

## Qantas American Express Ultimate Card

### Terms and Conditions

You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the [terms and conditions](#) of the Qantas Frequent Flyer program. Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Cards Points [Terms and Conditions](#), and exclusions apply.

Cards are offered, issued, and administered by American Express Australia Limited. Credit provided by American Express Australia Limited (ABN 92 108 952 085), Australian Credit Licence No. 291313. ®Registered Trademark of American Express Company. Applicants must be 18 years of age or over and reside in Australia to apply for the Qantas American Express Ultimate Card. American Express income and credit approval criteria applies. Subject to Terms and Conditions. Interest rates, fees and charges apply. All interest rates are quoted as an Annual Percentage Rate. All information, including fees, charges and interest rates are correct as at 13 September 2023 and are subject to change.

#### **Earn Rate:**

<sup>2</sup> You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership and the earning and redemption of points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at [qantas.com/frequentflyer](https://qantas.com/frequentflyer). Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Cards [Terms and Conditions](#), and exclusions apply. Eligible purchases do not include annual Card fees, cash advances, interest, fees and charges for traveller's cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the Qantas American Express Cards [Terms and Conditions](#). You will earn 0.5 Qantas Point per dollar spent with Merchants classified as 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

From 10 January 2024, once you have earned a total of 100,000 Qantas Points on your Card Account in a calendar year, your earn rate of 1.25 Qantas Points per \$1 spent will change to 1 Qantas Point per \$1 spent on everyday purchases. All other earn rates (Qantas products and services and government spend) will remain unchanged.

The points threshold is based on eligible Qantas Points earned during a calendar year and will be reset on 1 January each year. Qantas Points earned by all Card Members on a Card Account contribute to the 100,000 points threshold each calendar year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.

#### **Qantas spend:**

<sup>3</sup> Selected Qantas products and services are Qantas passenger flights (with a QF flight number) purchased directly from [Qantas.com.au](https://qantas.com.au) with a QF flight number; Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays and Qantas branded non-airfare products. Subject to the [Qantas American Express Cards Points Terms and Conditions](#).

## Travel Credit:

<sup>4</sup> Qantas American Express Ultimate Primary Card Members are eligible for an annual \$450 Qantas Travel Credit, subject to the full Qantas Travel Credit Terms and Conditions at [amex.com.au/qantasultimate-travelcreditterms](https://amex.com.au/qantasultimate-travelcreditterms). The Qantas Travel Credit can be redeemed through [American Express Travel Online](#) on a single eligible travel booking for Qantas Flights (i.e. a QF flight number on your ticket) by selecting the Qantas Travel Credit when you checkout. All Qantas Flight travel is subject to [Qantas Conditions of Carriage](#). To redeem the Travel Credit, the full value of the Travel Credit (or more) must be charged to the eligible Primary Card. The Qantas Travel Credit can be used for 365 days from the benefit anniversary date and cannot be used past the expiration date. To check the expiration date of your Qantas Travel Credit if you have not already redeemed it, please visit [americanexpress.com.au/travel](https://americanexpress.com.au/travel); log in and click 'Travel Credit.' If your booking is cancelled, and your Qantas Travel Credit has already been used and associated statement credit applied to your account, you will forfeit your annual Qantas Travel Credit benefit and American Express may reverse the statement credits issued. You need to be able to spend on the Card to access the Qantas Travel Credit benefit and it should be credited to your Card Account within 3 business days but may take up to 30 days. Your account must be in good standing and you must have paid the annual fee and minimum payment by the due date. If you cancel your Card, change your rewards program or Card type, you will no longer be eligible for the Qantas Travel Credit.

## Qantas Club Lounge Invitations:

<sup>5</sup> Provided you are a Qantas Frequent Flyer and have registered your Qantas Frequent Flyer number with your Qantas American Express Ultimate Card, you are eligible to receive two Qantas Club Lounge Invitations each anniversary year of your Card Membership after purchasing selected Qantas products and services using your Qantas American Express Ultimate Card. Selected Qantas products and services means Qantas passenger flights purchased directly from [qantas.com.au](https://qantas.com.au) with a QF flight number; Qantas Frequent Flyer and Qantas Club membership joining and/or annual fees. Subject to [Qantas American Express Card Points Terms and Conditions](#). Within two weeks of purchasing selected Qantas products and services, you will receive an email from Qantas confirming the Qantas Club Lounge Invitations are available for use. Login to the [Complimentary Invitations Portal](#) using your Frequent Flyer details to access your invitation, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a Qantas Club Lounge and must be used prior to their expiry. Invitations are subject to the [Qantas Club Terms and Conditions](#) and are not valid for Qantas International First Class Lounges, the Qantas Chairman's Lounge, Qantas Domestic Business and or oneworld® alliance partner or associated lounges. Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your Qantas American Express Ultimate Card account is not in good standing, if the selected Qantas products and services are refunded in full or if you have not complied with these [Qantas Club Invitation Conditions](#), the [Credit Card Terms and Conditions](#) or the Qantas Club [Lounge Access Terms and Conditions](#).

## Qantas Ultimate Card Insurance:

<sup>6</sup> The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Qantas Ultimate Credit Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [Qantas American Express Ultimate Credit Card Insurance Terms and Conditions](#) and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs. This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23

001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

### **Interest Free Period:**

<sup>7</sup> You will have up to 44 days interest free on purchases provided you pay the full closing balance of your monthly statement by the due date each month. There is no interest free period on balance transfers or if you carry forward a balance from the previous statement period. The total of interest free days will depend on when you make the purchase and when your statement is issued.

### **Plan It:**

<sup>8</sup> You can create an Instalment Plan as long as your account is in good standing. We may limit the amount that can be transferred to an Instalment Plan. Each Instalment Plan will begin from the date it is successfully created, as communicated to you in your Online Account. Payment of your first Monthly Instalment will be due in your next payment cycle. You will be charged a Monthly Plan Fee for each Instalment Plan created. This fee will be charged each month your Instalment Plan is active and will be notified to you before you create the Instalment Plan. View the full [Plan It Instalments Terms and Conditions here](#).

### **Additional Card Members:**

<sup>9</sup> Must be 16 years of age or over. The Primary Card Member will be liable to pay for all transactions made by Additional Card Members. Earning of Points is subject to the terms and conditions of the Rewards Program the Primary Card Member is actively enrolled. All Points earned on Additional Card Member spend will go to the Primary Card Members Account. The Primary Card Member cannot add an Additional Card under their own name or email address and cannot add an Additional card under the name or email address of a previously approved Additional Card application on the Account.

### **Classic Flight Rewards:**

<sup>10</sup> Qantas Points and taxes, fees and carrier charges quoted for Classic Flight Rewards are accurate as at 20 September 2022 and are subject to change. Classic Flight Rewards are subject to capacity controls, availability is limited, and some flights may not have any Classic Flight Rewards available. Taxes, fees and carrier charges are payable to Qantas (excluding any amounts payable to third parties at the airport) in addition to the points required. For more information, visit [qantas.com/classicflightrewards](https://qantas.com/classicflightrewards).

### **Centurion Lounge® passes:**

<sup>11</sup> Entry into The Centurion® Lounge is governed by the full Terms and Conditions available at [amex.com.au/airportlounge](https://amex.com.au/airportlounge). All entrants must adhere to the General Conditions of Entry. Qantas American Express Ultimate Card Members are entitled to a total of two (2) entries into The Centurion Lounges® in Australia per calendar year (1 January to 31 December). Complimentary access is available for the Card Member's children 17 years and younger. Card Members wishing to bring additional guests may be subject to a charge that is to be processed on the Card Member's American Express Card.

### **Qantas Wine Premium Membership:**

<sup>12</sup> Qantas Wine Premium Membership and its benefits are subject to the [Qantas Wine Terms and Conditions](#). To join or purchase from Qantas Wine, you must be a Qantas Frequent Flyer member aged 18 years or older and have an Australian delivery address. An annual Membership fee usually applies for Qantas Wine Premium Membership, but this will be waived so long as you continue to hold your Qantas American Express Ultimate Card. Complimentary joining gift is not available with this offer. Qantas Wine Premium Membership will be automatically applied within 2 weeks of Qantas Points being credited to your Qantas Frequent Flyer account from your first spend on your Qantas American Express Ultimate Card. You will receive email confirmation from Qantas about your Qantas Wine Premium Membership enrolment. Qantas Wine Premium members will earn 3 Qantas Points per dollar on [qantas.com/wine](https://qantas.com/wine). 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

### **Qantas Wine Delivery:**

<sup>13</sup> Delivery is subject to the [Qantas Wine Terms and Conditions](#) and available within Australia only.

### **American Express Qantas Business Rewards Card**

<sup>14</sup> In order to transfer Qantas Points from a Qantas Business Rewards account to an individual's Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the [Qantas Frequent Flyer program Terms and Conditions](#).

We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).

**Extend your cash flow by up to 51 days:** Depending on your method of payment, when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from your previous statement period. If you pay by direct debit, your payment will be processed 10 days after your statement is issued.

<sup>16</sup> Employee Cards: Employee Card Members must be over 18 years of age. The Business and the Primary Card Member are jointly and severally liable for all Employee Card spending. Each employee is entitled to only one (1) Employee Card.

<sup>17</sup> No pre-set spending limit does not mean unlimited spending. Your purchases are approved based on a variety of factors, including current spending patterns, your payment history, credit records, and financial resources known to us.

<sup>18</sup> Qantas Club Lounge passes: provided the Primary Card Member is a Qantas Frequent Flyer member and has registered their Qantas Frequent Flyer number with your business' American Express Qantas Business Rewards Card, your business is eligible to receive two domestic Qantas Club Lounge Invitations each anniversary year of Card Membership once your business makes an Eligible Qantas Purchase on your American Express Card during that year. Eligible Qantas Purchases are Qantas passenger airfares with a QF flight number purchased directly from Qantas Australia that appear on your Card statement, Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership, joining or annual fees. Excludes purchases from Jetstar. Within 1-2 weeks of the Eligible Qantas Purchase, two Qantas Club Lounge Invitations will be assigned to the Qantas Frequent Flyer account nominated by the business. Visit the [Complimentary Invitations Portal](#) to access invitations, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a domestic Qantas Club Lounge only and must be used prior to their expiry. Invitations are subject

to the [Qantas Club terms and conditions](#). Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your business' American Express Qantas Business Rewards Card account is not in good standing, if the Eligible Qantas Purchase is refunded in full or if you have not complied with these [Qantas Club Invitation Conditions](#), the [Card Terms and Conditions](#) or the [Qantas Club Lounge Access Terms and Conditions](#).

<sup>19</sup>The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Qantas Ultimate Credit Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the American Express Qantas Ultimate Credit Card Insurance Terms and Conditions and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs.

This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.