

Qantas American Express Premium Card Benefits

Bonus Points Offer

Receive 20,000 bonus Qantas Points when you apply online, are approved, and spend \$3,000 on eligible purchases on your new Qantas American Express Premium Card within the first 3 months from Card approval. This introductory offer is available to new American Express Card Members only, as well as Bank-issued American Express companion Card Members. Bonus points may take 8–10 weeks to appear after meeting the spend threshold.

Example: Spend \$1,500 on groceries and \$1,500 on fuel and bills within your first 3 months to qualify.

Points Earn Rate

Earn 2 Qantas Points per \$1 spent on selected Qantas products and services in Australia (made up of 1 Qantas Point per \$1 on Card purchases, plus 1 additional Qantas Point per \$1 on selected Qantas products and services in Australia). Earn 1 Qantas Point per \$1 spent on all other eligible Card purchases, except spend at government bodies in Australia where you will earn 0.5 Qantas Points per \$1 spent.

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

Qantas Club Complimentary Lounge Invitations

You will be eligible to receive two Qantas Club Complimentary Lounge Invitations each anniversary year of your Qantas American Express Premium Card (Card) Membership, provided you:

- (a) register your Qantas Frequent Flyer number with your Card Account; and
- (b) make a purchase on selected Qantas products and services using your Card.

Selected Qantas products and services are the purchase of:

- (a) a Qantas passenger flight departing from Australia with a QF flight number purchased in Australian Dollars (AUD) directly from [Qantas.com.au](https://www.qantas.com.au) using your Card; or
- (b) using your Card to pay for joining or annual fees for Qantas Frequent Flyer or Qantas Club membership.

Subject to [Qantas American Express Card Points Terms and Conditions](#). Within 2 weeks of purchasing selected Qantas products and services, two Qantas Club Complimentary Lounge Invitations will be assigned to the Qantas Frequent Flyer account.

In order to use your invitations, login to your Qantas Frequent Flyer Account or use the Qantas App to access your invitations and link them with an eligible Qantas flight booking prior to use (must be done at least 24 hours prior to your departure time).

Each Complimentary Lounge Invitation is valid for a single visit by one guest to a Qantas Club domestic lounge, Qantas International or Qantas International Business Lounge,

and must be used prior to expiry. Access and use are subject to the [Complimentary Lounge Invitation Terms and Conditions](#) and the [Lounge Entry Terms and Conditions](#).

Invitations may be revoked or withheld if your Card account is not in good standing, if the selected Qantas products and services are refunded in full or if you have not complied with these [Complimentary Lounge Invitation Terms and Conditions](#), and the [American Express Credit Card Terms and Conditions](#).

Example: Book a Qantas passenger flight departing from Australia with a QF flight number purchased in Australian Dollars (AUD) directly from Qantas.com.au using your Card (or pay for joining/annual fees for Qantas Frequent Flyer or Qantas Club membership). Within 2 weeks, two Qantas Club Complimentary Lounge Invitations will be assigned to your Qantas Frequent Flyer account. You must link the invitation to an eligible Qantas flight booking at least 24 hours before departure.

Travel Insurance

Complimentary domestic and international travel insurance may be included when you use the Card to pay for eligible travel expenses (such as flights, tours, and car hire). Coverage is underwritten by Chubb Insurance Australia Limited. Eligibility criteria, limits, exclusions (including for pre-existing conditions), and age requirements apply. Always refer to the relevant Product Disclosure Statement (PDS) for full details.

Additional Card Members

You may be eligible to add up to 4 Additional Card Members at no extra annual Card fee. Additional Card Members must meet minimum age and eligibility requirements set by American Express. 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 Premium Membership

Complimentary 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 remain complimentary for as long as you continue to hold your Qantas American Express Premium Card, subject to the Qantas Wine Terms and Conditions and any exclusions that may apply.

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 American Express promptly. Lost or stolen cards can be replaced 24/7 in Australia and overseas, subject to American Express processes and availability.

Interest-Free Days

Enjoy up to 44 interest-free days on purchases, provided you pay your statement balance in full by the due date each month. No interest-free days apply on cash advances. Interest-free days may not apply if you carry a balance, subject to the American Express Credit Card Terms and Conditions.

Plan It™ Instalments

Plan It™ Instalments offers you a flexible way to pay off your Credit Card balance in equal monthly instalments, with 0% p.a. interest and a fixed monthly fee. Plans can be set up via your Online Account. Approval criteria apply.

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.