

Qantas American Express Discovery Card – Terms and Conditions

Cards are offered, issued, and administered by American Express Australia Limited ABN 92 108 952 085, Australian Credit Licence No. 291313. American Express income and credit approval criteria applies. Subject to Terms and Conditions. Interest rates, fees and charges apply. All interest rates are quoted as an Annual Percentage Rate. All information, including fees, charges and interest rates are correct as at 1 August 2023 and are subject to change. Applicants must be 18 years of age or over to apply for the Qantas American Express Ultimate Card. They must be an Australian Citizen or permanent resident or hold a long term visa. Long term means 12 months or more and does not include a student visa.

1. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. A joining fee may apply. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/terms. Points are earned in accordance with and subject to the Qantas American Express Card [Points Terms and Conditions](#), and exclusions apply. Eligible purchases do not include annual Card fees, cash advances, interest, fees and charges for travellers 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 points 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.
2. 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.
3. Additional Card Members must be 16 years of age or over. The Primary Card Member will be liable to pay for all transactions made by Additional Card Members. Earning of points is subject to the terms and conditions of the Rewards Program the Primary Card Member is actively enrolled. All points earned on Additional Card Member spend will go to the Primary Card Members Account. The Primary Card Member cannot add an Additional Card under their own name or email address and cannot add an Additional card under the name or email address of a previously approved Additional Card application on the Account.
4. 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](#).
5. Taxes, fees and carrier charges apply. Classic Flight Rewards are subject to capacity controls, availability is limited, and some flights may not have any Classic Flight Rewards available. Taxes, fees and carrier charges are payable to Qantas (excluding any amounts payable to third parties at the airport) in addition to the points required. For more information, visit qantas.com/classicflightrewards.