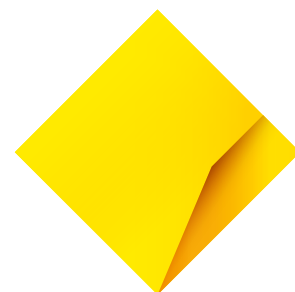


CommBank Qantas Business Rewards Credit Card

Terms and Conditions

1 December 2025



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1. Introduction

1.1 About these Terms and Conditions

These CommBank Qantas Business Rewards Terms and Conditions (Terms and Conditions) set out how Qantas Points can be earned using a CommBank Qantas Business Rewards Credit Card (Card) and other important information that governs your ability to earn Qantas Points.

Please make sure that you and each Cardholder read these Terms and Conditions before a Card is used.

You will be bound by these Terms and Conditions at the time your Card Account is established, and each Cardholder is treated as having agreed to these Terms and Conditions when they first use a Card.

1.2 Other important information

The Current Terms and Conditions for Business Finance (available on the CommBank website) governs important matters with respect to the use of a Card. If we exercise our rights to suspend or close your Card Account under those terms and conditions, we may also suspend or terminate your ability to earn Qantas Points. It's important that you keep up to date with the requirements in that document which applies to you and Cardholders.

Membership of the Qantas Business Rewards Program and the use of Qantas Points is subject to the terms and conditions of the [Qantas Business Rewards Program](#). You should read the Qantas Business Rewards Terms and Conditions to understand how to check the balance of your Qantas Points and how you can redeem them. If you would like further details about the Qantas Business Rewards Program, please call Qantas Business Rewards service centre on 13 74 78 or refer to the Qantas Business Rewards website at qantas.com/business.

Qantas may also make changes to the [Qantas Business Rewards Program](#) in accordance with the Qantas Business Rewards Terms and Conditions.

1.3 The Business must be a member of the Qantas Business Rewards Program

To earn and redeem Qantas Points, you'll need to be an active member of the Qantas Business Rewards Program. By providing us with the Business's ABN and establishing the Card Account or issuing a Card, you acknowledge and agree that we will share certain personal and business details with Qantas. This sharing is for the purpose of verifying your existing Qantas Business Rewards membership status or, if necessary, enrolling your business in the Qantas Business Rewards Program. You will be advised in the event that we are unable to verify your membership or successfully sign you up for the Qantas Business Rewards Program through this process.

A one-off joining fee usually applies to be a member of the Qantas Business Rewards Program, however this will be waived for any business that takes out a CommBank Qantas Business Rewards Credit Card and joins the Qantas Business Rewards Program via the Card Account application.

We can only allocate Qantas Points where the name of the Business and its ABN matches that of its Qantas Business Rewards membership. If we were unable to verify your Qantas Business Rewards membership or unable to sign you up during the application process, you will need to contact the Qantas Business Rewards service centre on 13 74 78 to resolve your issue.

2. Earning Qantas Points

2.1 How to earn Qantas Points

Qantas Points are earned at the applicable Earn Rate for each Australian dollar (AUD) spent on Eligible Purchases using a Card.

An Eligible Purchase is any transaction made using a Card except:

- Payments through the BPAY Electronic Payments Scheme
- Balance Transfers
- Payments in return for Cash Advances (including a transaction treated by us as a Cash Advance, for example, payments for gambling or purchases of lottery tickets)
- Payment in return for foreign exchange
- Payment for travellers cheques
- Payment of credit card protection insurance premiums
- Payment of interest charges
- Payment of bank fees or charges

- Card Account repayments
- Any credits to your Card Account
- Any other transactions which may from time to time be excluded as determined and notified by us. See section 7 for details about giving notice of these changes.

See section 2.3 of this document for details about the number of Qantas Points that can be earned per dollar spent on Eligible Purchases and the maximum amount of Qantas Points that can be earned in a Statement Period. Qantas Points will be added to your Qantas Business Rewards Membership Account, see section 2.4 for details about when we do this.

Additional Qantas Points are earned at the applicable Earn Rate for each Australian dollar (AUD) spent on your Card to purchase the following selected Qantas products and services directly from Qantas:

- Qantas Passenger flights (with a QF flight number).
- Qantas Frequent Flyer joining fees; and
- Qantas Club membership joining and annual fees.

An eligible Qantas product or service excludes expenditure relating to Qantas Freight, Qantas Holidays Limited, Qantas Business Travel Pty Limited, Qantas Staff Travel, Jetset Travelworld, the Jetstar Group of Companies or goods and services supplied by Qantas Frequent Flyer program partners unless otherwise notified.

All Qantas Points earned on Eligible Purchases will be credited to the Business's Qantas Business Rewards Membership Account. Qantas Points will not be attributed to an individual Cardholder's Qantas Frequent Flyer Membership Account.

2.2 Bonus Qantas Points

You may earn additional Bonus Qantas Points in connection with special promotions offered from time to time by CommBank or Qantas. For example, you may earn Bonus Qantas Points as a result of a Card being used to purchase qualifying goods or services. Any special eligibility criteria and promotion terms and conditions in relation to earning Bonus Qantas Points will be provided at the time that any such offer is made. Subject to the terms and conditions of any specific promotion, Bonus Qantas Points are the same in value as other Qantas Points.

2.3 Earn Rate and Earning Cap

A) Card	B) Purchase Type	C) Earn Rate	D) Qantas Points Earn Cap – being the maximum Qantas Points you can earn during a Statement Period
CommBank Qantas Business Rewards Credit Card	For eligible international transactions (either made overseas or online)	1.25 Qantas Points per AUD	Capped at AUD \$100,000 spend per Card Account per Statement Period
	For eligible domestic transactions	0.60 Qantas Points per AUD	
	For eligible Qantas products/services (see Section 2.1)	1.0 additional Qantas Points per AUD	

Things you should know about earning Qantas Points in the table at 2.3

The number of Qantas Points you can earn for an Eligible Purchase, depends on the purchase type and the number of dollars, equivalent to Australian dollars, you spend on each Eligible Purchase (see columns B and C of the table at 2.3).

Transactions made in currencies other than Australia dollars will earn Qantas Points based on the equivalent Australian dollar value of the transaction.

Additional Qantas Points are earned in addition to the Qantas Points you earn on Eligible Purchases, for example a purchase of an eligible Qantas product overseas which attracts additional Qantas Points will earn 2.25 Qantas Points per AUD. Additional Qantas Points don't count towards the Qantas Points cap referred to in the table at 2.3.

The number of Qantas Points you can earn may be limited by purchase type (see column B of the table at 2.3) and/or there may be a cap on the maximum number of Qantas Points you can earn (see column D of the table at 2.3).

CommBank reserves the right to amend the number of Qantas Points you could earn per dollar spent. See section 7 for details about how we give you notice of these changes.

2.4 Crediting Qantas Points to your Qantas Business Rewards Membership Account

Qantas Points earned from using a Card are credited to the Business' Qantas Business Rewards Membership Account after each Statement Period. Only whole Qantas Points are credited with portions of Qantas Points being rounded up or down to the nearest whole point, according to standard decimal rounding rules.

Your Qantas Points balance is usually updated within 3 business days after each Statement Period. When we are not able to adhere to this time estimate, we will instead, update your Qantas Points balance as soon as reasonably practicable afterwards.

Requests for any missing Qantas Points must be reported to CommBank. We will investigate your request, and we will notify you of the outcome.

2.5 When Qantas Points will not be earned

You will not be able to earn Qantas Points if:

- a. The Business is not or ceases to be a member of the Qantas Business Rewards Program, for example Inactive ABN, unpaid Membership fees (if any) or has not activated the Qantas Business Rewards Membership Account.
- b. Pursuant to the Current Terms and Conditions for Business Finance, CommBank blocks access to, suspends or closes the Card Account, or terminates a Card – for example, if CommBank suspects that a Card or the Card Account is being misused or has been operated fraudulently or if an event of default has occurred for example you miss a scheduled payment or exceed your limit.

2.6 Making adjustments to your Qantas Points Balance

We may sometimes adjust your Qantas Points balance when necessary. For example, when:

- a. A Refund or a Chargeback has been made to the Card Account.
- b. There have been unauthorised purchases for which the Business is not liable, and any fraudulent transactions.
- c. Qantas Points have been incorrectly allocated to the Business' Qantas Business Rewards Membership Account.

In such circumstances, we will reduce your Qantas Points balance by the value of the credit amount.

2.7 Tracking your earned Qantas Points

Log into your Qantas Business Rewards Account to view Qantas Points earned from the Card.

Qantas Points can be redeemed for various rewards available under the Qantas Business Rewards Program Rewards Terms and Conditions. For further information please see the [Qantas Business Rewards Terms and Conditions](#) and the Qantas Business Rewards Program section on the Qantas website. To view your Qantas Points balance and redeem your Qantas Points balance please log in to your Qantas Business Rewards Account on the Qantas website.

3. Redeeming Qantas Points

Qantas Points can be redeemed for various rewards available under the [Qantas Business Rewards Program Rewards Terms and Conditions](#). For further information please see the [Qantas Business Rewards Terms and Conditions](#) and the Qantas Business Rewards Program section on the Qantas website. To view your Qantas Points balance and redeem your Qantas Points balance please log in to your Qantas Business Rewards Account on the Qantas website.

4. Limitations of our liability

CommBank is not responsible for any representation made by Qantas with respect to the Qantas Business Rewards Program or any matters set out in the [Qantas Business Rewards Terms and Conditions](#).

Warranties implied by Australian Consumer Law (where you are a 'consumer' under that law) may apply in relation to any services supplied under these Terms and Conditions. If we breach any such warranty, to the extent permitted by those laws, our liability for loss or damage shall be limited to either supplying the services again or paying the cost of having the services supplied again. Nothing in this document shall be taken to exclude liability which may not be excluded under the Australian Consumer Law. If you are not a 'consumer' as defined under Australian Consumer Law, our liability for loss or damage is limited to resupplying the service to you or paying the cost of having the service resupplied to you.

We have no liability to you for any indirect, special or consequential loss, including loss of profits, actual or anticipated revenue.

5. Tax Matters

Earning or redeeming Qantas Points, may have direct income tax and fringe benefits tax consequences for you. It may also result in indirect financial consequences for your employees if you transfer Qantas Points to them or redeem points to provide them fringe benefits. You should seek advice from a registered tax agent or financial adviser to understand how these potential tax implications may affect you in your circumstances. CommBank is not a registered tax adviser under the *Tax Agent Services Act 2009* (Cth) and is unable to provide you with advice on these matters.

6. Termination of CommBank Qantas Business Rewards Card

Acting reasonably and for legitimate business reasons, we may terminate these Terms and Conditions and your ability to earn Qantas Points. Where possible, we will give you at least 90 days' notice of the termination, but in any event, no less than 30 days in accordance with clause 7.

If we give notice of termination, Qantas Points will continue to be credited to the Business' Qantas Business Rewards Membership Account in relation to transactions that occurred prior to the date of termination. Please note, cancelling your Card or closing the Card Account will not cancel your Qantas Business Rewards membership. For more information on how to cancel your membership, please see the Qantas Business Rewards Terms and Conditions.

7. Changes to these Terms and Conditions and giving you notice

Acting reasonably and for a legitimate business purpose, we may change any item in these Terms and Conditions, at any time.

For example, we may:

- a. change the ways in which Qantas Points are earned.
- b. change the allocation of Qantas Points for dollar spent including the Earn Rate and Earning Cap.
- c. add or remove any concessions or benefits.
- d. adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, dispute resolution service or regulator.

We will notify you that a change has been made and when the change takes effect:

- If we consider that the changes are favourable or non-material to you, we will tell you no later than the day on which the change takes effect.
- If we consider the changes are unfavourable or material, we will give you at least 30 days' advance notice of the change (unless notice is impracticable or shorter notice is necessary to manage a material and immediate risk).

Circumstances may arise where prior notice is not possible, including where there is a material fraud, operational or regulatory risk for us or where we are affected by events outside our control.

When we change these Terms and Conditions, we will either:

- Give you notice of the changes such as through your Card Statement, NetBank, CommBank app, CommBiz, by email, SMS, post, or advertisement in the national or local media; or
- Publishing the change or an updated version of these terms and conditions and let you know where to find them using any of the methods set out above.

Notification will be sent to the last notified contact details (e.g. email, phone number, and postal address). You are responsible for advising us of any changes to your contact details. You can update your personal contact details at any time in NetBank, CommBank app or by calling us.

You can always find the most up-to-date version of these Terms and Conditions on our website.

If we make a change that you don't like, you can terminate your Card Account at any time by contacting CommBank.

8. Privacy Collection Notice

Neither this privacy collection notice nor our Group Privacy Statement form part of any contract you have with us. By opening a Card Account, you acknowledge that you have read this privacy collection notice.

What information we collect

In this notice, 'you' includes our customer and any person who holds office in an entity which is a customer. The Commonwealth Bank of Australia ('we') collect information about you (such as your name, address, contact details and identification documentation), and information about your interactions with us (such as transactions on your account). We may also collect publicly available information about you.

Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with applicable anti-money laundering, financial crimes and sanctions laws, currency control regulations and in order to comply with taxation laws. We also collect it to establish and manage our relationship with you, including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies. If you do not provide your information, we may not be able to provide you with the products and services that you require.

We also use your personal information to identify and tell you about products and services that may interest you (unless you tell us not to). If you don't want to receive marketing information you can contact us using the details listed in the Group Privacy Statement or in Australia by calling 13 22 21 between 6am and 10pm (Sydney time), from Monday to Friday, and by speaking to your relationship manager.

We'll collect, hold, use and share information about you to confirm your membership or enrolment in the Qantas Business Rewards Program and for administering the program.

You must give us accurate and complete information; otherwise, you may be breaking the law, and we may not be able to provide you with the products and services that you require.

If you change your personal details (such as your address, name or email address) you must tell us straight away.

Who we may exchange your information with

We may exchange your information with other members of the Commonwealth Bank Group, who may use your information for any of the purposes we can. We may also exchange your information with third parties outside the Commonwealth Bank Group: for example, your representatives, our service providers, other financial institutions, enforcement and government authorities, relevant public registers and payment system operators. Sometimes, it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Commonwealth Bank Group members overseas, where we need to complete a transaction on your behalf, or where this is required by laws and regulations. See our Group Privacy Statement for more information.

Our Group Privacy Statement

Group Privacy Statement is available on our website or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices, including information about other ways we may collect, use or exchange your information; how you may access and seek correction of the information; and how to make a complaint about a breach of your privacy rights, and our complaint handling procedures. This statement also includes details of additional rights that may apply to you if you are located outside of Australia.

How to contact us

For privacy-related enquiries, please contact us by:

Email: CustomerRelations@cba.com.au

Telephone: 1800 805 605, or

Writing: to the address in our Group Privacy Statement.

Privacy consent

If you give us your electronic and telephone details, you consent to us using these details to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

9. Meaning of words in this document

Balance Transfers means an amount we pay to your credit or store card with another financial institution or third party at your request.

Bonus Qantas Points means the Qantas Points credited to your Qantas Business Rewards Program Membership Account in connection with a promotional offer from CommBank or Qantas.

Business means the entity whose name and ABN that the Card Account is kept and to whom the Qantas Points will be attributed to.

Card refers to a CommBank Qantas Business Rewards Credit Card as specified within the Current Terms and Conditions for Business Finance.

Card Account means the credit card account opened by CommBank used to record transactions relating the Card in accordance with the Current Terms and Conditions for Business Finance.

Card Statement means the statement of account issued in respect of a Card Account, pursuant to the Current Terms and Conditions for Business Finance.

Cardholder refers to a person who is issued a Card at the Business's request and anyone authorised by a Cardholder to use a Card.

Cash Advance means any money you access under your account, except a purchase or Balance Transfers.

Cash advances include:

- ATM withdrawals (including any ATM fee)
- money withdrawn at a branch or other financial institution (if we permit this)
- transfers from your account using NetBank or our CommBank app (other than through BPAY)
- any Balance Transfers (including interest on them), once any special interest rate period has expired
- transactions for items we consider equivalent to cash, such as gambling, lottery tickets, money transfers or travellers cheques, including transactions which merchants tell us are for such items
- dishonoured payments

Chargeback means when you or a cardholder dispute a transaction, and a reversal of the payment is made.

CommBank Qantas Business Rewards Terms and Conditions means the terms and conditions set out in this document.

Earn Cap refers to the maximum Qantas Points you can earn during a Statement Period.

Earn Rate refers to the number of Qantas Points earned per dollar spent on Eligible Purchases (see clause 2.3 for the Earn Rate value).

Eligible Purchase refers to any transaction made using a Card on everyday business purchases, refer to section 2.1 for exceptions.

Qantas means Qantas Airways Limited ABN 16 009 661 901.

Qantas Business Rewards Program means the loyalty program for business offered by Qantas operated by or behalf of Qantas.

Qantas Business Rewards Program Membership Account refers to the account maintained by or on behalf of Qantas in which all membership details are held and can be accessed by the Member online at qantas.com.

Qantas Business Rewards Terms and Conditions means the terms and conditions which apply to the Qantas Business Rewards Program.

Qantas Points means the points earned when making Eligible Purchases and can be redeemed pursuant to the Qantas Business Rewards Term and Conditions.

Refund means a refund or reimbursement for purchases previously charged to a Card Account, including but not limited to adjustments to the Card Account balance arising from returned goods or cancelled services.

Statement Period means the time period covered by a statement of account issued in respect of the Member's Card Account pursuant to the Current Terms and Conditions for Business Finance.

Third Parties refers to those parties engaged for the purpose of administering the Program.

We/Us/CommBank means the Commonwealth Bank of Australia ABN 48 123 123 124.

You/Your means the Business (the entity whose name and ABN that the Card Account is kept and to whom the Qantas Points will be attributed to).

10. What should you do if you have a complaint?

Please contact your Relationship Manager or call 13 1576 and explain the problem.

Our staff will review the situation and, if possible, resolve it immediately.

If the matter has not been resolved to your satisfaction, please contact our Customer Relations team by:



Telephone: **1800 931 678**



Email: customerrelations@cba.com.au



Write to: **CBA Group Customer Relations,
Reply Paid 41, Sydney NSW 2001**

If, after giving us the opportunity to resolve your complaint, you feel we have not resolved it satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 from 9am to 5pm (Sydney/Melbourne time), Monday to Friday

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

