

AMERICAN EXPRESS ULTIMATE CARD

TERMS & CONDITIONS 2020-2021

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, reside in Australia and earn a minimum income of \$65,000 per annum 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 information is correct as at 31 January 2020 and are subject to change.

1. 100,000 bonus Qantas Points and \$200 statement credit only available to new American Express Card Members who apply for the Qantas Ultimate Card, are approved and spend \$3,000 on eligible purchases on their new Card within three months from the Card approval date. 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 Statement 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. 100,000 bonus Qantas Points and \$200 Statement 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 Statement Credit has been applied to their account. The Statement Credit is not redeemable for cash or other payment form. The Statement credit will not be applied to your account if it has been suspended or cancelled. The Statement 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. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

2. 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, balance transfers, 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 Card Points Terms and Conditions. Certain transactions will earn 0.5 Qantas Points per \$1 spent with Merchants classified as "government", including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), federal/ state and local government bodies.