

Introducing Qantas Premier Titanium

FREQUENT FLYER  QANTAS MONEY



A new credit card that recognises Qantas Frequent Flyers and buyers

Designed to reward you every time you use it, this unique metal card is perfect for regular flyers as well as individuals who like to maximise their points earned with credit cards.

Travel Benefits

- > The only credit card to offer 20% bonus Status Credits on Qantas flights (available to both primary and additional cardholders)¹
- > 10% saving on Qantas operated flights for two bookings per year for two people on all fare classes (international and domestic)²
- > Two complimentary Qantas First Lounge Invitations each year³
- > Two additional complimentary Lounge Invitations each year for use in Qantas Club Domestic and selected International Business Lounges³
- > Complimentary travel insurance when flying overseas. Additional cardholders are also covered - even when they are not travelling with the primary card holder⁴

Qantas Points earn rate

Spend	Earn
International Spend ⁵	2 Qantas Points per whole AU\$1 equivalent
Domestic Spend (up to and including AU\$12,500 per statement period) ⁵	1.25 Qantas Points per whole AU\$1
Domestic Spend (over AU\$12,500 per statement period) ⁵	0.5 Qantas Points per whole AU\$1
Qantas Spend ⁵	2 additional Qantas Points per whole AU\$1
Bonus Qantas Points	
Be rewarded with 150,000 bonus Qantas Points when you spend \$5,000 within 90 days of approval ⁶	

Additional Qantas Benefits

- > Complimentary Qantas Wine Premium Membership for primary cardholders⁷
- > Earn up to 20,000 Qantas Points per year through the Qantas Wellbeing App⁸

Helpful services

- > Dedicated Qantas Premier Titanium Concierge
- > Qantas Money App for online account management⁹
- > 1 additional year of extended warranty for eligible purchases¹⁰
- > Purchase protection insurance up to 90 days from purchase¹⁰

Fees and rates

- > Annual card fee of \$1,200¹¹
- > Additional cardholder fee \$100¹¹

Visit 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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You must be a member of the Qantas Frequent Flyer program to earn Qantas Points or bonus Status Credits. Membership to the Qantas Frequent Flyer program, and earning and redeeming Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.

1 The bonus Status Credits are awarded to the Qantas Frequent Flyer member who holds a Qantas Premier Titanium credit card and flies on a flight booked with a Qantas Premier Titanium credit card. Bonus Status Credits are only earned on Qantas operated and marketed flights and must be booked using the Qantas Premier Titanium credit card. The bonus Status Credits provided under this offer cannot be used to move you from Platinum to Platinum One Qantas Frequent Flyer membership nor can a Platinum One member use the bonus Status Credits to retain the Platinum One membership status. Bonus Status Credits will also not contribute to Lifetime Status, Loyalty Bonuses, Platinum Bonus Reward, Platinum One Member additional benefits and will not be earned in conjunction with other Status Credit promotions unless otherwise specified. The bonus Status Credits offer is subject to change.

2 The Discounted Fares Benefit is available for up to two travellers twice per Qantas Premier Titanium credit card anniversary year on domestic and international flights operated by Qantas and QantasLink. The booking must be made by You through the Qantas Premier Titanium Concierge service and You must nominate at the time of booking that You wish to use the Discounted Fares Benefit and pay for the booking in full using Your Qantas Premier Titanium credit card. Available on all fares including sale class fares, however it cannot be combined with any other offer, discount or promotion unless otherwise specified, and is subject to change.

3 The Qantas Premier Titanium Primary Cardholder is entitled to two complimentary single-entry Lounge Invitations to the Qantas First Lounges in Sydney, Melbourne or Los Angeles and two single entry complimentary Lounge Invitations for use at domestic Qantas Club Lounges or Qantas operated International Business Lounges (excluding Los Angeles Tom Bradley Terminal International Business Lounge) per anniversary year in accordance with the Qantas Premier Titanium Credit Card Benefit Terms and Conditions. Use of the Lounge Invitations is in accordance with the Qantas Lounge Invitation Terms and Conditions.

4 Complimentary Travel Insurance is issued by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb) and is subject to the terms, conditions, excess, limits and exclusions set out in the Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions arranged under a master policy of insurance between Chubb and Citigroup Pty Limited ABN: 88 004 325 080 AFSL No: 238098 Citigroup Centre 2 Park Street Sydney NSW 2000, the issuer of your card.

5 Earn rate for the Qantas Premier Titanium credit card: 2 Qantas Points per whole AU\$1 equivalent on International Spend; 1.25 Qantas Points per whole AU\$1 on Domestic Spend up to and including AU\$12,500 each Statement Period, 0.5 Qantas Points per whole AU\$1 spent above AU\$12,500 each Statement Period; plus 2 Additional Qantas Points per whole AU\$1 on Qantas Spend. International Spend means any Eligible Transaction made with a merchant who tells us they are located in a country outside Australia. Domestic Spend means any Eligible Transaction made with a merchant who tells us they are located within Australia. Eligible Transaction means any purchase excluding (but not limited to) Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, payments to other Citi accounts, bank fees and charges such as interest and ATM charges, transactions made using Qantas Points and government related transactions. Government related transactions include transactions with government or semi government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

6 Offer ends 30 April 2019. 150,000 bonus Qantas Points offer is available to new approved Qantas Premier Titanium credit card account holders who apply by 11.59pm Sydney Time 30 April 2019. 150,000 bonus Qantas Points will be awarded when \$5,000 is spent in the first 90 days from approval. Eligible purchases do not include; Cash Advances, 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 or withdrawn at any time.

7 An annual membership fee of \$99 usually applies for Qantas Wine Premium Membership but this will be waived so long as you continue to hold your Qantas Premier Titanium credit card. Qantas Wine Premium Membership and its benefits are subject to the Qantas Wine Terms and Conditions.

8 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. Each Qantas Premier Titanium Primary Cardholder has a maximum number of points that can be earned each year through the App. 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.

9 The Qantas Money App is owned and operated by Qantas. The Qantas Money App is supported on iOS9+ and Android 6+.

10 For full eligibility criteria and exclusions, see Qantas Premier Titanium Credit Card Complimentary Insurance Terms and Conditions.

11 The annual account keeping fee, currently \$1,200, will be billed to your account on card activation for the first year, and on the anniversary of your card approval in subsequent years. An additional cardholder annual fee, currently \$100, applies per additional cardholder. These fees are subject to change.