

Qantas AMEX Premium Card Benefits Terms & Conditions

20,000 bonus Qantas Points

The 20,000 bonus Qantas Points offer is only available to new American Express Card Members who apply online for the Qantas American Express Premium Card, are approved, and spend \$3,000 on eligible purchases on their new Card in the first 3 months from the Card approval date. If you are an existing David Jones Card Member and don't hold or have not held any other American Express Card(s) in the past 18 months, you will be eligible for the offer. All other 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. 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. Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points [Terms and Conditions](#). Please allow 8 to 10 weeks after you have met the spend criteria for the 20,000 Qantas Points to be credited to your Qantas Frequent Flyer account. 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. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

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://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](#).

Qantas Points per \$1

You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership and the earning and redemption of Qantas Points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at qantas.com/terms. Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Cards Points [Terms and Conditions](#), and exclusions apply. Eligible purchases do not include annual Card fees, cash advances, interest, fees and charges for traveller's cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the Qantas American Express Cards Points [Terms and Conditions](#). You will earn 0.5 point per dollar spent with

Merchants classified as 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

Additional Qantas Points

Selected Qantas products and services are Qantas passenger flights with a QF flight number purchased directly from Qantas.com.au; Qantas Frequent Flyer and Qantas Club membership joining and/ or annual fees. Subject to Qantas American Express Card Points [Terms and Conditions](#).

Credit Card Insurance

The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Qantas Premium Credit Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [American Qantas Premium Credit Card Insurance Terms and Conditions](#) and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs. This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

Complimentary Qantas Wine Premium Membership

Delivery is subject to [the Qantas Wine Terms and Conditions](#) and available within Australia only (exclusions apply).

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 Premium 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 Premium 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.

Online fraud protection

Provided that you do not contribute to or unreasonably delay reporting any misuse of your Account and you have complied with your Card Conditions, you will not be held liable for any unauthorised charges.

Emergency card replacement

If your Credit Card is lost or stolen, you must report it immediately. You can call American Express 24 hours a day. In Australia, call us on 1300 363 687. If you are overseas, report your lost or stolen Card to the nearest American Express Travel Service or Representative Office. Once you have notified us, you are not liable for any unauthorised charges.

Plan It Instalments

You can create an Instalment Plan as long as your account is in good standing. We may limit the amount that can be transferred to an Instalment Plan. Each Instalment Plan will begin from the date it is successfully created, as communicated to you in your Online Account. Payment of your first Monthly Instalment will be due in your next payment cycle. You will be charged a Monthly Plan Fee for each Instalment Plan created. This fee will be charged each month your Instalment Plan is active and will be notified to you before you create the Instalment Plan. View the full Plan It Instalments Terms and Conditions [here](#).