

Qantas American Express Ultimate Card Benefits

Bonus Points Offer

Earn 50,000 bonus Qantas Points when you apply online by 28 July 2026, are approved, and spend \$5,000 on eligible purchases on your new Qantas American Express Ultimate Card within the first 3 months from your approval date. T&Cs apply. New Amex Card Members only.

Terms & Conditions

Bonus & Eligibility: To earn 50,000 bonus Qantas Points you must apply online by 28 July 2026, be approved, and spend \$5,000 or more on eligible purchases on your new Card within the first 3 months from the Card approval date. Eligible purchases do not include Card fees and charges, for example annual fees, interest, late payment, cash advances, balance transfers, traveller's cheques and foreign currency conversion. 50,000 bonus Qantas Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. 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. Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points Terms and Conditions. Qantas Frequent Flyer membership and the earning and redemption of points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at qantas.com/terms. \$450 Annual Card Fee applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

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), 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 will be eligible to receive two Qantas Club Complimentary Lounge Invitations each anniversary year of your Qantas American Express Ultimate 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://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 use your Card to pay for joining or annual fees for Qantas Frequent Flyer or Qantas Club membership. Within 2 weeks of purchasing selected Qantas products and services, two Qantas Club Complimentary Lounge Invitations will be assigned to your Qantas Frequent Flyer account.

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 Ultimate 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.