

Variation Notice

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

Effective from 5 November 2024

- Financial Table.
- Qantas Premier Credit Card Terms and Conditions and Other Important Information (**Terms and Conditions**).

Effective from 1 December 2024

- Qantas Premier Titanium Credit Card Airline Benefit Terms and Conditions (**Benefit Terms and Conditions**).

What are the changes?

- The Interest Free Period for Retail Purchases is reducing from up to 55 days to up to 44 days. **This means that your Payment Due Date will change.** All statements issued on or after **5 November 2024**, will have a due date that is 14 days from the statement end date.
- We are increasing the Annual Percentage Rate that applies to Retail Purchases. This means that from 5 November 2024, any unpaid Retail Purchase Balances (including fees and charges) will incur interest at the new rate.
- We are including a new section 13A in the Terms and Conditions, about Mistaken Internet Payments.
- We are amending a sentence in Section 2 Limits on Use to reference the new section 13A.
- We are removing "Mistaken Internet Payment" as a defined term from section 17 Dictionary.

- We are changing the way you access the Discounted Fares Benefit from Qantas Premier Titanium Concierge Service to Online Access. This means from 1 December 2024, you will need to use Online Access to book a flight to be eligible for the Discounted Fares Benefit instead of calling Qantas Premier Titanium Concierge Service.
- We are improving the Discounted Fares Benefit from “two travellers, twice per year” to allow up to two adults, two children and two infants per booking, twice per year.
- We have added a term that Qantas reserves the right to cancel any Discounted Fares Benefit bookings made by you that are not compliant to the Benefit Terms and Conditions.
- A new “Anniversary Year” definition has been included to clarify the benefit period.
- We are providing clarity to the eligibility of your Status Credit Benefit.

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.

What you need to do:

It’s important that you read the notice carefully as it contains all of the changes and keep a copy for your records.

To avoid incurring any late payment fees, please ensure you view your statement and make your payment by the new Payment Due Date.

What if I have any questions?

If you have any questions on these changes, please contact us at qantasmoney.com/contact.

Please contact us as soon as possible if your new Payment Due Date doesn’t work for you as we may be able to change your Payment Due Date to better suit your needs.

How to read this notice:

1. Section numbers as listed in this notice relate directly to the section headings in your Financial Table or 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

Changes to the Financial Table – effective from 5 November 2024

1. The Interest Free Period as set out in the Financial Table will change as follows:

Interest Free Period

Current Words	Replacement Words
<p>Up to 55 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.</p>	<p>Up to 44 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.</p>

2. The Annual Percentage Rate for Retail Purchases as set out in the Financial Table will change as follows:

Annual Percentage Rate

Current Words	Replacement Words
Retail: 19.99% p.a.	Retail Purchases: 20.99% p.a.

Changes to the Qantas Premier Credit Card Terms and Conditions and Other Important Information – effective from 5 November 2024

1. The following section is inserted as a new section after **13. Things We Aren't Responsible For**, dealing with Mistaken Internet Payments using the Pay Anyone functionality available with Online Access facility:

Contents

New Words
13A. Mistaken Internet Payments

PART A: CREDIT CARD TERMS AND CONDITIONS

New Words
<p>13A. Mistaken Internet Payments</p> <p>This section applies to Mistaken Internet Payments using the Pay Anyone functionality. It sets out important rules where the Sending ADI and the Receiving ADI have subscribed to the ePayments Code and:</p> <ul style="list-style-type: none">• a Cardholder reports a Mistaken Internet Payment to Us as the Sending ADI; or• We, as the Receiving ADI, are notified by a Sending ADI that funds have been credited to Your Account as the result of a Mistaken Internet Payment by its customer. <p>This section does not apply to BPAY payments.</p>

New Words

In this section:

- **Mistaken Internet Payment** means a payment made by a Cardholder through Pay Anyone where funds are paid into the account of an unintended recipient because the Cardholder entered or selected the wrong BSB number and/or account number or the wrong PayID (where available) or a PayID which belonged to the wrong person as the result of the Cardholder's error or the Cardholder being advised of the wrong details. Currently, Pay Anyone functionality is generally only available in Online Access as part of a cash instalment plan or Balance Transfer offer that We may make available to You;
- **ADI** means Authorised Deposit-taking institution and has the same meaning as the term in the Banking Act 1959 (Cth);
- the **Receiving ADI** is the ADI whose customer received an internet payment;
- the **Sending ADI** is the ADI whose customer has made an internet payment.

Cardholder's obligation

A Cardholder:

- a) must take care to enter or select the correct information about the intended recipient of the funds, required when using Pay Anyone to make a payment. It is not always possible for Us to recover funds from the unintended recipient;
- b) should report a Mistaken Internet Payment to Us as soon as possible by contacting Us

We will acknowledge receipt of the report and the Cardholder should record or retain this acknowledgement.

New Words

Our obligations as a Sending ADI when We receive the Cardholder's report

a) Obligation to investigate

We will investigate a Cardholder's report of a Mistaken Internet Payment.

b) Obligation to tell the Cardholder about the outcome

We will tell the Cardholder about the outcome of a Cardholder's report of a Mistaken Internet Payment:

i) in writing, and

ii) within 30 Business Days of the day the report was made.

When a Cardholder makes a report, We as the Sending ADI and the Receiving ADI need to be satisfied that a Mistaken Internet Payment has occurred.

If We are not satisfied a Mistaken Internet Payment has occurred, We are not required to take any further action. We will tell You in writing within 30 Business Days from the time the Cardholder reported the Mistaken Internet Payment.

If We are satisfied that a Mistaken Internet Payment has occurred, We will send the Receiving ADI a request for return of the funds as soon as reasonably possible and by no later than 5 Business Days from the time the Cardholder reported the Mistaken Internet Payment to Us. We are reliant on the Receiving ADI following its obligation to acknowledge Our request and advise Us within 5 Business Days if there are sufficient funds in their customer's account to cover the amount of the Mistaken Internet Payment.

If the Receiving ADI receives a request from Us to return funds to Us, but is not satisfied that a Mistaken Internet Payment has occurred, the Receiving ADI may seek their customer's consent to return the funds to You. If consent is provided to the Receiving ADI, We will return these funds to You as soon as practicable.

New Words

Process where both the Sending ADI and the Receiving ADI are satisfied a Mistaken Internet Payment has occurred and there are insufficient funds

This process applies where the Sending ADI and the Receiving ADI are satisfied a Mistaken Internet Payment has occurred.

If We are advised there are insufficient funds in the customer's account, We are reliant on the Receiving ADI using its discretion (which is guided by a number of factors in the ePayments Code) in deciding whether to pursue all or part of the funds from their customer. If the Receiving ADI decides to pursue the return of all the funds, it has an obligation to use reasonable endeavours to retrieve the funds from their customer (e.g. facility payment by instalments).

If the Receiving ADI is unable to recover the funds from the unintended recipient, You will be liable for losses arising from the Mistaken Internet Payment.

Where the Sending ADI and the Receiving ADI are satisfied a Mistaken Internet Payment has occurred and there are sufficient funds

This table describes Our obligations as a Sending ADI and the obligations of the Receiving ADI if satisfied that a Mistaken Internet Payment has occurred and there are sufficient credit funds available in the account of the unintended recipient to cover the payment.

A different process applies depending on when the Cardholder reported the Mistaken Internet Payment to Us.

New Words

User reports the Mistaken Internet Payment to Us	Obligation of Receiving ADI after receiving Our request to return funds	Our obligation to pay You
Within 10 Business Days of making the payment	Funds must be returned to Us within 5 Business Days (if practicable) of receiving Our request to return the funds or such longer period as is necessary up to a maximum of 10 Business Days.	To return the funds to You as soon as practicable.
Between 10 Business Days and 7 months of making the payment	Complete investigation within 10 Business Days of receiving Our request to return the funds. If satisfied a Mistaken Internet Payment has occurred: i) prevent their customer withdrawing the Mistaken Internet Payment funds for a further 10 Business Days;	To return the funds to You as soon as practicable.

New Words

User reports the Mistaken Internet Payment to Us	Obligation of Receiving ADI after receiving Our request to return funds	Our obligation to pay You
	<p>ii) notify their customer they have a period of 10 Business Days to establish they are entitled to the funds. This period commences on the date their customer was prevented from withdrawing the funds; and</p> <p>iii) return funds to Us within 2 Business Days of the end of the 10 day period described in ii) if their customer has not established they are entitled to the funds.</p>	
After 7 months	Seek the consent of their customer to return funds. With the consent of their customer return the funds to Us.	To return the funds to You as soon as practicable.

New Words

Complaints

For information about making a complaint about the outcome of a Mistaken Internet Payment report or how We have dealt with it, please see Part C.

Our obligations if We are notified about a Mistaken Internet Payment by another ADI

If We are notified by a Sending ADI that funds have been credited to Your Account as the result of a Mistaken Internet Payment by its customer, We will act in accordance with the obligations of the Receiving ADI described in the ePayments Code and this section 13A including the obligations to return funds in Your Account to the Sending ADI where applicable.

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

We have amended the following paragraph in this section to reference the new section 13A.

Limits on use

Current Words	Replacement Words
You agree that We may return funds or deal with funds without notice to manage any risk (subject to section 1A).	You agree that We may return funds or deal with funds without notice pursuant to section 13A or to manage any risk (subject to section 1A).

3. The following definition is deleted from the Terms and Conditions:

17. Dictionary

Delete the "Mistaken Internet Payment" definition in section 17 Dictionary.

Definitions

Deleted Words

Mistaken Internet Payment means a payment through a “Pay Anyone” Online Access facility where funds are paid to an unintended recipient because the sender has entered an incorrect BSB or account number.

Changes to the Qantas Premier Titanium Credit Card Airline Benefit Terms and Conditions – effective from 1 December 2024

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

1. Meaning of Words

The following new definitions are added to section 1. Meaning of Words:

Section 1

New Words

Anniversary Year means the rolling 12 month period from the date the Account is approved by Us.

Status Credit Benefit means the additional 20% Status Credits earned on Status Credit earning flights.

Online Access means the secure online services that You use to electronically access Your accounts via Qantas Money smartphone applications or via the qantasmoney.com website.

2. The Benefit 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

We have amended the definition of “Status Credits”.

Current Words	Replacement Words
Status Credits are credits which are awarded to Frequent Flyer members in accordance with Clause 5 which entitle members to attain a higher program status level or retain a current status level.	Status Credits are credits which are awarded to Qantas Frequent Flyer members in accordance with Clause 21.1 of the Qantas Frequent Flyer Terms and Conditions.

3. Lounge Invitation Benefit

We have amended the following terms of the Lounge Invitation Benefit to clarify that it is based on “Anniversary Year”.

Current Words	Replacement Words
3.2 The Lounge Invitation Benefit will be made available to the Primary Cardholder each year when Your annual fee is paid (or would be payable).	3.2 The Lounge Invitation Benefit will be made available to the Primary Cardholder each Anniversary Year.
3.6 Each year’s Lounge Invitation Benefit cannot be carried forward to a subsequent year.	3.6 Each Anniversary Year’s Lounge Invitation Benefit cannot be carried forward to a subsequent year.

4. Discounted Fares Benefit

We have amended the terms to provide clarity on eligible flights, to reference to the new “Anniversary Year” definition and changing how you can book a flight to access the Discounted Fares Benefit.

Current Words	Replacement Words
<p>4.1 The Discounted Fares Benefit is available for up to two travellers twice per Qantas Premier Titanium Credit Card anniversary year on domestic and international flights operated by Qantas and QantasLink.</p>	<p>4.1 The Discounted Fares Benefit is available for up to two adults, two children and two infants per booking, twice per Anniversary Year on domestic and international flights operated by Qantas and QantasLink. For the avoidance of doubt, all flights and/or segments of the booking must be Qantas or QantasLink operated. Flight numbers that start with "QF" does not mean flights are operated by Qantas or QantasLink. Find out more about which QF flights are not operated by Qantas or QantasLink at https://help.qantas.com/support/s/article/Flights-not-operated-by-Qantas.</p>
<p>4.3 Your entitlement to the Discounted Fares Benefit cannot be carried forward to any subsequent year.</p>	<p>4.3 Your entitlement to the Discounted Fares Benefit cannot be carried forward to any subsequent Anniversary Year.</p>

Current Words	Replacement Words
<p>4.4 The booking must be made by You through the Qantas Premier Titanium Concierge Service via 1300 019 682 and You must nominate at the time of booking that You wish to use the Discounted Fares Benefit and pay for the booking in full using Your Card.</p>	<p>4.4 The booking must be made by You through the booking portal available via Your Online Access and You must pay for the booking in full using Your Card.</p>
<p>4.7 The Discounted Fares Benefit will be applied to a booking (each booking may contain multiple flights and/or segments). The Qantas Premier Concierge Service will provide You the discounted ticket price available to You for the travel booking You request.</p>	<p>4.7 The Discounted Fares Benefit will be applied to a booking (each booking may contain multiple flights and/or segments).</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.</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 Anniversary Year.</p>

Current Words	Replacement Words
<p>4.11 All travel is subject to Qantas Conditions of Carriage and the fare rules applicable to the booking. Flights are subject to availability.</p>	<p>4.11 All travel is subject to Qantas Conditions of Carriage (available at qantas.com/au/en/book-a-trip/flights/conditions-of-carriage.html) and the fare rules applicable to the booking. Flights are subject to availability. Qantas reserves the right to cancel any Discounted Fares Benefit bookings made by You that are not compliant to the Qantas Premier Titanium Credit Card Benefit Terms and Conditions.</p>

5. Status Credit Benefit

We have amended the terms to provide clarity on conditions when you can earn Status Credit Benefit and replacing the definition “Bonus Status Credit” with “Status Credit Benefits”.

Current Words	Replacement Words
<p>5.1 The Status Credit Benefit comprises a bonus on the standard Status Credits awarded for Qantas and QantasLink marketed and operated flights</p>	<p>5.1 The Status Credit Benefit comprises a bonus on the standard Status Credits awarded for Qantas and QantasLink marketed and operated flights. To earn the Status Credit Benefit:</p> <p>a) the flight must be paid for using the Card;</p>

Current Words	Replacement Words
	<p>b) the flight must be booked via Qantas.com or the Qantas Contact Center; and</p> <p>c) the person travelling must be a Cardholder.</p>
<p>5.5 Bonus Status Credits will not contribute to the following (refer to www.qantas.com/fflyer/dyn/flying/status-credits for further explanation of these excluded benefits):</p> <p>5.5.1 Platinum One tier attain or retain (i.e. members receive the benefit of bonus Status Credits up to Platinum, however beyond this the bonus Status Credits will not apply);</p> <p>5.5.2 Lifetime Status;</p> <p>5.5.3 Loyalty Bonuses;</p> <p>5.5.4 Platinum Bonus Reward; or</p> <p>5.5.5 Platinum One Member additional benefits.</p>	<p>5.2 Status Credit Benefits will not contribute to the following (refer to www.qantas.com/fflyer/dyn/flying/status-credits for further explanation of these excluded benefits):</p> <p>5.2.1 Attaining or retaining Platinum One tier (i.e. members receive the benefit of Status Credit Benefits up to Platinum, however beyond this the Status Credit Benefits will not apply);</p> <p>5.2.2 Lifetime Status;</p> <p>5.2.3 Loyalty Bonuses;</p> <p>5.2.4 Platinum Bonus Reward; or</p> <p>5.2.5 Platinum One Member additional benefits.</p>

Current Words	Replacement Words
5.6 Bonus Status Credits are not available in conjunction with other Status Credit promotions.	5.3 Status Credit Benefits are not available in conjunction with other Status Credit promotions.
5.7 Bonus Status Credits will expire at the same time as the underlying Status Credits.	5.4 Status Credit Benefits will expire at the same time as the underlying Status Credits.
5.8 With the above exceptions, Status Credits earned via the Premier Titanium Bonus are subject to the Qantas Frequent Flyer Terms and Conditions.	5.5 With the above exceptions, Status Credit Benefits earned via the Card are subject to the Qantas Frequent Flyer Terms and Conditions.
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.	5.6 The Status Credit Benefit is subject to change or withdrawal at any time, at Qantas' discretion. We will communicate any such change or withdrawal in accordance with section 2.5.

3. The following are deleted from the Benefit Terms and Conditions:

1. Meaning of Words

Delete the "Bonus Status Credits" definition in section 1 Meaning of Words.

Section 1

Deleted Words
Bonus Status Credits means the additional Status Credits, as advertised in the relevant promotion.

5. Status Credit Benefit

The following sub-sections in section 5 are deleted.

Section 5.2

Deleted Words

The flight must be paid for in full using a Card (i.e. the payment must not include a Points Plus Pay component).

Section 5.3

Deleted Words

The flight must be booked on Qantas.com or via the Qantas Premier Titanium Concierge Service.

Section 5.4

Deleted Words

Bonus Status Credits will be credited to the Qantas Frequent Flyer member that travels on the flight (Flyer), as long as that member is a Primary Cardholder or Additional Qantas Premier Titanium Cardholder, and the flight was paid for on a Qantas Premier Titanium Credit Card.

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FREQUENT FLYER  | QANTAS MONEY

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