

CONDITIONS OF USE

Effective as of 4th April 2011

These conditions of use govern the use of the Qantas Emergency Expense Card.

Definitions:

'card' means the Qantas Emergency Expense Card issued to you.

'card website' means the website available at the website address that can be found on the back of your card

'funds expiry date' means the expiry date specified when we give you the card, not the card expiry date shown on the front of the card.

'Qantas', means Qantas Airways Limited.

'the Bank' means Commonwealth Bank of Australia.

'we' means the Bank or Qantas, as the context requires.

'you', 'your' or 'cardholder' means the person we provide this card to.

1. The card is issued by the Bank to Qantas who has provided it to you for your use subject to these conditions of use.

2. You must sign the back of the card immediately upon receipt. Your signature will be required to complete a transaction. You must not give the card to anyone else to use.

A 'Registration Code' is provided if you wish to register for online access to check your balance, transaction history and funds expiry date. Statements will not be issued.

3. You may use your card for purchases wherever MasterCard cards are accepted. When using the card for payment at merchant terminals, use the "Credit" option. Qantas and the Bank are not liable if a merchant refuses to accept a card for any reason.

4. Cards cannot be used for: (a) cash withdrawals, including at ATMs or cash out with purchases; (b) purchases from merchants where the transaction is processed manually using an imprinter ("click-clack" machine); (c) direct debit, recurring or installment payments; (d) any illegal activities.

5. Qantas funds the amount credited on the card. You will not be able to load additional money on to the card.

6. The card should be treated like cash. Lost or stolen cards will not be replaced and any unused balance is forfeited. Transactions using the card will be debited to the card balance, whether or not authorised by you (you may however under certain circumstances dispute a transaction – see the Enquiries and complaints section).

7. The funds cannot be used or redeemed after the funds expiry date. Note that this date is not the card expiry date that appears on your card. It is the date specified when we provide the card to you.

8. Qantas or the Bank may cancel a card if we think it has been or is likely to be misused or we suspect any illegal use. Any unused balance on expiry or after a card is cancelled is forfeited by you.

9. Purchases in a foreign currency are converted by MasterCard into Australian dollars at rates set by MasterCard on the day the purchase is processed. A fee applies to foreign transactions. There is also a fee for each disputed transaction you raise that is subsequently found to be authorised by you. The fees are posted on the card website, and are deducted from the card balance.

10. The Bank may change the amount of a fee or introduce a new fee, or make any reasonable variation to any of these conditions of use at any time by providing at least 30 days notice on the card website. Any changes will be included in the updated conditions of use and list of fees posted on the card website. You are

responsible for checking the website for the latest terms and conditions and fees.

11. Enquiries and complaints: If you have a complaint about the card or have a dispute regarding a transaction performed on your card, please contact:

Qantas Customer Care
Level 5 - Building A
203 Coward Street
Mascot NSW 2020
(02) 9691 3399 within Australia
or +61 2 9691 3399 outside Australia

Open 9.00am-5.00pm
Monday to Friday (AEST)

12. MasterCard's scheme rules allow the Bank to dispute a transaction with a merchant on your behalf in certain circumstances. If the Bank is allowed to do so, it will claim a refund of a transaction ("chargeback") from the applicable merchant, and if successful in the claim, the transaction amount will be added back on to the card. Usually this can only be done if you have tried to get a refund from the merchant first. The dispute should be raised promptly. You may be required to submit additional information to support your claim. If a dispute (and any required information) is not submitted within 90 days from the date of the transaction, we may lose our chargeback rights. Make sure you keep all vouchers and transaction records from merchants and carefully review your transactions by checking your transaction history at the card website.

13. Privacy and information collection: The Bank and Qantas may collect your personal information (including full name, address and contact details) so that we can give you a card. If you have provided incomplete or inaccurate information, we may not be able to give you the card. To administer the card and balances, your personal information may be disclosed between the Bank and Qantas and by either of us to service providers, including overseas providers (in which case confidentiality arrangements apply to protect your information).

You may (subject to permitted exceptions) access the personal information that we hold about you by writing to us at:

Qantas Customer Care
Level 5 - Building A
203 Coward Street
Mascot NSW 2020

Privacy Officer
Customer Relations
Commonwealth Bank of Australia
Reply Paid 41,
Sydney NSW 2001

We may charge you for providing access to this information. For further information on our privacy and information handling practices, please refer to the CBA Privacy Statement, which is available at www.commbank.com.au or the Qantas Privacy Statement which is available at www.qantas.com.au.

LIST OF FEES

Fee Description	Amount
Unsuccessful Disputed Transaction Fee Payable where a transaction is disputed and the Bank does not agree with you following its own review.	\$5.00
International Currency Conversion Fee * Overseas Transactions in a foreign currency converted by MasterCard.	2.95%
Cross Border Fee ** Overseas Transactions in Australian dollars	2.00%

* Applies anytime, purchases or permitted transactions are converted by MasterCard from foreign currencies to Australian dollar equivalents. This includes the fees charged by MasterCard to the Bank (1.00%).

** Applies where a transaction is in Australian dollars but the party accepting the card is overseas.

Note: The Prepaid Card will not have functionality which allows it to be used with ATMs (either domestically or internationally), and accordingly no fees are payable relating to ATM usage.