</p>	<p>We currently do not impose a fee for using your Card through Google Pay but we reserve the right to impose a fee in the future. If we do so, we will provide you with 30 days prior written notice as detailed in the 'CHANGES TO PARTICIPATION IN THE GOOGLE PAY AND TERMS AND CONDITIONS' section below.</p>

Current Words	Replacement Words
<p>If at any time you revoke this consent, we may suspend or cancel your ability to use your Cards in connection with Google Pay.</p>	<p>If at any time you revoke this consent, we may suspend or cancel your ability to use your Cards in connection with Google Pay (for example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss).</p>
<p>We have the right to suspend or cancel your ability to use your Card in connection with Google Pay at any time and need not give you any prior notice or reason for doing so.</p>	<p>Subject to the section titled 'EXERCISING OUR DISCRETION AND RIGHTS', we have the right to suspend or cancel your ability to use your Card in connection with Google Pay at any time and need not give you any prior notice or reason for doing so, but will notify you as soon as reasonably practicable. For example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss.</p>
<p>The limit will be such amount(s) as determined by us and notified to you.</p>	<p>The limit will be such amount(s) as determined by us and notified to you, in accordance with the section titled 'CHANGES TO PARTICIPATION IN GOOGLE PAY AND TERMS AND CONDITIONS' below.</p>

DEVICE LOST OR STOLEN

Current Words	Replacement Words
If your Android device or smartwatch is lost or stolen, let us know immediately by calling 1300 992 700 (24 hours a day).	If your Android device or smartwatch is lost or stolen, let us know promptly by calling 1300 992 700 (24 hours a day).

CHANGES TO PARTICIPATION IN THE GOOGLE PAY AND TERMS AND CONDITIONS

Current Words	Replacement Words
<p>Subject to applicable laws and regulations at any time we may:</p> <ul style="list-style-type: none">(i) terminate your use of Cards in connection with Google Pay;(ii) modify or suspend the type or dollar amounts of transactions allowed using Cards in connection with Google Pay;(iii) change the eligibility of a Card for use with Google Pay; and(iv) change the Card authentication process.	<p>Subject to applicable laws and regulations, and the section titled 'EXERCISING OUR DISCRETION AND RIGHTS', at any time we may:</p> <ul style="list-style-type: none">(i) terminate your use of Cards in connection with Google Pay;(ii) modify or suspend the type or dollar amounts of transactions allowed using Cards in connection with Google Pay;(iii) change the eligibility of a Card for use with Google Pay; and(iv) change the Card authentication process.
If we have cancelled or suspended your Card in accordance with the Account Terms and Conditions Relevant Terms, you will not be allowed to use it through your Eligible Device.	If we have cancelled or suspended your Card in accordance with the relevant terms in the Account Terms and Conditions, you will not be allowed to use it through your Eligible Device.

Current Words	Replacement Words
<p>We may make changes to these Terms and Conditions as required to immediately restore or maintain the security of a system or individual facility without prior notice. We will notify you of such changes as soon as practicable.</p> <p>Otherwise, we will give you 30 days prior written notice of any changes which:</p> <ul style="list-style-type: none"> • impose or increase our charges relating solely to the use of your Card in Google Pay; • increase your liability for losses relating to transactions conducted using your Card in Google Pay; or <p>We may make any other changes to the terms applying to the use of your Card in Google Pay by notifying you before the change takes place.</p>	<p>We may make changes to these Terms and Conditions as required to promptly restore or maintain the security of a system or individual facility without prior notice. We will notify you of such changes as soon as practicable.</p> <p>Otherwise, we will give you 30 days prior written notice of any changes which:</p> <ul style="list-style-type: none"> • impose or increase our charges relating solely to the use of your Card in Google Pay; • increase your liability for losses relating to transactions conducted using your Card in Google Pay; or • Impose, remove or change your daily transaction limit or other periodical transaction limit applying to the use of your Card in Google Pay. <p>We may make any other changes to the terms applying to the use of your Card in Google Pay by giving you reasonable notice before the change takes place.</p>

SECURITY AND YOUR LIABILITY

Current Words	Replacement Words
<p>This means that any Google Pay transaction initiated by that person using your passcode, or biometric information saved on your device such as their fingerprint, will be considered as authorized by you and the Account Terms and Conditions which deal with unauthorised transactions will not apply. You understand and acknowledge that this can result in significant loss or liability to you.</p>	<p>This may mean that you are liable for all transactions initiated by that person. You acknowledge that this can result in significant loss or liability to you.</p>
<p>(iii) You must keep the Eligible Device safe and secure (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it); and</p>	<p>(iii) You must keep the Eligible Device safe and secure (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it e.g. by ensuring that you update the operating system of your device when recommended by the manufacturer including to protect your device); and</p>

Current Words	Replacement Words
<p>You, as the principal cardholder of a Credit Card, cannot suspend the use of an additional cardholder’s Credit Card in Google Pay, but you can suspend or close the Credit Card of the additional cardholder by calling by 1300 992 700 [24 hours a day].</p>	<p>You, as the principal cardholder of a Credit Card, cannot suspend the use of an additional cardholder’s Credit Card in Google Pay, but you can suspend or close the Credit Card of the additional cardholder (which will prevent its use including through Google Pay) by calling 1300 992 700 [24 hours a day].</p>
<p>(iii) you suspect a security breach in relation to your Eligible Device or Google Pay or that an unauthorised person has used your passcode, Card PIN or your other credentials to access Google Pay.</p>	<p>(iii) you suspect a security breach in relation to your Eligible Device or Google Pay or that an unauthorised person has used your passcode, Card PIN or your other credentials to access Google Pay.</p> <p>Generally, subject to protections under the ePayments Code described in those terms, you are liable for unauthorised transactions conducted using Google Pay.</p>

DISCLAIMERS OF WARRANTY

Current Words	Replacement Words
Neither we nor our affiliates will be liable for any claim arising from or related to use of your Card through Google Pay due to such delay, interruption, disruption or similar failure.	Neither we nor our affiliates will be liable for any claim arising from or related to use of your Card through Google Pay due to such delay, interruption, disruption or similar failure, except to the extent such failure is caused by our fraud, negligence or misconduct.

LIMITATION OF LIABILITY

Current Words	Replacement Words
... INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH GOOGLE PAY.	... INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH GOOGLE PAY, EXCEPT TO THE EXTENT SUCH LOSS OR DAMAGE IS CAUSED BY OUR FRAUD, NEGLIGENCE OR MISCONDUCT.

INDEMNITY

Current Words	Replacement Words
f) any change in law, regulation or official directive which has an effect on the Card or Google Pay, and the same may be debited to your Card and/or shall be paid by you on demand.	(f) any change in law, regulation or official directive which has an effect on the Card or Google Pay, and the same may be debited to your Card and/or shall be paid by you on demand, except to the extent such claims, costs, losses, damages, judgments, tax assessments, penalties, interest, or expenses is caused by our fraud, negligence or misconduct.

2. The changes to Apple Terms

The Apple Terms 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”.

IMPORTANT INFORMATION FROM NATIONAL AUSTRALIA BANK LIMITED (NAB)

Current Words	Replacement Words
We will determine, at our sole discretion, which Cards may be eligible for use through Apple Pay. We reserve the right to decline any enrolment of a Card to Apple Pay without the need to give you any reason.	We will determine which Card product may be eligible for use through Apple Pay.

YOUR USE OF QANTAS PREMIER CREDIT CARD THROUGH APPLE PAY

Current Words	Replacement Words
... you must take all steps and prevent any fraud, loss or theft in respect of the Eligible Device or any Card in connection with the use of Apple Pay.	... you must take all reasonable steps to prevent any fraud, loss or theft in respect of the Eligible Device or any Card in connection with the use of Apple Pay.

Current Words	Replacement Words
<p>...you understand, and acknowledge and agree that such person, using his or her biometrics, will be able to access and use your Cards and make Purchases with Apple Pay using your Cards, and the relevant transactions will be charged to your Cards, to which you shall be responsible and liable for the same.</p>	<p>... you acknowledge that such person, using his or her biometrics, will be able to access and use your Cards and make Purchases with Apple Pay using your Cards, and the relevant transactions will be charged to your Cards, to which you shall be responsible and liable for the same, subject to requirements of law and if applicable, the ePayments Code, and except to the extent such transaction is caused by our fraud, negligence or misconduct.</p>
<p>... and authorised using any biometric information or personal identification number or passcode.</p>	<p>... and authorised using any biometric information or personal identification number or passcode, subject to requirements of law and if applicable, the ePayments Code, and except to the extent such transaction is caused by our fraud, negligence or misconduct.</p>

Current Words	Replacement Words
<p>... liable for the same. If your Eligible Device is lost or stolen, personal identification number or other passcode is compromised or used or Card has been used through Apple Pay without your permission, you must notify us immediately. If you fail to notify us without delay, you may be liable for part or all of the losses in connection with any unauthorised use of your Card in connection with Apple Pay as further set out in the Account Terms and Conditions.</p>	<p>...liable for the same, subject to requirements of law and if applicable, the ePayments Code, and except to the extent such transaction is caused by our fraud, negligence or misconduct. If your Eligible Device is lost or stolen, any biometric information or personal identification number or other passcode is compromised or used or your Card has been used through Apple Pay without your permission, we recommend that you notify us promptly. If you fail to notify us promptly, you may be liable for part or all of the losses in connection with any unauthorised use of your Card in connection with Apple Pay as further set out in the Account Terms and Conditions.</p>
<p>We currently do not impose a fee for using your Card through Apple Pay but we reserve the right to impose a fee at our sole discretion in the future.</p>	<p>We currently do not impose a fee for using your Card through Apple Pay but we reserve the right to impose a fee at our sole discretion in the future. If we do so, we will provide you with 30 days prior written notice as detailed in the 'CHANGES TO PARTICIPATION IN APPLE PAY AND TERMS AND CONDITIONS' section below.</p>

Current Words	Replacement Words
<p>As a condition of using your Card in connection with Apple Pay, you acknowledge and consent to us sending notifications and automatically dialed calls or text messages to the Eligible Device and/or your mobile phone number on record with us. If at any time you revoke this consent, we may suspend or cancel your ability to use your Card in connection with Apple Pay.</p>	<p>As a condition of using your Card in connection with Apple Pay, you acknowledge and consent to us sending notifications to the Eligible Device and/or your mobile phone number on record with us. If at any time you revoke this consent, we may suspend or cancel your ability to use your Card in connection with Apple Pay (for example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss).</p>
<p>We have the right to suspend or cancel your ability to use your Card in connection with Apple Pay at any time and need not give you any prior notice or reason for doing so.</p>	<p>Subject to the section titled 'EXERCISING OUR DISCRETION AND RIGHTS', we have the right to suspend or cancel your ability to use your Card in connection with Apple Pay at any time and need not give you any prior notice or reason for doing so, but will notify you as soon as reasonably practicable. For example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss.</p>

Current Words	Replacement Words
<p>The limit will be such amount(s) as determined by us and notified to you from time to time.</p>	<p>The limit will be such amount(s) as determined by us and notified to you from time to time, in accordance with the section titled 'CHANGES TO PARTICIPATION IN APPLE PAY AND TERMS AND CONDITIONS' below.</p>

CHANGES TO PARTICIPATION IN APPLE PAY AND TERMS AND CONDITIONS

Current Words	Replacement Words
<p>Subject to applicable laws and regulations at any time we may: (i) terminate your use of Cards in connection with Apple Pay; (ii) modify or suspend the type or dollar amounts of transactions allowed using Cards in connection with Apple Pay; (iii) change the eligibility of a Card for use with Apple Pay; and/or (iv) change the Card authentication process.</p>	<p>Subject to applicable laws and regulations, and the section titled 'EXERCISING OUR DISCRETION AND RIGHTS', at any time we may (i) terminate your use of Cards in connection with Apple Pay, (ii) modify or suspend the type or dollar amounts of transactions allowed using Cards in connection with Apple Pay, (iii) change the eligibility of a Card for use with Apple Pay, and/or (iv) change the Card authentication process.</p>
<p>If we have cancelled or suspended your Card in accordance with the Account Terms and Conditions Relevant Terms, you will not be allowed to use it through your Eligible Device.</p>	<p>If we have cancelled or suspended your Card in accordance with the relevant terms in the Account Terms and Conditions, you will not be allowed to use it through your Eligible Device.</p>

Current Words	Replacement Words
<p>We may make changes to these Terms and Conditions as required to immediately restore or maintain the security of a system or individual facility without prior notice.</p>	<p>We may make changes to these Terms and Conditions as required to promptly restore or maintain the security of a system or individual facility without prior notice.</p>
<p>We may make any other changes to the terms applying to the use of your Card in Apple Pay by notifying you before the change takes place.</p>	<p>We may make any other changes to the terms applying to the use of your Card in Apple Pay by giving you reasonable notice before the change takes place.</p>

SECURITY AND YOUR LIABILITY

Current Words	Replacement Words
<p>If you share your passcode with any other person or allow another person's biometric information to be saved on your device, you are taken to have authorised that person to transact on your account using Apple Pay. This means that any Apple Pay transaction initiated by that person using your passcode, or biometric information saved on your device such as their fingerprint, will be considered as authorised by you and the Account Terms and Conditions which deal with unauthorised transactions will not apply. You understand and acknowledge that this can result in significant loss or liability to you.</p>	<p>If you share your passcode with any other person or allow another person's biometric information to be saved on your device, you are taken to have authorised that person to transact on your account using Apple Pay. This may mean that you are liable for all transactions initiated by that person. You acknowledge that this can result in significant loss or liability to you.</p>

Current Words	Replacement Words
<p>(iii) You must keep the Eligible Device safe and secure (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it);</p>	<p>(iii) You must keep the Eligible Device safe and secure (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it e.g. by ensuring that you update the operating system of your device when recommended by Apple including to protect your device);</p>
<p>You, as the principal cardholder of a Credit Card, cannot suspend the use of a supplementary / additional cardholders Credit Card in Apple Pay, but you can suspend or close the Credit Card of the supplementary / additional cardholder by calling 1300 992 700 (24 hours a day).</p>	<p>You, as the principal cardholder of a Credit Card, cannot suspend the use of a supplementary / additional cardholders Credit Card in Apple Pay, but you can suspend or close the Credit Card of the supplementary / additional cardholder (which will prevent its use including through Apple Pay) by calling 1300 992 700 (24 hours a day).</p>
<p>(iii) you suspect a security breach in relation to your Eligible Device or Apple Pay or that an unauthorised person has used your passcode, Card PIN or your other credentials to access Apple Pay.</p>	<p>(iii) you suspect a security breach in relation to your Eligible Device or Apple Pay or that an unauthorised person has used your passcode, Card PIN or your other credentials to access Apple Pay.</p> <p>Generally, subject to protections under the ePayments Code described in those terms, you are liable for unauthorised transactions conducted using Apple Pay.</p>

DISCLAIMERS OF WARRANTY

Current Words	Replacement Words
Neither we nor our affiliates will be liable for any claim arising from or related to use of your Card through Apple Pay due to such delay, interruption, disruption or similar failure.	Neither we nor our affiliates will be liable for any claim arising from or related to use of your Card through Apple Pay due to such delay, interruption, disruption or similar failure, except to the extent such failure is caused by our fraud, negligence or misconduct.

LIMITATION OF LIABILITY

Current Words	Replacement Words
... INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH APPLE PAY.	... INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH APPLE PAY, EXCEPT TO THE EXTENT SUCH LOSS OR DAMAGE IS CAUSED BY OUR FRAUD, NEGLIGENCE OR MISCONDUCT.

INDEMNITY

Current Words	Replacement Words
(e) any access or use of Apple Pay by any other party with your personal identification number or passcode or other appropriate security code	(e) any access or use of Apple Pay by any other party with your personal identification number or passcode or other appropriate security code, except to the extent such claims, costs, losses, damages, judgments, tax assessments, penalties, interest, or expenses is caused by our fraud, negligence or misconduct.

3. The changes to each of the Apple Terms and Google Terms

3.1 The following section is inserted as a new section in each of the Apple Terms and Google Terms:

Section	New Words
EXERCISING OUR DISCRETION AND RIGHTS	We will exercise our rights and discretions that we have under these Terms and Conditions fairly and reasonably in the same way that we exercise our rights and discretions under the Account Terms and Conditions.

3.2 The following changes to each of the Apple Terms and Google Terms are amended by deleting the words in the column titled “Current Words” of the following tables and replacing them with the corresponding words in the column titled “Replacement Words”.

ELIGIBILITY/ENROLMENT

Current Words	Replacement Words
.. including providing the correct one-time password (OTP) including providing the correct Online Authorisation Code (OAC) ...
... or if your Card or underlying Account is not in good standing or conducted in a proper or satisfactory manner as determined by us at our absolute discretion.	... or if your Card or underlying Account is not in good standing or conducted in a proper or satisfactory manner as determined by us at our discretion, acting reasonably. For example, your enrolment may be declined where you have an unremedied default relating to the underlying Account, where we consider we need to do so to prevent the risk of fraud, or your Account has been suspended or closed.

SECURITY AND YOUR LIABILITY

Current Words	Replacement Words
Please call us immediately on 1300 992 700 (24 hours a day) if:	We recommend that you call us promptly on 1300 992 700 (24 hours a day) if:

DISCLAIMERS OF WARRANTY

Current Words	Replacement Words
... fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and claims with respect to intellectual property infringement.	... fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and claims with respect to intellectual property infringement, except to the extent such claim, loss, liability, damage, cost or expense is caused by our fraud, negligence or misconduct.

LIMITATION OF LIABILITY

Current Words	Replacement Words
TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW WE, OUR PROCESSORS, SUPPLIERS, AND LICENSORS (AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES) ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY: ...	TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW (AND EXCEPT TO THE EXTENT CAUSED BY OUR FRAUD, NEGLIGENCE OR MISCONDUCT), WE, OUR PROCESSORS, SUPPLIERS, AND LICENSORS (AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES) ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY: ...

INDEMNITY

Current Words	Replacement Words
<p>You will indemnify, defend, and hold us (and our employees, directors, agents, affiliates and representatives) harmless from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including reasonable attorneys' fees) arising out of any claim, action, audit, investigation, inquiry, or other proceeding instituted by a person or entity that arises out of or relates to...</p>	<p>You will indemnify (including by paying or reimbursing us for loss we suffer), defend, and hold us harmless (and our employees, directors, agents, affiliates and representatives) from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including reasonable attorneys' fees) arising out of any claim, action, audit, investigation, inquiry, or other proceeding instituted by a person or entity that arises out of or relates to...</p>

SEVERABILITY

Current Words	Replacement Words
<p>If any provision or part of a provision of these terms is illegal, invalid or unenforceable, it will be severed from these terms and the remaining provisions (or parts of provisions) will continue in full force and effect.</p>	<p>If law makes a term of the contract illegal, void or unenforceable, we both agree that the term remains, but will be read down so that this doesn't occur. If this can't be done, you and we agree that only the affected term is to be excluded and the rest of the contract should not be affected.</p>

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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 ["Qantas"]. 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. Apple Pay is a trademark of Apple Inc., registered in U.S. and other countries. Google, Android, Google Pay and Google Wallet are trademarks of Google LLC. QAN17681_(1123)