

Variation Notice

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

- Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions
- Qantas Premier Credit Card Rewards Terms and Conditions
- Qantas Premier Titanium Credit Card Benefit Terms and Conditions
- Qantas Premier Credit Card Terms and Conditions and Important Information
- Financial Table

We have also included changes we have made to the '6 months interest free' offer, at the end of this notice.

These changes form part of, and must be read in conjunction with, your existing terms and conditions. You can find the current terms and conditions relating to your account at qantasmoney.com/terms, and you can find the disclaimer with important information relating to the '6 months interest free offer' on all webpages under qantasmoney.com, where the offer is mentioned.

It is important that you read this notice carefully and keep a copy of it for your records.

Change to your Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions effective 1 October 2021

There are new Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions effective from 1 October 2021 (the new Terms and Conditions) and these will replace the current terms and conditions effective 1 October 2018.

- The new Terms and Conditions [effective 1 October 2021] are available at qantasmoney.com/titanium-insurance-oct21.
- The current terms and conditions [effective 1 October 2018 and to be replaced] are available at qantasmoney.com/titanium-insurance-oct18.

The Qantas Premier Titanium Credit Card Complimentary Insurance continues to be issued and managed by Chubb Insurance Australia Limited.

What are the changes to the new Terms and Conditions?

The new Terms and Conditions have a number of changes which include:

- changes to the Eligibility and Activation of cover;
- changes to the Schedule of Benefits, for example the expansion of Domestic Return Trip cover, changes to the benefit limits and excesses which apply;
- changes to Definitions and Exclusions, including Pre-Existing Medical Conditions;
- how Pregnancy affects the cover and;
- a Special Exclusion on COVID-19.

The new Terms and Conditions have also been updated to provide clarity on how the covers work and to make it easier to find information.

Please ensure you read the new Terms and Conditions for full details of the cover and benefits.

What does this mean for claims?

If You activate Your cover on or after 1 October 2021, the new Terms and Conditions will apply to your claim. See Activation of Insurance Table in the new Terms and Conditions for how You can activate Your cover.

If You activate Your cover before 1 October 2021, the current terms and conditions [effective 1 October 2018] will apply to your claim. See the table of Activation of Cover under "Eligibility and Activation of Insurance Benefits" in the current terms and conditions for more information.

You may find out more about this change in the FAQ at qantasmoney.com/help-premier-insurance.

How to read this notice from this section onwards:

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 alongside the current wording as "replacement";
 - b. a new section or sub-section is shown as "new";
 - c. a deleted section or sub-section is shown as "deleted".

Change to your Qantas Premier Credit Card Rewards Terms and Conditions, and Qantas Premier Titanium Credit Card Benefit Terms and Conditions effective 1 October 2021

We have updated the description of the 'Qantas Spend' benefit to provide clarity on which Qantas products and services are included within the 'Qantas Spend' benefit.

Section 1. Meaning of Words

Current	Replacement
<p>Qantas Spend means the following Eligible Transactions:</p> <ul style="list-style-type: none"> flights booked directly through qantas.com and Qantas Contact Centres; Qantas flights booked through selected travel agents but processed with Qantas Airlines identified to 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 through qantasstore.com.au, qantasshop.com.au and qantasepigure.com.au. <p>Please note, Qantas Spend excludes purchases other than those specified above, and 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). If, for example, a travel agent transaction is not processed with Qantas as the merchant, it will not be treated as Qantas Spend for the purpose of calculating Qantas Points. For the avoidance of doubt, Qantas Spend does not include transactions other than those listed above, in particular it does not include (but is not limited to) purchases made with Jetstar or Qantas Holidays.</p>	<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>

Change to your Qantas Premier Titanium Credit Card Benefit Terms and Conditions effective 1 October 2021

We have updated the description of the 'Qantas Wellbeing App Benefit' to provide clarity on the eligibility criteria on earning points through the Qantas Wellbeing App.

Section 1. Meaning of Words

Current	Replacement
Qantas Wellbeing App Benefit means access to the full Qantas Wellbeing App.	Qantas Wellbeing App Benefit means access to the Qantas Wellbeing App.

Section 2. Participation

Current	Replacement
2.2.3 Qantas Wellbeing App and Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions available via https://www.qantas.com/au/en/frequent-flyer/discover-and-join/terms-and-conditions.html	2.2.3. Qantas Wellbeing App Terms and Conditions available via https://insurance.qantas.com/termsofuse

Section 7. Qantas Wellbeing App Benefit

Current	Replacement
<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 be 13 years of age or over to use the App.</p> <p>7.2 Each Qantas Premier Titanium Primary Cardholder has a maximum number of points that can be earned each year through the App.</p> <p>7.3 20,000 is the maximum number of Qantas Points that can be earned each year through the App by each QFF member. To earn 20,000 points, You must participate in the highest daily and weekly challenges and win every weekly group challenge. Membership and Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.</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. Conditions apply and are available at https://insurance.qantas.com/termsofuse. 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>7.2 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>

Change to your Qantas Premier Credit Card Terms and Conditions and Other Important Information effective 1 October 2021

We have changed how a Fixed Payment Option (FPO) fee is charged when you set up a new FPO from 1 October 2021. Any FPO fee will now be charged in the first statement sent to you after your FPO is established and form part of the minimum payment due. As a result of this, it also changes how we apply payments when you have an FPO and how interest is charged on the FPO fee if you don't pay on time. Accordingly, the following amendments are made to the terms and conditions:

Part A: Credit Card Terms and Conditions

Section 5. Special Promotions and Balance Transfers

Sub-section: Fixed Payment Options Introduction

Current	Replacement
A fee may apply for setting up the FPO (We may call this an FPO fee or other names). If this fee applies, it Drops Out of the FPO (instead it forms part of Your retail purchase balance).	A fee may apply for setting up the FPO (We may call this an FPO fee or other names). If this fee applies, it does not form part of Your FPO balance. Instead it will be shown on Your statement for the cycle in which you set up your FPO, and the whole fee will form part of the Minimum Payment Due on that statement.

Sub-section: Warning – having an FPO means Us applying payments in a different order

Current	Replacement
You request, by applying for an FPO, that payments made to Your account in a cycle will be first applied to FPOs up to the amount of any initial interest charge or instalment or related interest due or overdue in that period. Any additional payments will be applied to the balance of Your account in accordance with Your credit card or unsecured credit terms and conditions.	You request, by applying for an FPO, that payments made to Your account in a cycle will be first applied to FPOs up to the amount of any initial interest charge or instalment or FPO fee or related interest due or overdue in that period. Any additional payments will be applied to the balance of Your account in accordance with Your credit card or unsecured credit terms and conditions.

Sub-section: If You don't pay on time

Current	Replacement
If, You fail to pay the minimum payment due and any overdue amount by their payment due date, We charge interest on any unpaid instalment or initial interest charge component (and any interest calculated on them) from the day after the payment due date. It will be calculated using the daily retail rate and the daily calculation method until they are repaid in full. We may also cancel the FPO.	If, You fail to pay the minimum payment due and any overdue amount by their payment due date, We charge interest on any unpaid instalment, FPO fee or initial interest charge component (and any interest calculated on any of them, and any interest on that interest) from the day after the payment due date. It will be calculated using the daily retail rate and the daily calculation method until they are repaid in full. We may also cancel the FPO.

Section 17. Dictionary

The following has been added to the Definitions section:

Card Balance means the Closing Balance less any Fixed Payment Option balance, Fixed Payment Option fee, initial interest charge and Monthly Instalment for that month.

Change to your Qantas Premier Credit Card Terms and Conditions and Other Important Information effective 5 October 2021

We will continue to try and resolve your complaint quickly and fairly, and in line with the Banking Code of Practice we will no longer refer to a 3 business day resolution, which we published in a variation notice in May 2021. Our Customer Advocate remains available to impartially review customer complaints and advise our complaints teams. You can contact an alternative dispute resolution scheme if you remain unhappy with the outcome of your complaint.

Part C: Credit Guide

Section: What should You do if You have a complaint?

Current	Replacement
<p>If You have a complaint about the service provided to You, You should contact the Credit Provider using the contact details specified under the section “How You can contact Us” and tell them about Your complaint and they will try to resolve this, or You can forward Your complaint:</p> <ul style="list-style-type: none"> • In writing: Post Your written complaint to: Citigroup Pty Limited, Customer Relations Unit, GPO Box 204, Sydney NSW 2001 Alternatively You can call Us directly at 1300 664 360. • By email: Email Us anytime at customerrelations@premier.qantasmoney.com. <p>Once You have contacted the Credit Provider, We will begin the process of investigating and resolving Your complaint. We will try to resolve Your complaint quickly and fairly. We will endeavor to resolve Your complaint within 3 business days, however some complaints do take more time than others. If We anticipate that Your complaint will take longer than 21 days to resolve, We will contact You within this time to provide You with an update on Our progress. Should it take longer than 45 days, We will contact You in writing to provide an explanation of the reason for the delay.</p>	<p>If You have a complaint about the service provided to You, You should contact the Credit Provider using the contact details specified under the section “How You can contact Us” and tell them about Your complaint and they will try to resolve this, or You can forward Your complaint:</p> <ul style="list-style-type: none"> • In writing: Post Your written complaint to: Citigroup Pty Limited, Customer Relations Unit, GPO Box 204, Sydney NSW 2001 Alternatively You can call Us directly at 1300 664 360. • By email: Email Us anytime at customerrelations@premier.qantasmoney.com. <p>Once You have contacted the Customer Relations Unit, We will begin the process of investigating and resolving Your complaint. We will try to resolve Your complaint quickly and fairly, however some complaints do take more time than others. If We anticipate that Your complaint will take longer than 21 days to resolve, We will contact You within this time to provide You with an update on Our progress. If We are unable to resolve Your complaint within 30 days (or within 21 days if it involves a hardship notice, default notice or request to postpone enforcement), We will:</p>

Current	Replacement
<p>Alternate dispute resolution paths</p> <p>If, despite Our best efforts, You feel the dispute resolution process was not fair, or You remain unhappy with the outcome, You still have options.</p> <p>Customer Advocate</p> <p>We have appointed an impartial Customer Advocate to assist in reaching fair outcomes during the dispute process and make it easier for customers when things go wrong.</p> <p>If You are not happy with the outcome from Our Customer Relations Unit and would like an impartial review, You can refer Your complaint to the Customer Advocate:</p> <p>Email: customeradvocate@citi.com</p> <p>Post: Citigroup Pty Limited Att: Customer Advocate GPO Box 204, Sydney NSW 2001</p> <p>Australian Financial Complaints Authority</p> <p>The Australian Financial Complaints Authority (AFCA) offers an independent alternative dispute resolution service to Customers who have been through the bank's internal complaint process.</p> <p>How to contact AFCA</p> <p>Post: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <p>The Australian Securities and Investments Commission (ASIC) also has a free information line on 1300 300 630 that can be used to get more information on Your rights, and how to make a complaint.</p>	<p>a) tell You the reasons for the delay;</p> <p>b) tell You the date by which You can reasonably expect to hear the outcome of our investigation; and</p> <p>c) give You monthly updates on the progress;</p> <p>d) tell You about Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied; and</p> <p>e) provide You with contact details for AFCA (also set out below).</p> <p>For complaints involving hardship notice, default notice or request to postpone enforcement, exceptions apply to the 21 day timeframe if We do not have sufficient information to make a decision or We reach an agreement with you. If We require further information from You, then We will request it within 21 days of receiving the complaint.</p> <p>We also have a Customer Advocate whose role is to promote fair customer outcomes, advise and guide our complaints teams on how best to resolve complaints, and recommend changes to our bank policies, procedures and processes.</p> <p>Alternate dispute resolution paths</p> <p>If, despite Our best efforts, You feel the dispute resolution process was not fair, or You remain unhappy with the outcome, You can refer Your complaint to:</p> <ul style="list-style-type: none"> The Australian Financial Complaints Authority (AFCA). AFCA offers an independent alternative dispute resolution service to Customers who have been through the bank's internal complaint process. <p>How to contact AFCA</p> <p>Post: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <ul style="list-style-type: none"> The Australian Securities and Investments Commission (ASIC) also has a free information line on 1300 300 630 that can be used to get more information on Your rights, and how to make a complaint.

Change to your Financial Table effective 1 October 2021

The FPO fee will now form part of the minimum payment due.

Current	Replacement
<p>You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar):</p> <ul style="list-style-type: none"> (i) the Card Balance if it is less than \$30; or (ii) the greater of: <ul style="list-style-type: none"> (a) \$30; or (b) 2.00% of Card Balance; or (c) the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged (excluding any interest included in amounts added back below as part of a Fixed payment option) for that month, <p>plus any Instalment, initial interest charge, or related interest that is part of a Fixed payment option for that month.</p>	<p>You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar):</p> <ul style="list-style-type: none"> (i) the Card Balance if it is less than \$30; or (ii) the greater of: <ul style="list-style-type: none"> (a) \$30; or (b) 2.00% of Card Balance; or (c) the sum of: 1.00% of the Card Balance; Late Payment Fee (if any); and interest charged (excluding any interest included in amounts added back below as part of a Fixed Payment Option) for that month, <p>plus any Instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month.</p>

Change to the '6 months interest free' offer, effective 1 October 2021

We have removed Qantas Wine purchases from the scope of the '6 months interest free' offer available on first purchase of selected Qantas products and services within 6 months of card approval.

Disclaimer under Important Information, for the '6 months interest free' offer, which can be found on all webpages under qantasmoney.com, where the offer is mentioned.

Current	Replacement
<p>The first Qantas Purchase on your account within 6 months of card approval will automatically convert to a 0% p.a. interest rate for 6 months from the date the transaction is processed. Any unpaid balance at the end of the 6 month period will revert to the variable annual percentage rate for retail purchases, currently 19.99%p.a. A Qantas Purchase under this Special Promotion is any of the following: flights booked directly through qantas.com and Qantas Contact Centres; Qantas flights booked through selected travel agents; Qantas Frequent Flyer and Qantas Club membership, joining and annual fees; Qantas Gift Vouchers, purchases from Qantas Shopping Rewards Store and Qantas Wine. See Qantas Premier Credit Card Rewards Terms and Conditions. The maximum interest free period applies when you pay your full closing balance from your last statement of account by the payment due date (excluding any fixed payment option balance which isn't due for payment by that payment due date and the 0% p.a. for 6 months Qantas Spend Promotion Ending Balance amount). No interest free period is available on cash advances or balance transfers. Whilst you have a balance transfer you will be charged interest on your daily unpaid balance.</p>	<p>The first Qantas Purchase on your account within 6 months of card approval will automatically convert to a 0% p.a. interest rate for 6 months from the date the transaction is processed. Any unpaid balance at the end of the 6 month period will revert to the variable annual percentage rate for retail purchases, currently 19.99%p.a. A Qantas Purchase under this Special Promotion is any of the following when paying with Your Qantas Premier credit card: flights booked directly through qantas.com and Qantas Contact Centres; Qantas flights booked through selected travel agents and processed with Qantas being identified to the card scheme as the relevant merchant; Qantas Frequent Flyer and Qantas Club membership, joining and annual fees; Qantas Gift Vouchers, and purchases from the Qantas Rewards Store. This Special Promotion is only applicable to your first Qantas Purchase. Please note, Qantas Purchases for the purpose of this offer 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 a Qantas Purchase for the purpose of this offer 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 a Qantas Purchase.</p>

