

Qantas American Express Ultimate Card Benefits

Bonus Points Offer

Receive up to 90,000 bonus Qantas Points. Receive 70,000 bonus Qantas Points when you apply online for the Qantas American Express Ultimate Card by 13 January 2026, are approved, and spend \$3,000 on eligible purchases within the first 3 months. Plus, receive an additional 20,000 bonus Qantas Points when you make a purchase of at least \$1 within 90 days of paying your second-year annual Card fee. 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 past 18 months are ineligible for this offer. Bonus points may take 8–10 weeks to appear after meeting the spend threshold.

Example: Spend \$1,000 on Qantas flights and \$2,000 on groceries, petrol, and streaming services to qualify.

Points Earn Rate

Earn 2.25 Qantas Points per \$1 spent on eligible Qantas products and services (e.g., flights booked through qantas.com), 1.25 points per \$1 on most everyday purchases, and 0.5 points per \$1 on government-related payments (e.g., ATO, council rates).

Note: No points are earned on cash advances, interest, balance transfers, and fees.

[Qantas Points T&Cs](#)

\$450 Qantas Travel Credit

Receive an annual \$450 Qantas Travel Credit for eligible Qantas flights booked through American Express Travel Online. The full credit must be used in one transaction and within 12 months from your benefit anniversary date. If you cancel a booking, the credit is forfeited.

Example: Use the travel credit to cover a one-way Qantas flight from Sydney to Perth.

[Qantas Travel Credit T&Cs](#)

Qantas Club Lounge Invitations

You'll receive two Qantas Club Lounge Invitations each year after making an eligible Qantas purchase using your Card. Invitations are issued by Qantas and are valid for 12 months. You must be a Qantas Frequent Flyer and have your membership number linked to your Amex account.

Example: Book a QF flight on qantas.com and receive an invite within 2 weeks via email.

The Centurion® Lounge Access

Enjoy two complimentary entries per calendar year to The Centurion® Lounges in Australia (e.g., Sydney and Melbourne). Children under 17 can accompany you for free. Additional guests may be charged.

Travel Insurance

Complimentary domestic and international travel insurance is included when you use the Card to pay for travel expenses (flights, tours, car hire, etc.). Coverage is underwritten by Chubb and includes trip cancellation, baggage delay, and medical emergencies. Age, pre-existing conditions, and eligibility criteria apply.

[Insurance PDS](#)

Additional Cards

You may add Additional Card Members aged 16 or older. All Qantas Points earned by Additional Card Members are credited to the Primary Card Member's Qantas Frequent Flyer account. The Primary Card Member is liable for all charges made by Additional Card Members.

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Great for consolidating family spending and earning more Qantas Points faster.

Fraud Protection & Emergency Card Replacement

You won't be liable for fraudulent transactions as long as you take reasonable care and notify Amex promptly. Lost or stolen cards can be replaced 24/7 in Australia and overseas.

Call 1300 363 687 in Australia or find your nearest Amex Office if overseas.

Interest-Free Days

Enjoy up to 44 interest-free days on purchases, provided you pay your statement balance in full by the due date. No interest-free days apply on balance transfers or if you carry a balance.

Plan It™ Instalments

You can split large purchases into equal monthly instalments with a fixed fee. Plans can be set up via your Online Account. Approval criteria apply.

Example: Break up a \$1,500 holiday booking into 3 monthly payments of \$500 + Plan It fees.

This document is for informational purposes only and is not a substitute for the full American Express Terms and Conditions, available via americanexpress.com.au.

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