



NAB Qantas Credit Card Account

Reward Terms and Conditions

Effective 18 April 2024

Contents

1. How this document works	1
2. Our promise to you	1
3. Qantas Frequent Flyer Program	2
4. Getting started	3
5. How can Qantas Points be earned and used?	4
6. Qantas Bonus Points	7
7. What transactions don't earn Qantas Points?	9
8. What reduces your Qantas Points balance?	10
9. Statements	12
10. Crediting Qantas Points to a Qantas Frequent Flyer Membership Account	12
11. Cancelling a card or closing your NAB Qantas Card Account	14
12. Tax matters	14
13. Use of information	14
14. Termination of NAB Qantas Rewards Program	15
15. Redeeming Qantas Points for rewards	15
16. Changes to these terms and conditions	16
17. Notices	16
18. Important things you should know	18
19. What some words mean	18

1. How this document works

- a. These NAB Qantas Reward Terms and Conditions explain how:
 - i) you can earn Qantas Points using a NAB Qantas Card; and
 - ii) you can have Qantas Points credited to your Qantas Frequent Flyer Membership Account.
- b. Please make sure you read these NAB Qantas Reward Terms and Conditions before the NAB Qantas Card Account is used. If you have any questions just Call Us.
- c. These NAB Qantas Reward Terms and Conditions will apply to you if you have been issued with a NAB Qantas Credit Card.
- d. You accept these NAB Qantas Reward Terms and Conditions when you first use the NAB Qantas Card Account or any NAB Qantas Credit Card issued in connection with your Card Account.
- e. The NAB Credit Card Terms and Conditions may also contain provisions about what happens if a rewards program like NAB Qantas Rewards is terminated.

2. Our promise to you

We will act reasonably and fairly towards you.

That includes whenever we are:

- a. considering any request you make;
- b. deciding whether to give our consent or to exercise a right, discretion or remedy; or
- c. setting any conditions for doing any of those things;

or

- d. making changes under clause 16 or anywhere else in these NAB Qantas 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 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 Frequent Flyer Program

3.1 Earning Qantas Points through Qantas

- a. These NAB Qantas Reward Terms and Conditions:
 - i) do not set out or replace the full terms of the Qantas Frequent Flyer Program; and
 - ii) supplement the Qantas Frequent Flyer Terms and Conditions by explaining how the use of your NAB Qantas Cards for eligible transactions can earn Qantas Points.
- b. You should read the Qantas Frequent Flyer Terms and Conditions with these terms and conditions. They contain additional information about membership of the Qantas Frequent Flyer Program and how Qantas Points are earned.

For example, a member of the Qantas Frequent Flyer Program may earn Qantas Points under the Qantas Frequent Flyer Program by purchasing and taking flights with Qantas.
- c. For a copy of the Qantas Frequent Flyer Terms and Conditions and information about membership of the Qantas Frequent Flyer Program, please visit qantas.com/frequentflyer.

3.2 Earning Qantas Points by using a NAB Qantas Card

- a. When you use your NAB Qantas Card or NAB Qantas Card Account, you earn points. Qantas Points earned will be credited to your Qantas Frequent Flyer Membership Account.

- b. Points are credited to you, not to additional cardholders. Any Points earned through the use of additional cards on your NAB Qantas Card Account will be credited to your Membership Account. Points are earned on Net Purchases during a Card Account statement (“statement”) period in accordance with the rates and methods of calculation set out at 5.3.
- c. You must be a member of the Qantas Frequent Flyer Program to earn points. If you are not already a member of the Qantas Frequent Flyer Program, you must separately apply for membership of that program. A joining fee may apply. Establishing the NAB Qantas Card Account or issuing a NAB Qantas Card does not result in you obtaining membership to the Qantas Frequent Flyer Program.

4. Getting started

4.1 You must provide Membership Information

You must supply us with your Membership Information to enable Qantas Points earned using your NAB Qantas Card Account to be credited to your Qantas Frequent Flyer Membership Account.

4.2 Membership Information you provide must be accurate

You must ensure that you provide us with accurate Membership Information. If you do not (or if you are not a member of the Qantas Frequent Flyer Program), we will not be able to credit Qantas Points to your Qantas Frequent Flyer Membership Account.

If there is a discrepancy between your Membership Information (as held by the Qantas Frequent Flyer Program) and the personal information held by us in relation to your NAB Qantas Card Account, you agree, if requested, to amend your Membership Information held by the Qantas Frequent Flyer Program so that it is accurate and matches the personal information held by us.

4.3 When and how you provide Membership Information to us

You may provide Membership Information to us at the time you:

- a. apply for a NAB Qantas Card Account;
- b. request us to issue a NAB Qantas Card; or

Otherwise you can Call Us to provide Membership Information.

To confirm your Qantas Frequent Flyer Program membership and to facilitate the crediting of Qantas Points to your Qantas Frequent Flyer Membership Account, we will give to Qantas and Qantas will give to us your Membership Information.

5. How can Qantas Points be earned and used?

5.1 What are Qantas Points?

- a. Qantas Points and Qantas Bonus Points can be redeemed for various rewards available under the Qantas Frequent Flyer Terms and Conditions. For further information, please see the Qantas Frequent Flyer Terms and Conditions or visit qantas.com/terms.
- b. Qantas Points are rewarded for each eligible transaction (subject to Net Purchase calculations as described in clause 5.3) debited to your NAB Qantas Card Account (clause 7 describes transactions that don't earn Qantas Points).
- c. Qantas Bonus Points are awarded under the terms of applicable promotional material. Qantas Bonus Points are described in clause 6.

5.2 How to earn Qantas Points

- a. Qantas Points earned from use of your NAB Qantas Card Account (under 5.3) are credited to your Qantas Frequent Flyer Membership Account.
- b. Qantas Points are earned on Net Purchases during the Card Statement Period according to the rates and methods of calculation set out in clause 5.3.

5.3 Calculation of Qantas Points

- a. Qantas Points are earned using your NAB Qantas Card Account as follows, Qantas Points:
 - i) are calculated on Net Purchases at the end of a Card Statement Period and rounded up to the nearest whole Qantas Point (Qantas Points are awarded in whole numbers only).
 - ii) are calculated on the Australian dollar amount of Net Purchases that appear on your Card Statement.
 - iii) you earn for each dollar of Net Purchases will depend on the type of NAB Qantas Card Account you have (i.e. NAB Qantas Rewards Card or NAB Qantas Rewards Signature Card).
- b. Qantas Points earned on Net Purchases in a Card Statement Period are capped as set out in the tables below:

NAB Qantas Rewards Card	
Net Purchases	Visa
Up to \$3,000 per statement period	0.5 Point per \$1

NAB Qantas Rewards Premium Card	
Net Purchases	Visa
For the first \$3,000 (\$0 - \$3,000) per statement period	1 Point per \$1.50
For the next \$3,000 (\$3,001 - \$6,000) per statement period	1 Point per \$3

NAB Qantas Rewards Signature Card	
Net Purchases	Visa
For the first \$5,000 (\$0 - \$5,000) per statement period	1 Point per \$1
For the next \$15,000 (\$5,001 - \$20,000) per statement period	0.5 Point per \$1

NAB Qantas Plus Card	
Net Purchases	Visa
For the first \$3,000 (\$0 - \$3,000) per statement period	1 Point per \$1.50
For the next \$3,000 (\$3,001- \$6,000) per statement period	1 Point per \$3

- c. 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.
- d. The adjustment to the calculation of Net Purchases will depend on the card type used for the sales credit or other adjustment. The card type used for the sales credit or other adjustment must be the same as used for the original purchase.
- e. Qantas Points will not be credited to your Qantas Frequent Flyer 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 your Qantas Frequent Flyer Membership Account.

5.4 Can anyone sell or transfer Qantas Points?

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

6. Qantas Bonus Points

6.1 What are Qantas Bonus Points?

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

6.2 How are Qantas Bonus Points earned?

- a. Special promotions offered from time to time by us or a Qantas Bonus Points provider may allow Qantas Bonus Points to be earned. The conditions applying to Qantas Bonus Points (including the method of calculating Qantas Bonus Points) will be provided at the time of the promotion.
- b. We may, from time to time in our marketing and promotional materials, identify Qantas Bonus Points that are available for you to earn. The marketing and promotional materials will tell you when these Qantas Bonus Points will be credited to your Qantas Frequent Flyer Membership Account.

6.3 Bonus Points on selected Qantas services

- a. In addition, you will earn 1 Qantas Bonus Point for every dollar charged to your NAB Qantas Card Account for the purchase in Australia of the following services directly from Qantas (i.e. where Qantas, and not its agent, is identified as the merchant on the credit card transaction):
 - i) Qantas flights booked directly through [qantas.com](https://www.qantas.com) and Qantas Contact Centres;

- ii) Qantas flights booked through selected travel agents but processed with Qantas Airlines identified to card scheme as the relevant merchant;
 - iii) purchases of Qantas Frequent Flyer membership;
 - iv) purchases of Qantas Club membership, joining and annual fees;
 - v) purchases of Qantas Gift Vouchers; and
 - vi) purchases made through qantasstore.com.au, qantasshop.com.au and qantasepiqure.com.au.
- b. Unless otherwise notified, Qantas Bonus Points will not be earned in relation to purchases from: Qantas Freight; Qantas Holidays Limited; Qantas Business Travel Pty Limited; other businesses or franchisees of Jetset Travelworld Ltd; Qantas Staff Travel; Jetstar Airways Pty Limited; or other Jetstar-branded businesses, or for goods or services supplied by Qantas Frequent Flyer program partners.
- c. If a sales credit or other adjustment is made in respect of a purchase on which Qantas Bonus Points were earned, an adjustment will be made to the Qantas Bonus Points earned for the Card Statement Period when the credit or other adjustments was processed.
- d. Qantas Bonus Points will not be credited to your Qantas Frequent Flyer Membership Account if the amount of Qantas Bonus Points in a Card Statement Period is a negative amount. If the calculation of Qantas Bonus Points for a Card Statement Period results in a negative amount, this amount will be carried forward and set off against the amount of Qantas Bonus Points in subsequent Card Statement Periods until such time as there is a positive amount of Qantas Bonus Points for a Card Statement Period which can be credited to your Qantas Frequent Flyer Membership Account.

7. What transactions don't earn Qantas Points?

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

There are some transactions which can be made using a NAB Qantas Card Account 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. fees, charges and interest (including any GST payable on any of these) applicable to your NAB Qantas Card Account or use of the NAB Qantas Card;
- c. Government fees and charges;
- d. balance transfers, except where Qantas Bonus Points may be earned under a special promotion specifically for balance transfers;
- e. where a NAB Qantas Card 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 where your NAB Qantas Card Account is, or is reasonably believed by us to be, operated fraudulently, except where you reasonably demonstrate that your NAB Qantas Card Account was not operated fraudulently;
- j. transactions made while your NAB Qantas Card Account is in arrears, suspension or default;
- k. transactions where you use your Card Account to make a payment to the Australian Taxation Office (ATO);

- l. transactions where you use your Card Account to make purchases through BPAY®;
- m. transactions NAB decides (acting reasonably) are wholly or partly for a business purpose; or
- n. transactions described in clause 8.2.

The basis on which we credit Qantas Points earned to your Qantas Frequent Flyer Membership Account is set out in clause 10.

7.2 What additional transactions don't earn Qantas Bonus Points

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

If the balance of Qantas Bonus Points earned in a Card Statement Period is negative, the negative balance will be carried forward and set off against the amount of Qantas Bonus Points in subsequent Card Statement Periods until such time as there is a positive amount of Qantas Bonus Points for a Card Statement Period which can be credit to a Qantas Frequent Flyer 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 Card Account and a credit is processed to the same NAB Qantas 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 Card Account under your NAB Qantas Card Account

- terms and conditions (for example, when you dispute a transaction charged to your NAB Qantas Card Account that results in a credit to your NAB Qantas 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 Frequent Flyer 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 Card Account being exceeded; or
- b. is debited against credit funds in the NAB Qantas 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 Frequent Flyer 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 your NAB Qantas Card Account terms and conditions, will set out:

- a. the number of Qantas Points earned from the use of your NAB Qantas Card Account during the applicable Card Statement Period;
- b. the total of Qantas Points to be credited to your Qantas Frequent Flyer Membership Account during that Card Statement Period; and
- c. any Qantas Bonus Points you have earned.

10. Crediting Qantas Points to a Qantas Frequent Flyer Membership Account

10.1 When Qantas Points are credited to your Qantas Frequent Flyer Membership Account

- a. Qantas Points and Qantas Bonus Points can only be credit to you if you have provided us with valid Membership Information for your Qantas Frequent Flyer Membership Account - see clause 4.

- b. Once you provide NAB with your Membership Information:
 - i) Qantas Points (including Qantas Bonus Points earned in a Card Statement Period) will be credited to your Qantas Frequent Flyer Membership Account within two Business Days following the closing date of each Card Statement Period.
 - ii) Qantas Bonus Points will be credited to your Qantas Frequent Flyer Membership Account as advised by us in the relevant marketing and promotional material that relates to your Qantas Bonus Points offer. Once credited to your Qantas Frequent Flyer Membership Account, Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions. However, we reserve the right not to credit your Qantas Frequent Flyer membership Account where your NAB Qantas Card or NAB Qantas Card Account are blocked to activity. Examples of when this can occur include when your NAB Qantas Card or NAB Qantas Card Account are in arrears, suspended, closed or in default under your NAB Qantas Card Account terms and conditions.

10.2 When Qantas Points are not credited to your Qantas Frequent Flyer Membership Account

Qantas Points will not be credited to your Qantas Frequent Flyer Membership Account if:

- a. you cease to be a member of the Qantas Frequent Flyer Program;
- b. you did not provide us with valid Membership Information (e.g. the Qantas Frequent Flyer program membership number you supplied to us is incorrect or not current); or
- c. your first name or surname on your Qantas Frequent Flyer Membership Account do not match those on your NAB Qantas Card Account.

11. Cancelling a card or closing your NAB Qantas Card Account

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

If you wish to cancel your NAB Qantas Card or close your NAB Qantas Card Account (including because of a change we make under clause 16), you should consider the timing of your request so that any accrued Qantas Points have been credited to your Qantas Frequent Flyer Membership Account before the cancellation or closure (see clause 10.1 b)).

12. Tax matters

We recommend that you seek independent tax advice about the tax consequences (including any fringe benefits tax, goods and services tax, income tax or reporting requirements) arising from the use of this NAB Qantas Card Account or NAB Qantas Card, or from participating in the Qantas Frequent Flyer Program or from using any of the rewards or other available program facilities.

13. Use of information

- a. You may provide your Membership Information to NAB at the time of application for a NAB Qantas Card Account or where you already have a NAB Qantas Card Account, you can provide your Membership Information to NAB by calling **13 22 65** or in any other manner acceptable to NAB.
- b. To confirm your Qantas Frequent Flyer program membership and to facilitate the crediting of

Points to your Membership Account, NAB will give to Qantas and Qantas will give to NAB your Qantas Frequent Flyer program membership number, full name and contact details.

14. Termination of NAB Qantas Rewards Program

If reasonably necessary for business reasons, we may terminate these NAB Qantas Reward Terms and Conditions at any time in respect of your NAB Qantas Card Account or NAB Qantas Card Accounts generally.

We may notify you prior to or after the termination.

- a. Where possible, we will give you at least 90 days' prior notice of the termination.
- b. If we give you notice, then where possible Qantas Points (including any Qantas Bonus Points) will continue to be credited to your Qantas Frequent Flyer 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).

15. Redeeming Qantas Points for rewards

You may redeem Qantas Points and Qantas Bonus Points credited to your Qantas Frequent Flyer Membership Account under the Qantas Frequent Flyer 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 you redeem under the Qantas Frequent Flyer 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 Frequent Flyer Program or for the dispute itself.

16. Changes to these terms and conditions

- a. We may change these NAB Qantas Reward Terms and 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 Rewards Card, NAB Qantas Rewards Premium Card, NAB Qantas Rewards Signature Card and NAB Qantas Plus 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 us	At any time by giving you at least 30 days prior written notice

- b. Please note that Qantas may make changes to the Qantas Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

17. Notices

a) Communicating with you

We may need to send you communications from time to time. We call these ‘notices’ – and they include terms and conditions, statements, notices about your account or changes to our agreement, or other documents and communications.

We can give you notices in the ways described ‘In writing’ below. In addition, we can give you notice by the ‘By publication’ method described also described below.

In writing

By Post

We may send you a notice by post to your postal address recorded on our file – so, let us know if your postal address changes. Sometimes, a notice may be a message in your Monthly Card Statement.

We consider the notice received on the date on the notice or when it would have been delivered in the ordinary course of post, whichever is later.

Electronic Communication

We can communicate with you by providing notices by electronic methods (as permitted by law).

These methods may include: email, SMS, a message in your Monthly Card Statement, or through NAB Internet Banking or the NAB app.

If we communicate with you by email or SMS, we will use the email address or mobile phone number recorded on our file.

We consider the notice received on the date on the notice or when it reaches the addressee’s electronic address, whichever is later. You’ll need to regularly check your electronic communication for any notices we’ve sent you – and let us know if you change your contact details, such as your email address or mobile phone number.

By publication

Electronically

We may publish notices electronically and notify you that we have done this.

This includes publishing the notice in NAB Internet Banking, the NAB app, in your Monthly Card Statement or on our website, in which case we will usually let you know by SMS or email that the notice is available to view.

We consider the notice received when we let you know that the notice is available for viewing.

b) Communicating with us

If you need to contact us regarding these NAB Qantas Reward Terms and Conditions or for information about resolving problems and disputes, please use the contact details provided at the back of this document.

18. Important things you should know

You may only link your NAB Qantas Card Account to a Qantas Frequent Flyer Membership Account that is held in your name. A NAB Qantas Card Account can only be linked to one Qantas Frequent Flyer Membership Account.

19. What some words mean

Term	Definition
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 22 65
Cardholder	means a person you have nominated to be a Cardholder on your NAB Qantas Card Account in accordance with the relevant NAB Qantas Card Account terms and conditions
Card Statement Period	means the time period shown on the statement issued in connection with a NAB Qantas Card
Membership Information	means, for a Qantas Points Earner, their: a) membership number under the Qantas Frequent Flyer Program; b) first name; and c) surname
Monthly Card Statement	means the statement of account issued to you in accordance with the relevant NAB Qantas Card account terms and conditions

Term	Definition
NAB Qantas Card	means: a) a NAB Qantas Plus Card; b) a NAB Qantas Rewards Card; c) a NAB Qantas Rewards Premium Card; or d) a NAB Qantas Rewards Signature Card.
NAB Qantas Card Account	means: a) a NAB Qantas Plus Card Account; b) a NAB Qantas Rewards Card Account; c) a NAB Qantas Rewards Premium Card Account; or d) a NAB Qantas Rewards Signature Card Account.
NAB Qantas Plus Card	means a card issued by us in connection with your NAB Qantas Plus Card Account
NAB Qantas Plus Card Account	means the card account for the purposes of these NAB Qantas Reward Terms and Conditions and Qantas Points, in respect of which a NAB Qantas Plus Card is issued
NAB Qantas Rewards Card	means a card issued by us in connection with your NAB Qantas Rewards Card Account
NAB Qantas Rewards Card Account	means the card account for the purposes of these NAB Qantas Reward Terms and Conditions and Qantas Points, in respect of which a NAB Qantas Rewards Card is issued
NAB Qantas Rewards Premium Card	means a card issued by us in connection with your NAB Qantas Rewards Premium Card Account
NAB Qantas Rewards Premium Card Account	means the card account for the purposes of these NAB Qantas Reward Terms and Conditions and Qantas Points, in respect of which a NAB Qantas Rewards Premium Card is issued
NAB Qantas Rewards Signature Card	means a card issued by us in connection with your NAB Qantas Rewards Signature Card Account
NAB Qantas Rewards Signature Card Account	means the card account for the purposes of these NAB Qantas Reward Terms and Conditions and Qantas Points, in respect of which a NAB Qantas Rewards Signature Card is issued
Net Purchases	means the total purchases less sales credits (e.g., returns) and other adjustments applicable to the card during the Card Statement Period

Term	Definition
Qantas	means Qantas Airways Limited ABN 16 009 661 901, or a Related Body Corporate (as that term is defined in the as defined in the Corporations Act 2001) of it
NAB Qantas Rewards Terms and Conditions	means these terms and conditions
Qantas Frequent Flyer Program	means the loyalty rewards program operated under that name by Qantas
Qantas Frequent Flyer Terms and Conditions	means Qantas's terms and conditions applied it to the Qantas Frequent Flyer Program
Qantas Frequent Flyer Membership Account	means a Qantas Frequent Flyer Program Qantas Frequent Flyer Membership Account notified to us from time to time as being a Qantas Frequent Flyer Membership Account for the purposes of these NAB Qantas Rewards Terms and Conditions
Qantas Bonus 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 Qantas Bonus 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

This page left intentionally blank

CONTACT US

CALL US

13 22 65

Lost/Stolen Card Reporting

in Australia

24 hours per day

1800 033 103

Overseas

NAB +61 3 8641 9121

Visa +1 303 967 1090

Help for people with hearing or speech communication difficulties. Contact us on **13 22 65** through the National Relay Service.