

## Qantas American Express Ultimate Credit Card Terms and Conditions

American Express credit approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All Interest Rates are quoted as an Annual Percentage Rate. All information is correct as at 23 Jan 2015 and is subject to change. This offer is only available to those who reside in Australia. Cards are offered, issued and administered by American Express Australia Limited.

1. 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 Qantas Points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at <http://www.qantas.com.au/fflyer/dyn/program/terms>

Qantas Points and bonus Qantas Points accrue 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 Cards Points Terms and Conditions available at [americanexpress.com.au/qantaspointsconditions](http://americanexpress.com.au/qantaspointsconditions)

Spending at restaurants, airlines and accommodation, major cruise and tour operator categories will only be eligible for the additional Qantas Points if the merchants are categorised in the eligible merchant codes. Merchants are typically assigned codes and categorised based on what they primarily sell. For example, spend on dining within a retail department store, hotel, pub and liquor outlet may not be eligible for the additional Qantas Points for restaurants. Qantas Points are awarded on the Australian-dollar billed amount of the spend in foreign currency. Except for spend at merchants where you earn 3, 2 or 0.5 Qantas Points per \$1 spent, you earn 1 Qantas Point for every \$1 spent including if the purchase is made with someone other than the provider of the goods or service, for example through a third party such as a travel aggregator.

2. To be eligible for all or part of the 7,500 Qantas Points offer you must apply for the Card via the link provided, be approved and make the required eligible Card spend(s). Qantas Points are awarded as follows: 5,000 points will be awarded after the first Card spend on an eligible purchase. An additional 2,500 points will be awarded after the first Card spend in Australia on selected Qantas products and services. Maximum number of points available under this offer is 7,500 points. Subject to the Qantas American Express Card Points Terms and Conditions and exclusions apply. Visit [americanexpress.com.au/qantaspointsconditions](http://americanexpress.com.au/qantaspointsconditions) for details. Please allow 6 to 8 weeks after you have made an eligible spend for the Qantas Points to be credited to your account.

3. The Qantas domestic return flight in Economy class between selected Australian capital cities is available for Ultimate Card Members. All flights are subject to availability and neither American Express nor Qantas guarantee that seats or tickets will be available on the dates or at the times you may wish to fly. Seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around school holidays or special events. Some flights may not have any seats available for redemption. Route availability is subject to change without notice. All travel is subject to Qantas Conditions of Carriage. No Qantas Points will be awarded for travel on these flights. Subject to the Qantas American Express Ultimate Card Insurances and Domestic Return Flight Conditions available at [americanexpress.com/australia/campaigns/qantas/pdfs/pds\\_ultimatecard.pdf](http://americanexpress.com/australia/campaigns/qantas/pdfs/pds_ultimatecard.pdf)

4. American Express Card Insurances are underwritten by ACE Insurance Limited (ABN 23001 642 020, AFSL No. 239687) (ACE) and are subject to the terms, conditions and exclusions contained in the American Express Card. Insurances policy of insurance between American Express International, Inc. (ABN 15 000 618 208, AFSL No. 237996) (AEII) of 12 Shelley Street, Sydney NSW 2000 and ACE.

The insurances and Qantas Club Conditions do not take into account your objectives, financial situation or needs. The Insurances and Qantas Club Conditions are subject to change. It is important for you to read the Insurances and Qantas Club Conditions, available at [americanexpress.com/australia/campaigns/qantas/pdfs/pds\\_ultimatecard.pdf](http://americanexpress.com/australia/campaigns/qantas/pdfs/pds_ultimatecard.pdf)

5. The discounted annual fee of \$350 p.a is only available to new, approved Qantas American Express Ultimate Card Members who apply using the online application via the link provided.

6. Selected Qantas products and services are Qantas passenger flights (with a QF flight number) purchased on the Qantas merchant account, i.e. directly from Qantas and some travel agents, and Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays and Qantas branded non-airfare products. Subject to Points Terms and Conditions available at [americanexpress.com.au/qantaspointsconditions](http://americanexpress.com.au/qantaspointsconditions)

7. As long as your account remains current and in good standing.

8. Supplementary Credit Card Members must be over 18 years of age. You will be liable for all Supplementary Card spending.

9. Qantas and partner Classic Award seats are subject to capacity controls and availability is strictly limited particularly at peak times such as school and public holidays. Some flights may not have any Classic Award seats available. For Classic Awards, taxes, fees and carrier charges are payable in addition to the number of points required, are subject to change without notice and are quoted at the time of booking. Classic Award flights must be booked at least 24 hours before scheduled departure unless booking on [qantas.com](http://qantas.com) where award bookings may be booked up to 2 hours before the scheduled departure for domestic flights or up to 4 hours for international flights. Applicable pricing will be displayed during the booking process. For more information visit [qantas.com.au/fflyer/dyn/flying](http://qantas.com.au/fflyer/dyn/flying)

10. Provided you notify us immediately of any fraudulent transactions and you have complied with your Card conditions, you will not be held liable for any unauthorised charges.