

# Important Information

## Variation Notice

This variation notice provides full details of the changes effective from 25 August 2025, as they apply to you:

- **Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions dated 1 December 2024 ("Rewards Program Terms and Conditions")**

These changes form part of, and must be read in conjunction with, the existing terms and conditions that govern your account, which can be found at [cardservicesdirect.com.au/terms](https://cardservicesdirect.com.au/terms). It is important that you read this notice carefully and keep a copy of it for your records.

## **When are these changes effective**

These changes are effective from **25August 2025**.

## **What are the changes**

- We are introducing a Rewards cap of 10,000 points per monthly statement period on Domestic Spend for customers enrolled in the Card Services Rewards Program.
- We are amending the Rewards cap to 2,500 points per monthly statement period on Domestic Spend for customers enrolled in the Qantas Rewards Program.

These changes form part of, and must be read in conjunction with, the existing Terms and Conditions that govern your account, which can be found at [cardservicesdirect.com.au/terms](https://cardservicesdirect.com.au/terms).

## **What you need to do**

It's important that you read this notice carefully, and keep a copy for your records, as it contains all of the changes.

## **What if I have any questions?**

If you have any questions on these changes you can visit the Contact Us section of our website at [cardservicesdirect.com.au/contactus](https://cardservicesdirect.com.au/contactus).

## **How to read this notice**

1. Section numbers as listed in this notice relate directly to the section numbers in the Rewards Program Terms and Conditions.
2. If a section or sub-section is not specifically mentioned in this notice it remains unchanged.
3. If a section or sub-section is specifically mentioned in this notice:
  - a. a change is shown alongside the "Current Words" as "Replacement Words";
  - b. a deletion is shown as "Deleted"; and
  - c. a new section or sub-section is shown as "New".

# The changes

## Changes to the Rewards Program Terms and Conditions effective 25 August 2025

### Section 1 - Definitions

We have amended the definition of Bonus Points as follows:

Current Words	Replacement Words
<b>Bonus Points</b> are Points available on certain Eligible Transactions in addition to the standard points earn rate.	<b>Bonus Points</b> are Points available on certain Eligible Transactions in addition to the Domestic Spend Points earn rate.

We have added the definitions of Domestic Spend and International Spend as follows:

New
<b>Domestic Spend</b> means any Eligible Transaction made with a merchant who tells us they are located within Australia.
<b>International Spend</b> means any Eligible Transaction made with a merchant who tells us they are located in a country outside Australia.

CHAPTER ONE

Section 3. Awarding of Points

We have added the maximum spend that may earn reward Points in any statement period per card type as follows:

New		
3.3 The maximum spend that may earn reward Points in any Statement Period your Account is enrolled in the Rewards Program is as follows:		
Type of Card	Maximum Domestic Spend per Statement Period that earns reward Points	Maximum International Spend per Statement Period that earns reward Points
Card Services Credit Card enrolled in Card Services Rewards	\$10,000	No maximum
Card Services Credit Card enrolled in Card Services Qantas Rewards	\$5,000	No maximum

The subsequent sub-sections have been renumbered accordingly.

# CHAPTER TWO

## Section 7. Accumulation of Points

We have amended the earn rate table to clarify the earn rate per spend type as follows:

Current Words		
7.1 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:		
Type of Card	Reward Point Earn Rate	
Silver Rewards	1 Point	
Platinum Rewards	1 Point	

Replacement Words		
7.1 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:		
Type of Card	Domestic Spend earn rate	International Spend earn rate
Silver Rewards	1 Point	1 Point
Platinum Rewards	1 Point	1 Point

CHAPTER THREE

Section 13. Card Services Qantas Rewards Program

We have amended the table explaining the earn rate and maximum spend that may earn rewards Points in each Statement Period per card type as follows:

Current Words	
13.3 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:	
Type of Card	Reward Point Earn Rate
Silver Rewards	N/A
Platinum Rewards	0.5 Points up to \$8,000 spent in each Statement Period.

Replacement Words	
13.3 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:	
Type of Card	Reward Point Earn Rate
Silver Rewards	N/A
Platinum Rewards	0.5 Points (subject to the maximum spend that may earn reward Points in any Statement Period as set out in clause 3.3).



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of credit cards under the Card Services brand. NAB has acquired the business relating to this product from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist and administer the product.

Our/us/we means NAB unless the context otherwise requires it.