

Variation Notice

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

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".

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.	Multi-City Flight Itinerary 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'.
	Multi-Class Flight Itinerary means an itinerary that includes one or more flights and more than one of the following travel classes: 'Economy', 'Premium Economy', 'Business' and 'First'.
	Qantas Airport Lounge Access Terms and Conditions has the meaning given in section 2.2.
	Qantas Conditions of Carriage has the meaning given in section 2.2.
	Qantas Premier Credit Card Terms and Conditions means the document titled "Qantas Premier Credit Card Terms and Conditions and Other Important Information" available at qantasmoney.com/terms as amended from time to time.
	Qantas Premier Credit Card Rewards Terms and Conditions means the document titled "Qantas Premier Credit Card Rewards Terms and Conditions" available at qantasmoney.com/terms as amended from time to time.
	Qantas Wellbeing Program Terms and Conditions has the meaning given in section 2.2.
	Qantas Wine Terms and Conditions has the meaning given in section 2.2.

2. Participation

Section	New Words
2.5.	We may amend these Terms and Conditions at any time by posting a revised version on qantasmoney.com/terms . 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.

5. Status Credit Benefit

Section	New Words
5.9.	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 2.5.

6. Qantas Wine Benefit

Section	New Words
6.6.	When you close your Account or cease to be the Primary Cardholder, your Qantas Wine Premium Membership will be terminated, unless you have some other entitlement to continue to hold Qantas Wine Premium Membership.
6.7.	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 2.5.

7. Qantas Wellbeing App Benefit

Section	New Words
7.3.	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 2.5.

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>Qantas Frequent Flyer Terms and Conditions means the terms and conditions of Qantas Frequent Flyer as amended from time to time and located at qantas.com/terms.</p>	<p>Qantas Frequent Flyer Terms and Conditions has the meaning given in section 2.2.</p>
<p>Qantas Points means the points earned by Cardholders on Eligible Transactions, or on Special Promotions which the Rewards Program instructs Qantas to credit to the Primary Cardholder’s Qantas Frequent Flyer Membership Account, and which are subject to the Qantas Frequent Flyer Terms and Conditions.</p>	<p>Qantas Points means frequent flyer points awarded to members in Qantas Frequent Flyer pursuant to the Qantas Frequent Flyer Terms and Conditions.</p>
<p>Qantas Wine Premium Membership means You’ll receive privileged access to premium wines whilst earning 3 points per \$1 and invites to gourmet food and wine events around Australia.</p>	<p>Qantas Wine Premium Membership means You’ll receive privileged access to premium wines, free delivery within Australia on all Qantas Wine orders, 3 Qantas Points per \$1 spent on eligible purchases from Qantas Wine and invites to gourmet food and wine events around Australia.</p>

2. Participation

Current Words	Replacement Words
<p>2.2 These terms are to be read in conjunction with, and are not designed to replace or alter, the following:</p> <p>2.2.1. Qantas Airport Lounge Access Terms and Conditions available via qantas.com/loungeaccessterms</p> <p>2.2.2. The Qantas Frequent Flyer Terms and Conditions available via https://www.qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html</p> <p>2.2.3. Qantas Wellbeing App Terms and Conditions available via https://insurance.qantas.com/termsfuse</p> <p>2.2.4. The Qantas Conditions of Carriage available at https://www.qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html</p> <p>2.2.5. Shopping Rewards Store Terms of Use, Voucher Terms and Conditions, Qantas Wine Terms and Conditions available via qantasepique.com.au/termsAndConditions and any other terms and conditions disclosed at the time of redemption.</p>	<p>2.2. These terms are to be read in conjunction with, and are not designed to replace or alter, the following terms and conditions, as amended from time to time:</p> <p>2.2.1. Qantas Airport Lounge Access Terms and Conditions available via qantas.com/loungeaccessterms (Qantas Airport Lounge Access Terms and Conditions)</p> <p>2.2.2. The Qantas Frequent Flyer Terms and Conditions available via qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html (Qantas Frequent Flyer Terms and Conditions)</p> <p>2.2.3. Qantas Wellbeing Program Terms and Conditions available via insurance.qantas.com/termsfuse (Qantas Wellbeing Program Terms and Conditions)</p> <p>2.2.4. The Qantas Conditions of Carriage available at qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html (Qantas Conditions of Carriage)</p> <p>2.2.5. The Qantas Wine Terms and Conditions available via wine.qantas.com/termsandconditions (Qantas Wine Terms and Conditions) and any other terms and conditions disclosed at the time of redemption.</p>

Current Words	Replacement Words
<p>2.4. You are not entitled to access these benefits if:</p> <p>2.4.1. You are in breach of Your Credit Card Terms and Conditions;</p> <p>2.4.2. Your Account is suspended;</p> <p>2.4.3. We reasonably suspect You (or an Additional Cardholder) are operating Your Account fraudulently; or</p> <p>2.4.4. Your Account is closed or cancelled (whether by Us or by You), including if You cease to be a Qantas Frequent Flyer member.</p>	<p>2.4. We may determine, acting reasonably, that You are not entitled to access these benefits on the basis that:</p> <p>2.4.1. You are in breach of Your Credit Card Terms and Conditions;</p> <p>2.4.2. Your Account is suspended;</p> <p>2.4.3. We reasonably suspect You (or an Additional Cardholder) are operating Your Account fraudulently; or</p> <p>2.4.4. Your Account is closed or cancelled (whether by Us or by You), including if You cease to be a Qantas Frequent Flyer member.</p>

3. Lounge Invitation Benefit

Current Words	Replacement Words
<p>3.5. If Lounge access is declined (e.g. due to capacity constraints), and a substitute is not offered, You may complete the refund form on Qantas.com and request for the pass to be reissued. Any decision to accept or decline the request is at the sole discretion of Qantas.</p>	<p>3.5. If Lounge access is declined (e.g. due to capacity constraints), and a substitute is not offered, You may complete the refund form on qantas.com/au/en/manage-booking/refunds.html 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.</p>

Current Words	Replacement Words
<p>3.8. Lounge Invitation Benefits are valid for 12 months from date of issue.</p>	<p>3.8. Lounge Invitation Benefits are valid for 12 months from date of issue unless otherwise specified.</p>
<p>3.9. The Lounge Invitation Benefit is subject to change or withdrawal at any time, at Our discretion.</p>	<p>3.9. 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 2.5.</p>
<p>3.10. 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.</p>	<p>3.10. 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.</p>

4. Discounted Fares Benefit

Current Words	Replacement Words
<p>4.8. The Discounted Fares Benefit is available on one-way and return domestic and international flights, but if You book a one-way flight and choose to use the Discounted Fares Benefit, that is a redemption of one of the two of the Discounted Fares Benefit for that calendar year. If You subsequently choose to make another flight on the same trip (e.g. a return flight) and a separate booking is created, use of the Discounted Fare Benefit will be considered a redemption of the second benefit.</p>	<p>4.8. The Discounted Fares Benefit is available on one-way and return domestic and international flights (whether or not such flights include stopovers), but if You book a one-way flight and choose to use the Discounted Fares Benefit, that is a redemption of one of the two of the Discounted Fares Benefit for that calendar year. If You subsequently choose to make another flight on the same trip (e.g. a return flight) and a separate booking is created, use of the Discounted Fares Benefit will be considered a redemption of the second benefit. The Discounted Fares 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">a. 'Economy' and 'Premium Economy'; orb. 'Business' and 'First'.

Current Words	Replacement Words
<p>4.10. Flights booked using the Discounted Fares Benefit can be viewed and edited on qantas.com, Manage booking. Any changes to the flight may incur a fee, and result in a higher fare price. The discount will be applied to the higher fare price; however You are responsible for payment of the difference between the new fare and original fare (less the discount).</p>	<p>4.10. Flights booked using the Discounted Fares Benefit can be viewed and edited on qantas.com, Manage booking. Any changes to the flight may incur a fee, and result in a higher fare price. The discount will be applied to the higher fare price; however You are responsible for payment of the difference between the new fare and original fare (less the discount). Some fares are non-refundable. Cancellation fees and charges may also apply.</p>
<p>4.13. This benefit is subject to change or withdrawal at any time, at Our discretion.</p>	<p>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 2.5. Changes or withdrawals made by Us to this benefit will not affect a Discounted Fares Benefit already applied to an existing booking.</p>

6. Qantas Wine Benefit

Current Words	Replacement Words
6.2. Enjoy free delivery on all gourmet food and wine orders.	6.2. Qantas Wine Premium Membership gives you access to, among other things, free delivery within Australia on all gourmet food and wine orders placed with Qantas Wine.
6.4. An annual membership fee usually applies for Qantas Wine Premium Membership but this will be waived so long as You continue to hold Your Card.	6.4. Any annual membership fee that usually applies for Qantas Wine Premium Membership will be waived so long as You remain the Primary Cardholder.
6.5. Should You already have paid a Qantas Wine Premium Membership, the fee will be waived in subsequent membership years, as long as You continue to hold Your Card.	6.5. Should You already have paid a Qantas Wine Premium Membership, the fee will be waived in subsequent membership years, as long as You remain the Primary Cardholder.
6.6. Liquor Act 2007: It is an offence to sell or supply to or to obtain liquor on behalf of a person under the age of 18 years. Licence Number: LIQP770016736.	6.8. Liquor Act 2007 (NSW): No alcohol can be sold or supplied to anyone under 18. It's against the law. Licence Number: NSW LIQP770016736, NT IRL0201, SA 57900154.

7. Qantas Wellbeing App Benefit

Current Words	Replacement Words
<p>7.1. The Qantas Wellbeing App is offered by Qantas and You must be a member of the Qantas Frequent Flyer (QFF) program and 13 years of age or over to use it. Conditions apply and are available at https://insurance.qantas.com/termsfuse. Membership and Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions available at www.qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html.</p>	<p>7.1. The Qantas Wellbeing App is offered by Qantas and You must be a member of the Qantas Frequent Flyer (QFF) program and 13 years of age or over to use it. The Qantas Wellbeing Program Terms and Conditions apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.</p>
<p>7.2. Each Qantas Premier Titanium Primary Cardholder can earn up to 20,000 Qantas Points in a year through the App as part of this offer. To earn 20,000 points, You must complete the highest daily and weekly challenges, win every weekly group challenge and complete all checks. Qantas Points earned via the App will be credited to Your QFF account on a fortnightly basis. Qantas may amend or withdraw this offer including points offers for activities within the App at any time.</p>	<p>7.2. Each Qantas Premier Titanium Primary Cardholder can earn up to 20,000 Qantas Points in a year through the App as part of this offer. To earn 20,000 points, You must complete the highest daily and weekly challenges, win every weekly group challenge and complete all checks. Qantas Points earned via the App will be credited to Your Qantas Frequent Flyer membership account on a fortnightly basis. Qantas may amend or withdraw this offer including points offers for activities within the App at any time.</p>

3. The following sub-sections are deleted from the Terms and Conditions:

1. Meaning of Words

Section	New Words
1.	<p>Qantas Spend means the following Eligible Transactions when paying with Your Qantas Premier credit card:</p> <ul style="list-style-type: none">• flights booked directly through qantas.com and Qantas Contact Centres;• Qantas flights booked through selected travel agents and processed with Qantas being identified by the card scheme as the relevant merchant;• purchases of Qantas Frequent Flyer Membership;• purchases of Qantas Club membership, joining and annual fees;• purchases of Qantas Gift Vouchers;• purchases made from Qantas Wine and at the Qantas Rewards Store. <p>Please note, Qantas Spend excludes purchases other than those specified above; in particular, it does not include (but is not limited to) purchases made with Jetstar or Qantas Holidays or shopping.qantas.com. In addition, whether or not a transaction is Qantas Spend will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). For example, based on information provided by the merchant or the financial institution, flights booked through a travel agent may be processed as spend with the travel agency or its related entity rather than with Qantas. This means that the purchase would not be considered as Qantas Spend.</p>

4. Discounted Fares Benefit

Section	New Words
4.11.	If a booking using the Discounted Fares Benefit is subsequently cancelled by You, the Discounted Fares Benefit is still considered to have been redeemed. If You have an additional redemption available in the current membership year You may use that benefit, otherwise You must wait until the next membership year to use the benefit.

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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. 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.