

Notice of Variation to Your Qantas Premier Credit Card Rewards Terms and Conditions

This Notice of Variation forms part of, and must be read in conjunction with, Your existing Qantas Premier Credit Card Rewards Terms and Conditions (“Rewards Terms and Conditions”). These updates are effective on 1 December 2019.

Interpretation of this Notice

- 1. If a section or sub-section is not specifically mentioned in this document it remains unchanged.
- 2. Section numbers as listed in this notice relate directly to the section numbers in your Rewards Terms and Conditions.

Section 1. Meaning of Words

Within the definition of an Eligible Transaction, we have updated the explanation of how we determine the type of transaction to include a second example:

Current:	Updated to:
<i>Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity.</i>	<i>Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity or an investment in shares, and therefore not an Eligible Transaction, even if that merchant or transaction is not in fact a government related entity or an investment company.</i>

Section 4. Limitations on and loss of Qantas Points

We have updated Section 4 to make it more clear that We will not transfer Qantas Points to Your Qantas Frequent Flyer Membership Account if your Qantas Premier Credit Card Account is suspended, closed or if We receive notification that You have passed away.

Section 4.4: We have updated Section 4.4 to specify that Qantas Points will neither be earned or transferred when Your Account meets the specified criteria:

Current:	Updated to:
<i>You will not earn Qantas Points if:</i>	<i>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:</i>

Section 4.4: We have inserted new criteria as 4.4.e:

Current:	Updated to:
–	<i>e. We receive notification that You have passed away</i>

Sections 4.5 and 4.6: We have moved the statement that we may suspend Your right to earn Qantas Points from Section 4.6 to Section 4.5:

Current:	Updated to:
<i>4.5. If Your Account is returned to good standing, We will notify You that Your Account is no longer suspended and You will be able to continue to earn Qantas Points.</i>	<i>4.5. We may suspend Your right to earn Qantas Points. 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.</i>
<i>4.6. We may suspend or 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.</i>	<i>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.</i>



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