



NAB Qantas Commercial Card Rewards Conditions

Effective 01 May 2025

Lost/stolen card reporting

In Australia

Call toll-free, 24 hours per day

1800 033 103

Overseas

Call reverse charges, 24 hours per day

Visa **+1 443 641 2004**

Customer Services

For telephone enquiries, please call Business Cards on

13 10 12 8am – 7pm AEST/AEDT, Monday to Friday or

9am – 6pm Saturday or Sunday.

For written correspondence concerning these commercial cards, use the following postal address:

Commercial Cards

GPO Box 9992

Melbourne VIC 3001

Facsimile **1300 656 521**

Contents

1. How this document works	2
2. Our promise to you	2
3. Qantas Business Rewards Program	3
4. Getting started	4
5. How can Qantas Points be earned and used?	5
6. Bonus Qantas Points	7
7. What transactions don't earn Qantas Points?	8
8. What reduces your Qantas Points balance?	10
9. Statements	11
10. Crediting Qantas Points to a Qantas Business Rewards Membership Account	12
11. Cancelling a card or closing your Facility	13
12. How we communicate with each other	13
13. Tax Matters	14
14. Personal Information	14
15. Termination of Qantas Commercial Card program	15
16. Redeeming Qantas Points for rewards	15
17. Changes to these terms and conditions	16
18. What some words mean	17
19. Schedule 1 – Example	20

1. How this document works

- (a) These Qantas Commercial Card Rewards Conditions explain how:
 - (i) Qantas Points can be earned using a NAB Qantas Business Card; and
 - (ii) only the Business can have Qantas Points credited to its Qantas Business Rewards Membership Account.
- (b) Please make sure you and each Cardholder read these Qantas Commercial Card Rewards Conditions before the NAB Qantas Business Card Account is used. If you have any questions just Call Us.
- (c) You are taken to have agreed to these Qantas Commercial Card Rewards Conditions when you or any Cardholder first use a new NAB Qantas Business Card or the NAB Qantas Business Card Account. In addition, each Cardholder is treated as having agreed to these Qantas Commercial Card Rewards Conditions when they first use a new NAB Qantas Business Card or NAB Qantas Business Card Account.
- (d) The NAB Commercial Card Facility Conditions may also contain provisions about what happens if a rewards program like Qantas Commercial Card Rewards is terminated.

2. Our promise to you

We will act reasonably and fairly towards you, taking into account your and our respective business interests. That includes whenever we are:

- considering any request you make;
- deciding whether to give our consent or to exercise a right, discretion or remedy;
- setting any conditions for doing any of those things;
- making changes under clause 17 or anywhere else in these Qantas Commercial Card Rewards Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Qantas Business Rewards Points balance.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

3. Qantas Business Rewards Program

3.1 Earning Qantas Points through Qantas

- (a) These terms and conditions:
 - (i) do not set out or replace the full terms of the Qantas Business Rewards Program; and
 - (ii) supplement the Qantas Business Rewards Terms and Conditions by explaining how the use of NAB Qantas Business Cards for eligible transactions can earn Qantas Points for your business.
 - (iii) You should read the Qantas Business Rewards Terms and Conditions with these terms and conditions. They contain additional information about membership of the Qantas Business Rewards Program and how Qantas Points are earned. For example, as a member of the Qantas Business Rewards Program, the Business may earn Qantas Points under the Qantas Business Rewards Program by purchasing and taking flights with Qantas or earning with any Qantas Business Rewards partner.
- (b) For a copy of the Qantas Business Rewards Terms and Conditions and information about membership of the Qantas Business Rewards Program, please visit qantas.com/business.

3.2 Earning Qantas Points by using a NAB Qantas Business Card

- (a) When you or a Cardholder under your Facility use a NAB Qantas Business Card, you earn Qantas Points for the Business registered with the Qantas Business Rewards Program. Qantas Points earned will be credited to the Business' Qantas Business Rewards Membership Account.
- (b) Only a Business registered with the Qantas Business Rewards Program can earn Qantas Points whenever Eligible Purchases are made using a Card or Card Account issued under your Facility. If the Business is not already a member of the Qantas Business Rewards Program, it must separately apply for membership of that program and register the same Business ABN that is registered with the Card Facility. A joining fee may apply. Nominating the Business' ABN, establishing the NAB Qantas Business Card Account or issuing a NAB Qantas Business Card does not result in the Business obtaining membership to the Qantas Business Rewards Program.
- (c) To earn Qantas Points on your Facility, you must provide the Business' ABN as part of your Facility application. The same ABN must be registered and activated with the Qantas Business Rewards Program. You must become a Qantas Business Rewards member and activate your account within twelve months of opening your Facility, subject to these Terms and Conditions, the Business will earn Qantas Points from the first use of a Card or Card account issued under your Facility. If you do not activate within twelve months of our opening your Facility, the Business will only earn Qantas Points on Eligible Purchases twelve months from when the Business' ABN is registered and activated with Qantas Business Rewards.

4. Getting started

4.1 You must provide the Business' ABN

You must provide the Business' ABN as part of your Facility application and have a current Qantas

Business Rewards Membership Account registered with that ABN.

4.2 The Business ABN you provide must be accurate

You must ensure that you provide us with accurate ABN information. If you do not (or if the Business is not a member of the Qantas Business Rewards Program), we will not be able to credit Qantas Points to the applicable Business' Qantas Business Rewards Membership Account. A business must be a Qantas Business Rewards Member and registered for GST or be an Australian Public or Private entity or other incorporated company, and not be a travel agent or on a Corporate Deal with Qantas to earn Qantas Points for the business from flying.

If there is a discrepancy between Membership Information (as held by the Qantas Business Rewards Program) and the Business information held by us in relation to the Facility or a NAB Qantas Business Card, you agree, if we request, to amend the Membership Information held by the Qantas Business Rewards Program so that it is accurate and matches the Business information held by NAB.

4.3 When and how you provide Membership Information to us

You must provide the Business' ABN to us at the time you: apply for a Facility.

5. How can Qantas Points be earned and used?

5.1 What are Qantas Points?

- (a) Qantas Points and bonus Qantas Points can be redeemed for various rewards available under the Qantas Business Rewards Terms and Conditions. For further information, please see the Qantas Business Rewards Terms and Conditions or please visit qantas.com/business.
- (b) Qantas Points are awarded for each eligible transaction debited to your NAB Qantas Business Card Account (clause 7 describes transactions that don't earn Qantas Points).
- (c) Bonus Qantas Points are awarded under the terms of applicable promotional material. Bonus Qantas Points are described in clause 6.

5.2 When can the Business earn Qantas Points?

The Business can earn Qantas Points for eligible transactions once your NAB Qantas Business Card Account is Open and Active. See also clause 7.

5.3 How to earn Qantas Points

- (a) Qantas Points earned from the use of NAB Qantas Business Cards issued under the Facility and are credited to the Business' Qantas Business Rewards Membership Account.
- (b) Points will not be credited to the Business unless the Business' ABN has been registered and activated with the Qantas Business Rewards Program.
- (c) You must notify each Cardholder that only the Business will be credited with Qantas Points and that the issue of a NAB Qantas Business Card does not entitle that person to be credited with Qantas Points earned from the use of the NAB Qantas Business Card.
- (d) The Business can only have Qantas Points credited to one Qantas Business Rewards Membership Account.
- (e) Points are earned on Net Purchases during the Card Statement Period according to the rates and methods of calculation set out in clause 5.4.

5.4 Calculation of Qantas Points

- (a) Qantas Points:
 - (i) earned using a NAB Qantas Business Card are calculated on the Australian dollar amount of Net Purchases appearing on the Monthly Card Statement at the end of the Card Statement Period;
 - (ii) are not earned on Net Purchases exceeding \$50,000 per Card Statement Period; and
 - (iii) are earned at the rate of 1 Qantas Point for every AUD\$1.50 (rounded up to the nearest whole point).

Examples of how Qantas Points are calculated are set out in Schedule 1.

- (b) Sales credits or other adjustments will be used to calculate Net Purchases for the Card

Statement Period when the sales credit or other adjustments were processed. Qantas Points will not be credited to the Business' Qantas Business Rewards Membership Account if the amount of Net Purchases in a Card Statement Period is a negative amount. If the calculation of Net Purchases for a Card Statement Period results in a negative amount, this amount will be carried forward and set off against the amount of Net Purchases in subsequent Card Statement Periods until such time as there is a positive amount of Net Purchases for a Card Statement Period which can be credited to the Business' Qantas Business Rewards Membership Account.

5.6 Can anyone sell or transfer Qantas Points?

Qantas Points may not be sold or transferred unless permitted by the Qantas Business Rewards Terms and Conditions.

6. Bonus Qantas Points

6.1 What are bonus Qantas Points?

- (a) Bonus Qantas Points are Qantas Points that are earned by using a NAB Qantas Business Card at specific retail outlets in addition to Qantas Points earned under clause 5. Subject to the terms and conditions of any specific promotion, bonus Qantas Points are the same as other Qantas Points and will be treated under this agreement as if they are Qantas Points. Once bonus Qantas Points are credited to the Business' Qantas Business Rewards Membership Account, they do not provide any additional benefits.
- (b) There is no limit to the number of bonus Qantas Points that can be earned in a Card Statement Period.

6.2 How are bonus Qantas Points earned?

- (a) Special promotions offered from time to time by us or a bonus Qantas Points provider may allow bonus Qantas Points to be earned. The conditions applying to bonus Qantas Points (including the method of calculating bonus Qantas Points) will be provided at the time of the promotion.
- (b) We will allocate the bonus Qantas Points to the Business.

The marketing and promotional materials will tell you when these bonus Qantas Points will be credited to the Business' Qantas Business Rewards Membership Account.

6.3 Bonus Qantas Points on selected Qantas services

In addition, 1 bonus Qantas Point is earned for every dollar charged to a NAB Qantas Card for the purchase in Australia of the following services directly from Qantas:

- (a) Flights booked directly through qantas.com and Qantas Contact Centres;
- (b) Purchases of Qantas Frequent Flyer memberships; and
- (c) Purchases of Qantas Club membership, joining and annual fees;
- (d) Purchases of Qantas Gift Vouchers; and
- (e) Purchases made through Qantas Wine, Qantas Hotels and Qantas Marketplace.

Unless otherwise notified, bonus Qantas Points will not be earned in relation to any other purchases from Qantas entities.

7. What transactions don't earn Qantas Points?

7.1 What transactions don't earn Qantas Points and bonus Qantas Points

There are some transactions which can be made using a NAB Qantas Business Card which won't earn Qantas Points because they aren't eligible. They are:

- (a) cash advances (which include bills paid over the counter at a bank, financial institution or post office, and the purchase of travellers cheques);
- (b) bank fees, charges and interest (including any GST payable on any of these) applicable to your NAB Qantas Business Card Account or use of the NAB Qantas Business Card;
- (c) Government fees and charges (apart from transactions where the NAB Qantas Business Card is used to make payments to the Australian Taxation Office (ATO));
- (d) balance transfers, except where bonus Qantas Points may be earned under a special promotion specifically for balance transfers;

- (e) where a NAB Qantas Business Card is used to access linked transaction accounts;
- (f) purchase of foreign exchange or travellers cheques and money orders;
- (g) transactions for gambling and gaming purposes (examples include purchase of lottery tickets, purchases of gaming chips or tokens and online gambling).
- (h) unauthorised purchases for which you are not liable;
- (i) any transactions when a NAB Qantas Business Card is, or is reasonably believed by NAB to be, operated fraudulently, except where you reasonably demonstrate that your NAB Qantas Card Account was not operated fraudulently;
- (j) transactions made while your card Facility is in arrears, suspension or default; or
- (k) transactions described in clause 8.2.
- (l) transactions where the Card is used to make purchases through BPAY®

The basis on which we credit Qantas Points earned to the Business' Qantas Business Rewards Membership Account is set out in clause 10.1.

7.2 When additional transactions don't earn bonus Qantas Points

Only transactions referred to in clause 6.3 earn bonus Qantas Points. Some transactions will not earn bonus Qantas Points, for example, transactions involving Jetstar or Qantas Holidays. The terms of the Qantas Business Rewards Program and information available from the relevant merchant may give you additional clarification about whether bonus Qantas Points are earned.

If the balance of bonus Qantas Points earned in a Card Statement Period is negative, the negative balance will be carried forward and set off against the amount of bonus Qantas Points in subsequent Card Statement Periods until such time as there is a positive amount of bonus Qantas Points for a Card Statement Period which can be credited to a Qantas Business Rewards Membership Account.

8. What reduces your Qantas Points balance?

8.1 Things we will do

We will reduce your Qantas Points balance when:

- (a) there is a refund or reimbursement for a transaction previously charged to your NAB Qantas Business Card Account and a credit is processed to the same NAB Qantas Business Card Account. This may happen for a number of reasons but usually for returned goods or services;
- (b) there is a charge back to your NAB Qantas Business Card Account under your NAB Commercial Card Facility Conditions (for example, when you dispute a transaction charged to your rewards card account that results in a credit to your rewards card account);
- (c) there have been unauthorised transactions on your NAB Qantas Card Account for which you are not liable;
- (d) Qantas Points were incorrectly allocated to your Qantas Points balance; or
- (e) we reasonably believe you or a Cardholder have behaved fraudulently in connection with Qantas Points and you are not entitled to Qantas Points earned.

When this happens the Qantas Points balance will be reduced by the Qantas Points value of the credit amount or adjustment. This will be done progressively by not crediting Qantas Points earned in subsequent periods until the value of the Qantas Points that should not have been credited to the Qantas Business Rewards Membership Account have been recouped. The Qantas Points value will be calculated using the rate at which Qantas Points are allocated for transactions to your NAB Qantas Card Account at the time the credit amount or adjustment was processed by us. However, if there is a change in the rate at which Qantas Points are earned, we will take reasonable steps to ensure you are no worse off when we calculate the Qantas Points value for the credit amount or adjustment.

8.2 Things we may do

We may reduce your Qantas Points balance or not award Qantas Points to the extent an otherwise eligible transaction:

- (a) results in the credit limit on the NAB Qantas Business Card Account being exceeded; or
- (b) is debited against credit funds in the NAB Qantas Business Card Account.

When this happens the Qantas Points balance will be reduced by the Qantas Points value of the debited amount to the extent it exceeds the credit limit or is debited against credit funds. This will be done progressively by not crediting Qantas Points earned in subsequent periods until the value of the Qantas Points that should not have been credited to the Qantas Business Rewards Membership Account have been recouped. The Qantas Points value will be calculated using the rate at which Qantas Points are allocated for transactions to your NAB Qantas Card Account at the time the credit amount or adjustment was processed by us.

However, if there is a change in the rate at which Qantas Points are earned, we will take reasonable steps to ensure you are no worse off when we calculate the Qantas Points value for the credit amount or adjustment.

9. Statements

Each Monthly Card Statement issued in accordance with the Commercial Cards Facility Conditions will set out:

- (a) the number of Qantas Points earned from the use of that NAB Qantas Business Card during the applicable Card Statement Period;
- (b) the total of Qantas Points to be credited to the Business during that Card Statement Period; and
- (c) any bonus Qantas Points earned.

10. Crediting Qantas Points to a Qantas Business Rewards Membership Account

10.1 When Qantas Points are credited to a Membership Account

- (a) Qantas Points and bonus Qantas Points can only be credited to the Business when you have provided us with the Business' ABN and have an active Qantas Business Rewards Membership Account registered to that ABN – see clause 4. Any Qantas Points (including bonus Qantas Points) earned using a NAB Qantas Business Card before NAB receives such information will be credited to the Business' Qantas Business Rewards Membership Account after you have registered and activated your Qantas Business Rewards Membership Account with the Business' ABN.
- (b) Once you join, and activate, a Qantas Business Rewards Membership Account:
 - (i) Qantas Points (including any bonus Qantas Points) earned in a Card Statement Period will be credited to the Business' Qantas Business Rewards Membership Account within ten Business Days following the closing date of each Card Statement Period.
 - (ii) Bonus Qantas Points will be credited to the Business' Qantas Business Rewards Membership Account as advised by us in the relevant marketing and promotional material that relates to your bonus Qantas Points offer. Once credited to the Business' Qantas Business Rewards Membership Account, Qantas Points are subject to the Qantas Business Rewards Terms and Conditions.

However, we reserve the right not to credit the Business' Qantas Business Rewards Membership Account where your NAB Qantas Business Card or NAB Qantas Business Card Account are blocked to activity. Examples of when this can occur include when your NAB Qantas Business Card or NAB Qantas Business Card Account are in arrears, suspended, closed or in default under your Commercial Card Facility Conditions.

10.2 When Qantas Points are not credited to a Qantas Business Rewards Membership Account

Qantas Points and bonus Qantas Points will not be credited to the Business' Qantas Business Rewards Membership Account if:

- (a) the Business ceases to be a member of the Qantas Business Rewards Program; or
- (b) the Business has not registered the Business' ABN with the Qantas Business Rewards Program and activated the Qantas Business Rewards Membership Account.

11. Cancelling a card or closing your Facility

If you request cancellation of a NAB Qantas Card or we cancel a NAB Qantas Business Card (for example, if you are in default), any Qantas Points (including any bonus Qantas Points) not yet credited to the Business' Qantas Business Rewards Membership Account at the time of cancellation may be forfeited. If the Facility is closed by you or us (for example, if you are in default), any Qantas Points not yet credited to the Business' Qantas Business Rewards Membership Account at the time of the closure may be forfeited.

If you wish to cancel a NAB Qantas Card or close your Facility (including because of a change we make under clause 17), you should consider the timing of your request so that any accrued Qantas Points have been credited to your Qantas Business Rewards Membership Account before the cancellation or closure (see clause 10.1(b)).

12. How we communicate with each other

12.1 If you need to contact us

You can Call Us for any enquiries.

12.2 If we need to contact you

We will send you any notices or information required by these Qantas Commercial Card Rewards Conditions via post or email (to the postal or email address you last provided to us) or via message on your Monthly Card Statement. You are responsible for notifying us of any change to your contact details. You can Call Us to do this.

13. Tax Matters

We recommend that you or anyone authorised to earn and redeem Qantas Points seek independent tax advice about the tax consequences (including any fringe benefits tax, goods and services tax, income tax or reporting requirement) arising from the use of this NAB Qantas Business Card Account or NAB Qantas Business Card, or from participating in the Qantas Business Rewards Program or from using any of the rewards or other available program facilities.

14. Personal Information

14.1 How we collect and use your personal information?

We will collect, hold, use and disclose information about you in connection with Qantas Points. Information will include ABN information, certain personal information, and transaction information relating to the use of a NAB Qantas Business Card or NAB Qantas Business Card Account, or Qantas Points earned.

We will use this information to provide and market products and services to you, including the products and services of our service providers and other third parties.

14.2 We may disclose your personal information to others

We may disclose this information to others, including to:

- (a) our service providers and agents engaged for the purpose of the administration, provision of services relating to Qantas Points and promotion of Qantas Points; and
- (b) Bonus Qantas Points providers and other third parties engaged for the purposes of performing other services in connection with Qantas Points earned.

We treat all personal information with care and in accordance with our privacy policy, which is available if you Call Us or at www.nab.com.au/privacy.

14.3 We can tell you about offers and news

We may also use or disclose your personal information to let you know about offers and news about Qantas Points and our partners electronically (e.g. email, SMS, and social networking forums) that we believe may be of interest to you. If you Call Us you can let us know at any time if you no longer wish to receive direct marketing electronic offers from us. We will process your request as soon as practicable.

You can also unsubscribe from marketing any time if you Call Us or by following the unsubscribe link in an email received from us. When you do this, you will be unsubscribing from all marketing from us.

15. Termination of Qantas Commercial Card program

- (a) If reasonably necessary for business reasons, we may terminate these Qantas Commercial Card Rewards Conditions at any time in respect of the Facility. We may notify you prior to or after the termination. Where possible, we will give you at least 90 days' notice of the termination.
- (b) If we give you notice, then where possible, Qantas Points will continue to be credited to the Business' Qantas Business Rewards Membership Account after the termination in relation to transactions that occurred prior to the date of termination (but only if we received notice of the transaction within 90 days after the date of termination).

16. Redeeming Qantas Points for rewards

The Business may redeem Qantas Points and bonus Qantas Points credited to the Business' Qantas Business Rewards Account under the Qantas Business Rewards Terms and Conditions. Except to the extent the loss or damage is caused by our fraud, negligence or misconduct, we are not responsible for:

- (a) any rewards that the Business redeems under the Qantas Business Rewards Program;
- (b) any death or injury, loss or damage from a reward;

- (c) the loss, theft or destruction of a reward or a rewards voucher; or
- (d) resolving any dispute with Qantas or any other rewards provider who provides rewards under the Qantas Business Rewards Program or for the dispute itself.

17. Changes to these terms and conditions

- (a) We may change these Qantas Commercial Card Rewards Conditions as follows:

Change	Notification Period
Change in the way you earn Qantas Points, including a change to existing ways or the introduction of new ways according to the type of card	At any time without prior notice (but if the change is unfavourable, we will try to publish details before the change takes effect, if we are able to do so). We will make current information about the way to earn Qantas Points using NAB Qantas Business Cards and NAB Qantas Business Signature Card available on nab.com.au
Change to allocation of Qantas Points for dollar spent	At any time by giving you at least 30 days prior written notice
Change the period for expiry of Qantas Points	At any time by giving you at least 30 days prior written notice
Change the format and frequency of statements	At any time without notice
Other changes by NAB	At any time by giving you at least 30 days prior written notice

- (b) Please note that Qantas may make changes to the Qantas Business Rewards Program in accordance with the Business Rewards Terms and Conditions.

18. What some words mean

Term	Definition
ABN	means Australian Business Number as defined in the <i>A New Tax System (Australian Business Number) Act 1999</i> .
Business	the entity who was identified on the application and is responsible for the Facility and who holds a valid ABN.
Business Days	means a day other than a Saturday or Sunday or a day gazetted as a public holiday throughout Australia
Call Us	means using the contact telephone numbers below to contact us: for general enquiries – 13 10 12 if you are d/Deaf, hard of hearing or have a speech communication difficulty you can contact us through the National Relay Service.
Cardholder	means a person you have nominated to be a Cardholder on your NAB Qantas Business Card Account in accordance with the Commercial Card Facility Conditions
Card Statement Period	means the time period shown on the statement issued in connection with a NAB Qantas Business Card
Commercial Cards Facility Conditions	means the Facility terms and conditions
Facility	means a NAB Qantas Business Card Facility or a NAB Qantas Business Signature Card Facility
Membership Information	means, for the Business their: (a) ABN registered under the Qantas Business Rewards Program; (b) business name.
Monthly Card Statement	means the statement of account issued to you in accordance with the Commercial Card Facility Conditions
NAB Qantas Card	means: (a) a NAB Qantas Business Card; or (b) a NAB Qantas Business Signature Card

Term	Definition
NAB Qantas Card Account	means: (a) a NAB Qantas Business Card Account; or (b) a NAB Qantas Business Signature Card Account
NAB Qantas Business Card	means a card issued by us in connection with your NAB Qantas Business Card Account
NAB Qantas Business Card Account	means the card account for the purposes of these Qantas Commercial Card Rewards Conditions and Qantas Points, in respect of which a NAB Qantas Business Card is issued
NAB Qantas Business Signature Card	means a card issued by us in connection with your NAB Qantas Business Signature Card Account
NAB Qantas Business Signature Card Account	means the card account for the purposes of these Qantas Commercial Card Rewards Conditions and Qantas Points, in respect of which a NAB Qantas Business Signature Card is issued
Net Purchases	means the total purchases less sales credits (eg returns) and other adjustments applicable to the card during the Card Statement Period
Open and Active	refers to the status of the Qantas Card Account, where the NAB Qantas Business Account and NAB Qantas Business Card can be used to make transactions
Qantas	means Qantas Airways Limited ABN 16 009 661 901, or a Related Body Corporate (as that term is defined in the Corporations Act 2001) of it
Qantas Commercial Card Rewards Conditions	means these terms and conditions
Qantas Business Rewards Program	means the loyalty rewards program operated under that name by Qantas
Qantas Business Rewards Terms and Conditions	means Qantas's terms and conditions applied to the Qantas Business Rewards Program

Term	Definition
Qantas Business Rewards Membership Account	means a Qantas Business Rewards Program Qantas Business Rewards Membership Account notified to us from time to time as being a Qantas Business Rewards Membership Account for the purposes of these Qantas Commercial Card Rewards Conditions
bonus Qantas Points	means the Qantas Points earned on eligible transactions in accordance with clause 6
Qantas Points	means the Qantas Points earned on eligible transactions in accordance with clauses 5 and 6, and includes bonus Qantas Points.
Related Body Corporate	as defined in the Corporations Act 2001
we, us, our and NAB	means National Australia Bank Limited ABN 12 004 044 937
you or your	means the person in whose name the NAB Qantas Card Account is kept and who is responsible for all transactions on the NAB Qantas Card Account

19. Schedule 1 – Example

The Business opens a new NAB Qantas Business Signature Card facility with 4 Cardholders attached. The Business registers the Business ABN with Qantas Business Rewards and activates the Qantas Business Rewards Membership Account. The Business ABN becomes the Business' Qantas Business Rewards Membership Account Membership Number and is applied to each Cardholder under the Facility.

Qantas Points earned from spend on cards 1, 2, 3 and 4 will be credited to the Business' Qantas Business Rewards Membership Account (the Business ABN).

Cardholder details	Cardholder 1 J Smith Net purchases \$500	Cardholder 2 T Baxter Net purchases \$500	Cardholder 3 R Thomas Net purchases \$600	Cardholder 4 P Sims Net purchases \$700
Qantas Business Rewards membership details	333 points credited to ABC Pty Ltd ABN #####	333 points credited to ABC Pty Ltd ABN #####	400 points credited to ABC Pty Ltd ABN #####	467 points credited to ABC Pty Ltd ABN #####

*Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions. For more information, visit qantas.com/business.

This page has been left blank intentionally.

For more information, call Business Cards:

13 10 12

or visit us at nab.com.au



Help for people with hearing or speech communication difficulties. Contact us on **13 10 12** through the National Relay Service.