

## **Qantas American Express Ultimate Card Benefits**

### **Bonus Points Offer**

Receive up to 100,000 bonus Qantas Points. Receive 70,000 bonus Qantas Points when you apply online for the Qantas American Express Ultimate Card by 5 May 2026, are approved, and spend \$5,000 on eligible purchases within the first 3 months. Plus, receive an additional 30,000 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 \$2,000 on Qantas flights and \$3,000 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](http://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](http://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.

### **Qantas Wine**

Qantas Wine Premium Membership and its benefits are subject to the [Qantas Wine Terms and Conditions](#). To join or purchase from Qantas Wine, you must be a Qantas Frequent Flyer member aged 18 years or older and have an Australian delivery address (exclusions apply). Your premium membership will be valid for as long as you continue to hold your Qantas American Express Ultimate Card. Qantas Wine Premium Membership will be automatically applied within 2 weeks of Qantas Points being credited to your Qantas Frequent Flyer account from your first spend on your Qantas American Express Premium Card. You will receive email confirmation from Qantas about your Qantas Wine Premium Membership enrolment (excludes NT members). Liquor Act 2007: It is an offence to sell or supply to or to obtain liquor on behalf of a person under the age of 18 years. Licence Number: NSW LIQP770016736, SA 57900154, NT IRL0201. Qantas Wine is operated by Qantas Frequent Flyer Operations Pty Limited ABN 22 132 484 210.

### **Qantas Wine Delivery**

Delivery is subject to the Qantas Wine Terms and Conditions and available within Australia only (exclusions apply).

### **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](#).*