

**Important information
about changes to your
Qantas Premier Credit
Card Complimentary Travel
Insurance Terms and
Conditions effective from
1 July 2019 for:**

**Qantas Premier
Platinum Credit Card**

**Qantas Premier
Everyday Credit Card**

Changes to the Qantas Premier Credit Card Travel Insurance Terms and Conditions

This document is a notice of change that updates and amends the Qantas Premier Credit Card Complimentary Travel Insurance Terms and Conditions with an effective date of 1 May 2017 (Qantas Premier Platinum Credit Card Cover) and 1 December 2017 (Qantas Premier Everyday Credit Card Cover). These changes are effective on 1 July 2019.

These changes form part of, and must be read in conjunction with your existing Qantas Premier Credit Card Complimentary Travel Insurance Terms and Conditions.

Effective 1 July 2019 this notice of change amends the Qantas Premier Credit Card Complimentary Insurance Terms and Conditions as follows:

DEFINITIONS

The definition of 'Trip' is amended by replacing 'and/or' in (a) with 'and', so the definition is as follows:

Trip means a trip:

- (a) not exceeding thirty (30) days during each year of the Cardmember's membership; and*
- (b) where a minimum of \$500 of the return overseas travel ticket for a Trip:*
 - i) was charged to a Qantas Premier Credit Card Account; and/or*
 - ii) the Cardmember has redeemed their Qantas points earned on the Qantas Premier Credit Card Account in exchange for Your return overseas travel ticket.*

Each trip must be a return trip and must start and end in Australia.

Complaints and Dispute Resolution

The Australian Financial Complaints Authority (AFCA) is a single financial services external dispute resolution scheme, replacing the Financial Ombudsman Service Australia (FOS). Accordingly, the following sections are amended as follows:

Stage 2 – Internal Dispute Resolution Procedure

The final paragraph is deleted in its entirety and is replaced with:

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the AFCA Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 – External Dispute Resolution

The section is deleted in its entirety and is replaced with the following:

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty five (45) days, you may refer your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Tel: 1800 931 678 (free call)

Fax: +61 3 9613 6399

Email: info@afca.org.au

Web: www.afca.org.au

If you would like to refer your dispute to AFCA you must do so within two years of the date of our internal dispute determination.

AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.



This insurance cover is available under a Master Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFSL 238098 ["Citibank"] by Chubb Insurance Australia Limited, ABN 23 001 642 020, AFS 239687. For general enquiries call Chubb Insurance Australia Limited who issues and manages the Master Policy. QCC16940_[0419]