

# **Qantas American Express Ultimate Card Benefits**

## **Bonus Points Offer**

Earn up to 120,000 bonus Qantas Points. That's 70,000 bonus Qantas Points when you apply online by 17 November 2026, are approved, and spend \$5,000 on eligible purchases on your new Qantas American Express Ultimate Card within the first 3 months of your approval date. Plus, earn an additional 50,000 bonus Qantas Points when you spend a further \$5,000 on eligible purchases within the first 3 months of your second year of Card Membership. T&Cs apply. New Amex Card Members only.

## **Terms & Conditions**

**Bonus & Eligibility:** To earn up to 120,000 bonus Qantas Points, you must apply online by 17 November 2026, be approved, and meet the following criteria. You'll receive 70,000 bonus Qantas Points when you spend \$5,000 or more on eligible purchases on your new Card within the first 3 months from the Card approval date. To receive an additional 50,000 bonus Qantas Points, you need to remain a Qantas American Express Ultimate Card Member and spend \$5,000 or more on eligible purchases within the first 3 months of your second year of Card Membership. 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. Please allow 8-10 weeks after the spend criteria has been met in both your first and second years of Card Membership for the bonus points to be credited to your Account. You will still be eligible to earn the additional 50,000 bonus Qantas Points in your second year of Card Membership even if you did not meet the \$5,000 minimum spend criteria to receive the 70,000 bonus Qantas Points in the first year of membership. 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](https://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:** In your first year, spend \$2,000 on Qantas flights and \$3,000 on groceries, petrol, and streaming services to reach the \$5,000 needed for the first 70,000 points. In your second year, spend a further \$5,000 on eligible purchases to unlock the additional 50,000 points.

## **Points Earn Rate**

Earn 2.25 Qantas Points per \$1 spent on eligible Qantas products and services (e.g., flights booked through [qantas.com](https://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**

These Terms and Conditions govern entry to The American Express Centurion® Lounges at Sydney International Airport and Melbourne International Airport. The Qantas American Express Ultimate Card is an eligible Card for entry to The Centurion Lounges in Sydney and Melbourne. At the discretion of American Express, other American Express Card Members may also enter The Centurion Lounges.

Eligible Card Members are entitled to a total of two entries into The Centurion Lounges in Sydney and Melbourne per calendar year (1st January to 31st December). The entries may be used by the Primary Card Member, Additional Card Member or a guest travelling with a Card Member. Complimentary access is available for the Card Member's children 17 years of age or younger. Card Members wishing to bring additional guests will be subject to a charge that is to be processed on the Card Member's American Express Card. Please refer to the reception desk at The Centurion Lounge for the applicable charges.

*General Conditions of Entry: The Centurion Lounge at Sydney International Airport and Melbourne International Airport are operated by Plaza Premium Lounge Management ("Lounge Operator"). To access The Centurion Lounge, eligible Card Members must arrive within 3 hours of their departing flight. During a layover, eligible Card Members must arrive within 5 hours of their connecting flight. Same day round-trip itineraries are not considered connecting flights. Card Members will not be granted access to the lounge with a boarding pass for a flight that has landed at the final destination. All guests must be travelling on the same flight as the eligible Card Member. Upon arrival at The Centurion Lounge, eligible Card Members must present their valid American Express Credit or Charge Card and, upon request, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Name on boarding pass must match name on the Card. Failure to present this documentation may result in access being denied.*

Card Members must be at least 18 years of age to enter without a parent or legal guardian. All Centurion Lounge visitors must be of legal drinking age in the jurisdiction where the Lounge is located to consume alcoholic beverages. Please drink responsibly.

Access to The Centurion Lounges is subject to space availability. The Centurion Lounge hours may vary and are subject to change without prior notice. Amenities vary among The Centurion Lounge locations and are subject to change. Card Members will not be compensated for changes in locations, rates or policies.

If American Express®, in its sole discretion, determines that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way, we may remove access to The Centurion Lounge from your Account. American Express reserves the right to revise these rules at any time and may do so without prior notice but will provide advance notice of material changes where reasonably practical.

### **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.

### **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](https://americanexpress.com.au).*