

Variation Notice

This variation notice provides full details of the changes, as they apply to your Qantas Premier Credit Card Rewards 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.

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".

The changes

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

1. Meaning of Words

Section	New Words
1. Meaning of Words	Consequential Loss means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

7. General

Section	New Words
7.6	<p>We will exercise any rights or discretions that We have under these Rewards Program Terms and Conditions in a fair and reasonable manner. That includes whenever We are:</p> <ul style="list-style-type: none">a) considering any request You make;b) deciding whether to give Our consent or to exercise a right, discretion or remedy;c) setting any conditions for doing any of those things; ord) making changes under clause 7.3 or anywhere else in these Rewards Program Terms and Conditions. <p>Examples of how We will take reasonable steps to ensure You are treated fairly include giving You reasonable notice of changes and making adjustments to Your Points. It's worth noting that even if We don't make a decision or do something straight away, We may still do so later on. This includes where We delay or defer doing so, or We temporarily waive a requirement.</p>

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”:

Introduction

Current Words	Replacement Words
<p>These Terms and Conditions explain how Qantas Points can be earned using Your Account. These Terms and Conditions will apply to You if You have been issued with a Card as the Primary Cardholder and that Card is used to earn Qantas Points.</p>	<p>These Terms and Conditions should be read in conjunction with the Account Terms and Conditions and explain how Qantas Points can be earned using Your Account. These Terms and Conditions will apply to You if You have been issued with a Card as the Primary Cardholder and that Card is used to earn Qantas Points.</p>

4. Limitations on and loss of Qantas Points

Current Words	Replacement Words
<p>4.4 You will not earn Qantas Points on your Card, and any Qantas Points that You have already earned and that we have not yet instructed Qantas to credit to Your Qantas Frequent Flyer Membership Account will not be credited, if:</p> <p>a) You are in breach of Your Credit Card Terms and Conditions;</p>	<p>4.4 Acting reasonably, We may determine that You will not earn Qantas Points on Your Card, and any Qantas Points that You have already earned and that We have not yet instructed Qantas to credit to Your Qantas Frequent Flyer Membership Account will not be credited, if:</p> <p>a) You are in material breach of Your Credit Card Terms and Conditions;</p>

Current Words	Replacement Words
<p>4.5 We may suspend Your right to earn Qantas Points.</p> <p>If we notify You that your right to participate in the Rewards Program is no longer suspended, You will be able to earn Qantas Points on Eligible Transactions.</p>	<p>4.5 We may also, acting reasonably, otherwise suspend Your right to earn Qantas Points.</p> <p>If We notify You that Your right to participate in the Rewards Program is no longer suspended (including because Your Account suspension has been lifted), You will be able to earn Qantas Points on Eligible Transactions from the date Your suspension ends.</p>
<p>4.6 We may terminate Your right to earn Qantas Points. At the time We terminate Your right to earn Qantas Points by using Your Account, You will no longer accrue Qantas Points on Eligible Transactions.</p>	<p>4.6 We may, acting reasonably, terminate Your right to earn Qantas Points. At the time We terminate Your right to earn Qantas Points by using Your Account, You will no longer accrue Qantas Points on Eligible Transactions. In addition, if Your Account is cancelled under the Account Terms and Conditions Your participation in the Rewards Program will also be terminated. We will make a reasonable attempt to give You 30 days' notice, but We may give less notice in urgent circumstances.</p>

7. General

Current Words	Replacement Words
<p>7.1 We are not responsible for rewards You redeem under the Qantas Frequent Flyer Program, Any death or injury, loss or consequential loss or damage from a reward or the loss, theft or destruction of a reward.</p>	<p>7.1 Where the rewards You redeem under this program are provided by Qantas, to the extent permitted by law, We are not responsible for those rewards or any death or injury, loss or Consequential Loss or damage from a reward or the loss, theft or destruction of a reward (except to the extent arising from Our fraud, negligence or misconduct).</p>

Current Words	Replacement Words
<p>7.3 We may vary these Terms and Conditions from time to time. For example, We may:</p> <ul style="list-style-type: none"> • change the way You earn Qantas Points; • change the way We award Qantas Points; • introduce or change Rewards Program features, fees and conditions; and • make changes as a result of changes made by Our suppliers or partners. <p>We will provide at least 30 days' prior notice of changes, unless We reasonably consider the change to be non-material in nature. We will give You as much notice as is reasonably practicable for any non-material changes to these terms and conditions.</p>	<p>7.3 We may, acting reasonably, vary these Terms and Conditions from time to time. For example, We may:</p> <ul style="list-style-type: none"> • change the way You earn Qantas Points; • change the way We award Qantas Points; • introduce or change Rewards Program features, fees and conditions; and • make changes as a result of changes made by Our suppliers or partners. <p>We will provide at least 30 days' prior notice of changes, unless We reasonably consider the change to be non-material in nature. We will give You as much notice as is reasonably practicable for any non-material changes to these terms and conditions and We will either publish this on Our website or otherwise notify You. However, You acknowledge that Qantas Points will be subject to the terms of the Qantas Frequent Flyer program which may be subject to change by the program operator.</p>

Current Words	Replacement Words
<p>7.4 Disputes about missing Qantas Points (including where the dispute concerns Your participation in Qantas Frequent Flyer) will only be accepted up to six months after the date of the relevant transaction or such time as is reasonable in the circumstances.</p>	<p>7.4 Disputes about missing Qantas Points (including where the dispute concerns Your participation in Qantas Frequent Flyer) will only be accepted up to twelve months after the date of the relevant transaction or such time as is reasonable in the circumstances. We may, acting reasonably, require You to provide documentary evidence to support Your claim.</p>

9. Concierge Services

Current Words	Replacement Words
<p>9.6 Concierge Services accepts no liability arising from any provider that does not fulfil their obligations to You, subject to any chargeback entitlement You may have.</p>	<p>9.6 Concierge Services accepts no liability arising from any provider that does not fulfil their obligations to You, subject to any chargeback entitlement You may have except to the extent loss or damage is caused by Our fraud, negligence or misconduct.</p>

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

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