



QANTAS MONEY



# Introducing the Qantas Premier credit card

## Earning Qantas Points

Be rewarded with 60,000 bonus Qantas Points

when you spend \$3,000 within 90 days of approval<sup>1</sup>

Uncapped points earning potential

Spend	Earn
International spend <sup>2</sup>	1.5 Qantas Points per whole AU\$1 equivalent
Domestic spend <sup>2</sup> (up to and including AU\$10,000 per statement period)	1 Qantas Point per whole AU\$1
Domestic spend <sup>2</sup> (over AU\$10,000 per statement period)	0.5 Qantas Points per whole AU\$1
Selected Qantas products and services <sup>2</sup>	1 additional Qantas Point per whole AU\$1

## Travel benefits



- > Save up to 20% on selected domestic companion fares once a year when booked through Qantas Premier Concierge<sup>3</sup>
- > Two complimentary lounge invitations each year<sup>4</sup>
- > Complimentary travel insurance<sup>5</sup>

## Helpful services



- > Dedicated Qantas Premier Concierge for travel bookings, restaurant recommendations, reservations and event tickets<sup>6</sup>
- > Qantas Money app for online account management
- > Built-in fraud protection with Mastercard® Zero Liability<sup>7</sup>

## Fees and rates



- > 0% balance transfers for 15 months<sup>8</sup>
- > 6 months interest free on your first eligible Qantas purchase<sup>9</sup>
- > Annual card fee of \$149 for the first year and \$299 each subsequent year<sup>10</sup>

Visit [qantasmoney.com](http://qantasmoney.com) to apply and for full Terms and Conditions

### Important information

Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238 098 Australian credit licence 238098, is the Credit Provider and Issuer of the Qantas Premier credit card on behalf of Qantas Airways Limited ABN 16 009 661 901.

All applications are subject to credit criteria. Fees, charges and Terms & Conditions apply.

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1. To earn 60,000 bonus Qantas Points, you must apply for a Qantas Premier credit card by 31 August 2017, then spend \$3,000 or more on your card within 90 days of approval. Cash Advance, Balance Transfers, Refunds, Chargebacks and Special Promotions do not contribute to the spend threshold. Bonus Qantas Points will ordinarily be credited within 6 - 8 weeks of meeting the spend criteria. Offer may be extended.
2. Earn rates: 1.5 Qantas Points per whole AU\$1 equivalent on International Spend; 1 Qantas Point per whole AU\$1 on Domestic Spend up to and including AU\$10,000 each Statement Period, 0.5 Qantas Points per whole AU\$1 spent above AU\$10,000 each Statement Period; plus 1 Additional Qantas Point per whole AU\$1 spent on Qantas Spend. International Spend means any Eligible Transaction made in a currency other than Australian Dollars. Domestic Spend means any Eligible Transaction made in Australian Dollars irrespective of whether or not an international transaction fee was incurred on the transaction. Qantas Spend as defined in the Qantas Premier Credit Card Rewards Terms and Conditions means Eligible Transactions made with the following merchants: flights booked directly through [qantas.com](http://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 [qantasstore.com.au](http://qantasstore.com.au) and [qantasepique.com.au](http://qantasepique.com.au). For full terms and conditions, see Qantas Premier Credit Card Rewards Terms and Conditions at [qantasmoney.com/terms](http://qantasmoney.com/terms).
3. Discounted airfares means Companion Fare benefit is only available one trip per year. Flights must be booked through Qantas Premier Concierge and paid in full at the time of booking using the primary cardholder's Qantas Premier credit card. Discount applies to selected domestic flights only when two to nine passengers (including the Primary Cardholder) travel together on the same booking number, day and flight(s). For full terms and conditions, see Qantas Premier Credit Card Airline Benefits Terms and Conditions.
4. The primary cardholder is entitled to 2 single entry complimentary lounge invitations per anniversary year for use at domestic Qantas Club lounges or Qantas operated International Business Lounges (excluding Los Angeles Tom Bradley Terminal International Business Lounge) in accordance with the Qantas Premier Credit Card Airline Benefit Terms and Conditions. Use of the lounge invitations is in accordance with the Qantas Lounge Invitation Terms and Conditions.
5. Complimentary Insurance is issued and managed by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) of Level 38, 225 George Street, Sydney NSW 2000 under a Master Policy with Citigroup Pty Limited ABN: 88 004 325 080 AFSL No: 238098 Citigroup Centre 2 Park Street Sydney NSW 2000, the issuer of your card. Terms, Conditions, and Exclusions apply: some limits and excess may apply. Full Qantas Premier Credit Card Complimentary Travel Insurance Terms and Conditions are available at [qantasmoney.com/terms](http://qantasmoney.com/terms).
6. Qantas Premier Concierge is a complimentary service available to the Qantas Premier Primary Cardholder. For full details, see the Qantas Premier Credit Card Rewards Terms and Conditions at [qantasmoney.com/terms](http://qantasmoney.com/terms). Concierge Services provided by Aspire Lifestyles (Americas), Inc.
7. Mastercard® and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated. Go to [mastercard.com.au](http://mastercard.com.au) for more information. Terms and conditions apply. Visit [www.mastercard.com](http://www.mastercard.com).
8. Offer ends 31 August 2017. Your total balance transfers may not exceed 80% of your credit limit. The 0% p.a. interest rate applies to balances transferred with this offer at point of application, for a period of 15 months. The 15 month promotional period commences once the balance transfer is processed. At the end of the balance transfer period, the interest rate on any outstanding transferred balance will revert to the variable Annual Percentage Rate for Cash Advances, currently 21.99% p.a. Offer may be extended. Excludes Balances Transfers from other Citigroup issued credit facilities.
9. Selected Qantas products and services means Qantas Spend as defined in the Qantas Premier Card Rewards Terms and Conditions excluding purchases from [qantasshop.com.au](http://qantasshop.com.au) (Qantas Purchase). The first Qantas Purchase made using your card 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 six month period will revert to the variable annual percentage rate for retail purchases, currently 19.99% p.a. Qantas Purchase means Eligible Transactions made with the following merchants: flights booked directly through [qantas.com](http://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 [qantasstore.com.au](http://qantasstore.com.au) and [qantasepique.com.au](http://qantasepique.com.au). Exclusions Apply.
10. You will be billed a reduced annual fee of \$149 for the first year on activation of your account and the standard annual fee of \$299, each anniversary from card approval in subsequent years. An additional cardholder annual fee of \$50 applies per additional cardholder. These fees may be subject to change.