Qantas American Express Ultimate Card Benefits Terms & Conditions

Up to 100,000 bonus Qantas Points + 50 Status Credits

To earn up to 100,000 bonus Qantas Points + 50 Status Credits, you must apply online by 6 April 2027, be approved, and meet the following criteria. You'll receive 75,000 bonus Qantas Points + 50 Status Credits 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 25,000 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. The 50 Status Credits will be awarded by Qantas and credited to your Qantas Frequent Flyer Account within approximately 8 weeks after you meet the $5,000 minimum spend criteria within the first 3 months of Card Membership. Status Credits earned will reset to zero at the start of your new Qantas Frequent Flyer Membership Year. Status Credits will not contribute towards any Loyalty Bonuses, or any Platinum or Platinum One Bonus Rewards or any Qantas Status Accelerator. Status Credits earned on the ground (not from flying) do not contribute toward Fast Track Gold or Platinum Challenges or Status Match Gold Challenges. Status Credits are not transferable. You will still be eligible to earn the additional 25,000 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 75,000 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 and Status Credits 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. Information is correct as at 18 November 2026.

Qantas Travel Credit

Qantas American Express Ultimate Primary Card Members are eligible for an annual $450 Qantas Travel Credit, subject to the full Qantas Travel Credit Terms and Conditions at amex.com.au/qantasultimate-travelcreditterms. The Qantas Travel Credit can be redeemed through American Express Travel Online on a single eligible travel booking for Qantas Flights (i.e. a QF flight number on your ticket) by selecting the Qantas Travel Credit when you checkout. All Qantas Flight travel is subject to Qantas Conditions of Carriage. To redeem the Travel Credit, the full value of the Travel Credit (or more) must be charged to the eligible Primary Card. The Qantas Travel Credit can be used for 365 days from the benefit anniversary date and cannot be used past the expiration date. To check the expiration date of your Qantas Travel Credit if you have not already redeemed it, please visit americanexpress.com.au/travel; log in and click 'Travel Credit'. If your booking is cancelled, and your Qantas Travel Credit has already been used and associated statement credit applied to your account, you will forfeit your annual Qantas Travel Credit benefit and American Express may reverse the statement credits issued. You need to be able to spend on the Card to access the Qantas Travel Credit benefit and it should be credited to your Card Account within 3 business days but may take up to 30 days. Your account must be in good standing and you must have paid the annual fee and minimum payment by the due date.

If you cancel your Card, change your rewards program or Card type, you will no longer be eligible for the Qantas Travel Credit.

Qantas Points

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 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.

Qantas Ultimate 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 Ultimate 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 Express Qantas Ultimate 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.

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 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 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 Wine
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 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.