



NAB Qantas Commercial Card Rewards Conditions

Effective 3 October 2023

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**

1. How this document works

- (a) These Qantas Commercial Card Rewards Conditions explain how:
 - (i) you and each Cardholder can earn Qantas Points using a NAB Qantas Card; and
 - (ii) only Qantas Points Earners can have Qantas Points credited to their Qantas Frequent Flyer Membership Account.
- (b) Please make sure you and each Cardholder read these Qantas Commercial Card Rewards Conditions before the NAB Qantas 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 Card or the NAB Qantas 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 Card or NAB Qantas 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 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 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 NAB Qantas Cards for eligible transactions can earn Qantas Points.
 - (iii) 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.
- (b) 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 or a Cardholder use a NAB Qantas Card, you earn points for the Qantas Points Earner. Qantas Points earned will be credited to the Qantas Points Earner's Qantas Frequent Flyer Membership Account.
- (b) Only a member of the Qantas Frequent Flyer Program can be nominated as the Qantas Points Earner. If the Qantas Points Earner is not already a member of the Qantas Frequent Flyer Program, they must separately apply for membership of that program. A joining fee may apply. Nominating them as the Qantas Points

Earners, establishing the NAB Qantas Card Account or issuing a NAB Qantas Card does not result in a Qantas Points Earner obtaining membership to the Qantas Frequent Flyer Program.

4. Getting started

4.1 You must provide Membership Information

You must supply us with the Membership Information for each Qantas Points Earner to enable Qantas Points earned using any NAB Qantas Card to be credited to a 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 the nominated Qantas Points Earner is not a member of the Qantas Frequent Flyer Program), we will not be able to credit Qantas Points to the applicable Qantas Points Earner's Qantas Frequent Flyer Membership Account.

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

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 Facility;
- (b) request us to issue a NAB Qantas Card; or
- (c) request a change to a Qantas Points Earner – see clause 5.3.

Otherwise you can Call Us to provide Membership Information.

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 Frequent Flyer Terms and Conditions. For further information, please see the Qantas Frequent Flyer Terms and Conditions or please visit qantas.com/terms.
- (b) Qantas Points are awarded for each eligible transaction debited to your NAB Qantas 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 Who are Qantas Points Earners?

- (a) At any time you apply for a NAB Qantas Card, you must nominate who will be the Qantas Points Earner for that NAB Qantas Card. Only you or a Cardholder can be a Qantas Points Earner. You must nominate one Qantas Points Earner for each NAB Qantas Card in the Facility. You may nominate the same person for more than one NAB Qantas Card.
- (b) When you apply for a NAB Qantas Card, you must provide the Membership Information (if we do not already hold it) so Qantas Points can be credited to the Qantas Points Earner. Each Qantas Points Earner is required to consent to their Membership Information being provided to NAB, and to NAB exchanging this information with Qantas for the purpose of ensuring that Qantas Points can be credited to their Qantas Frequent Flyer Membership Account.

5.3 Changing Points Earners

You can ask us to change Qantas Points Earners and where Qantas Points earned through the use of any NAB Qantas Card are to be credited once in any calendar year for any Facility. We may require you to complete a form when you make this request. Qantas Points will be credited to the new Qantas

Points Earner's Qantas Frequent Flyer Membership Account at the end of the Card Statement Period in which the request was processed.

5.4 When can the applicable Qantas Point Earner earn Qantas Points?

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

5.5 New NAB Qantas Cards

Each time you request a new NAB Qantas Card to be issued you will be required to nominate a Qantas Points Earner in accordance with clause 5.2.

5.6 How to earn Qantas Points

- (a) Qantas Points earned from the use of NAB Qantas Cards issued under the Facility are credited to applicable Qantas Points Earner's Qantas Frequent Flyer Membership Account.
- (b) Points will not be credited to you unless you are a Qantas Points Earner.
- (c) You must notify each Cardholder that only Qantas Points Earners will be credited with Qantas Points and that the issue of a NAB Qantas Card does not entitle that person to be credited with Qantas Points earned from the use of the NAB Qantas Card.
- (d) A Qantas Points Earner can only have Qantas Points credited to one Qantas Frequent Flyer 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 5.7.

5.7 Calculation of Qantas Points

- (a) Qantas Points:
 - (i) earned using a NAB Qantas 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 a Qantas Points Earner's 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 a Qantas Points Earner's Qantas Frequent Flyer Membership Account.

5.8 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. 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 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 a Qantas Points Earner's Qantas Frequent Flyer 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) Under the conditions applying to the bonus Qantas Points, we may:
 - (i) allocate the bonus Qantas Points in equal proportions to Qantas Points Earners; or
 - (ii) ask you to nominate which Qantas Points Earners will be credited with these bonus Qantas Points; or
 - (iii) allocate the bonus Qantas Points to one or more Qantas Points Earners.

The marketing and promotional materials will tell you when these bonus Qantas Points will be credited to a Qantas Points Earner's Qantas Frequent Flyer Membership Account, which may be different to how points are allocated under clause 10.1(b)(i).

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 qantasstore.com.au and qantaswine.com.

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 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 Card Account or use of the NAB Qantas Card;
- (c) Government fees and charges (apart from transactions where the NAB Qantas 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 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 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.

The basis on which we credit Qantas Points earned to the Qantas Points Earner's Qantas Frequent Flyer 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 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 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 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 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 the Commercial Cards Facility Conditions will set out:

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

10. Crediting Qantas Points to a Qantas Frequent Flyer 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 a Qantas Points Earner when you have provided us with valid Membership Information for the Qantas Points Earner – see clause 4. Any Qantas Points (including bonus Qantas Points) earned using a NAB Qantas Card before NAB receives such information will be credited to the Qantas Points Earner's Qantas Frequent Flyer Membership Account after NAB receives the valid Membership Information.
- (b) Once you provide NAB with Membership Information for a Qantas Points Earner:
 - (i) Qantas Points (including any bonus Qantas Points) earned in a Card Statement Period will be credited to the applicable Qantas Points Earner's Qantas Frequent Flyer Membership Account within ten Business Days following the closing date of each Card Statement Period.
 - (ii) bonus Qantas Points will be credited to the applicable Qantas Points Earner's Qantas Frequent Flyer 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 relevant 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 the Qantas Points Earner's 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 Commercial Card Facility Conditions.

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

Qantas Points and bonus Qantas Points will not be credited to a Qantas Points Earner's Qantas Frequent Flyer Membership Account if the Qantas Points Earner ceases to be a member of the Qantas Frequent Flyer Program.

11. Cancelling a card or closing your Facility

If you request cancellation of a NAB Qantas Card or we cancel a NAB Qantas Card, (for example, if you are in default), any Qantas Points (including any bonus Qantas Points) not yet credited to a Qantas Points Earner's Qantas Frequent Flyer 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 a Qantas Points Earner's Qantas Frequent Flyer 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 a Qantas Points Earner's Qantas Frequent Flyer 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 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.

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 certain personal information, and transaction information relating to the use of a NAB Qantas Card or NAB Qantas 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 a Qantas Points Earner's 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).

16. Redeeming Qantas Points for rewards

Qantas Points Earners may redeem Qantas Points and bonus Qantas Points credited to their 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 Qantas Points Earners 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.

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

Change	Notification period
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 Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

18. 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 10 12 for hearing-impaired customers with telephone typewriters – 13 36 77
Cardholder	means a person you have nominated to be a Cardholder on your NAB Qantas 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 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 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 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 Account and NAB Qantas 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 as defined in the Corporations Act 2001) of it
Qantas Commercial Card Rewards 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

Term	Definition
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 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.
Qantas Points Earner	means the person nominated under clause 5.2
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

Schedule 1 – Examples

1. Example 1 – Sole Proprietor

A sole proprietor opens a new NAB Qantas Business Signature Card facility with 4 Cardholders attached. The sole proprietor is J Smith who is Cardholder 1. J Smith chooses to be the sole Qantas Points Earner for all NAB Qantas Cards issued in connection with the Facility.

For this Card Statement Period, Qantas Points earned from spend on cards 1, 2, 3 and 4 will be credited to J Smith’s Qantas Frequent Flyer Membership Account 000423 1555.

Cardholder details	Cardholder 1 J Smith	Cardholder 2 T Baxter	Cardholder 3 R Thomas	Cardholder 4 P Sims
	Net purchases \$500	Net purchases \$500	Net purchases \$600	Net purchases \$700
Points earner QFF membership details	333 points credited to J Smith QFF# 000423 1555	333 points credited to J Smith QFF# 000423 1555	400 points credited to J Smith QFF# 000423 1555	467 points credited to J Smith QFF# 000423 1555

2. Example 2 – Company

A company opens a new NAB Qantas Business Signature Card facility with 3 Cardholders attached. The company nominates each Cardholder to be the Qantas Points Earner for their NAB Qantas Card. This means that Qantas Points earned from spend on each NAB Qantas Card will be credited to the Cardholder’s own Qantas Frequent Flyer Membership Account.

For this Card Statement Period, Cardholders make the following Net Purchases and Qantas Points will be credited to their Qantas Frequent Flyer Membership Accounts accordingly:

Cardholder details	Cardholder 1 S Jones	Cardholder 2 T Baxter	Cardholder 3 R Sims
	Net purchases \$500	Net purchases \$500	Net purchases \$600
Points earner QFF membership details	333 points credited to S Jones QFF# 000423 1555	333 points credited to T Baxter QFF# 000793 7884	400 points credited to R Sims QFF# 000949 8001

3. Example 3 – Director

A company opens a new NAB Qantas Business Signature Card facility with 2 Cardholders. They nominate a Director (R Peters) who is not a Cardholder to receive all Qantas Points.

For this Card Statement Period, the Director (R Peters) with Qantas Frequent Flyer Membership Account 0001890076 will have 666 Qantas Points credited to their membership account.

Cardholder details	Cardholder 1 T Jones	Cardholder 2 T Baxter
	Net purchases \$500	Net purchases \$500
Points earner QFF membership details	333 points credited to R Peters QFF# 000189 0076	333 points credited to R Peters QFF# 000189 0076

4. Example 4

A company opens a new NAB Qantas Business Signature Card facility with 5 Cardholders attached. The company nominates the Director (N Jack) who is also Cardholder 1 to be the Qantas Points Earner for Cardholders 1 and 2 and nominates Cardholders 3, 4 and 5 to be the Qantas Points Earner for their own NAB Qantas Card spend.

For this Card Statement Period, the Director (N Jack) with Qantas Frequent Flyer Membership Account 000554460 will have 666 Qantas Points credited to their Qantas Frequent Flyer Membership Account. Cardholders 3, 4, 5 will have Qantas Points credited to their membership accounts accordingly.

Cardholder details	Cardholder 1 N Jack Net purchases \$500	Cardholder 2 T Bowen Net purchases \$500	Cardholder 3 B Baxter Net purchases \$600	Cardholder 4 G Sims Net purchases \$700	Cardholder 5 L Ivy Net purchases \$700
Points earner QFF membership details	333 points credited to N Jack QFF# 000554 4760	333 points credited to N Jack QFF# 000554 4760	400 points credited to B Baxter QFF# 000043 3802	467 points credited to G Sims QFF# 000075 4332	467 points credited to L Ivy QFF# 000033 2211

*Membership and Qantas Points are subject to the Qantas Commercial Card Rewards Conditions of the Qantas Frequent Flyer Program. For more information, visit qantas.com/frequentflyer.

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For more information, call Business Cards:

13 10 12

or visit us at nab.com.au



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