

## **QANTAS AMERICAN EXPRESS ULTIMATE CARD TERMS & CONDITIONS**

Cards are offered, issued, and administered by American Express Australia Limited ABN 92 108 952 085, Australian Credit Licence No. 291313. 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 25 January 2021 and are subject to change. Applicants must be 18 years of age or over, and earn a minimum income of \$65,000 per annum to apply for the Qantas American Express Ultimate Card. They must be an Australian Citizen or permanent resident or hold a long term visa. Long term means 12 months or more and does not include a student visa'. You must be a Qantas Frequent Flyer member to earn points. Membership and points are subject to the Qantas Frequent Flyer program terms and conditions.

1. Receive 110,000 bonus Qantas Points and \$200 credit when you apply online by 27 October 2021, are approved, and spend \$3,000 on your new Card within the first 3 months from the Card approval date. This offer is only available to new American Express Card Members. Card Members who currently hold or who have previously held any Card product issued by American Express Australia Limited, in the preceding 18 month period are ineligible for the bonus Qantas Points and credit offer. Eligible purchases do not include cash advances, interest, fees and charges for traveller's cheques and foreign currencies. Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points [Terms and Conditions](#). 110,000 bonus Qantas Points and \$200 credit will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Card Members who opt in to receiving payment alerts, may receive a payments received email once the \$200 credit has been applied to their account. The credit is not redeemable for cash or other payment form. The credit will not be applied to your account if it has been suspended or cancelled. The credit may be reversed if your qualifying purchase is refunded or cancelled. Qantas Frequent Flyer 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/terms](http://qantas.com/terms). This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

2. To receive the Qantas Travel Credit, you must have paid the annual Card fee and minimum payment by the due date. The \$450 Qantas Travel Credit can be redeemed for any eligible Qantas flight booked (i.e. a QF flight number on your ticket) and paid online through [American Express Travel](#) in a single booking. All travel is subject to Qantas [Conditions of Carriage](#). The Travel Credit can be used for 365 days from the anniversary date and cannot be carried forward to any subsequent year. For bookings less than \$450 any unused portion of the Qantas Travel Credit will be forfeited. The Qantas Travel Credit will be available each year of Card Membership, as long as you have paid the annual fee and your account is current and in good standing. Subject to Qantas Travel Credit [Terms and Conditions](#). American Express Travel does not charge a booking or service fee and there is no surcharge by American Express Travel for Card payments when you reserve and book online with American Express Travel using your American Express Card.

3. 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/terms](http://qantas.com/terms). Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points Terms and Conditions and exclusions apply. Eligible purchases do not include 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 Points Terms and Conditions. Certain transactions will earn 0.5 points per dollar with Merchants classified as; 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), federal/state and local government bodies.