

Variation Notice



This variation notice provides full details of the changes, as they apply to the MyCard Prestige Credit Card Benefit Terms and Conditions.

When these changes are effective

These changes are effective on 1 October 2026.

How to read this notice

- 1. Section numbers and headings listed in this notice relate directly to the section numbers and headings in your terms and conditions.
- 2. If a section, sub-section or paragraph is not specifically mentioned in this notice it remains unchanged.
- 3. If a section, sub-section or paragraph is specifically mentioned in this notice:
 - a. a change is shown alongside the current wording as “replacement”; and
 - b. a new section, sub-section or paragraph is shown as “new”.

Changes to the MyCard Prestige Credit Card Benefits Terms and Conditions effective 1 October 2026

The name of the terms and conditions will change:

Current	Replacement
MyCard Prestige Credit Card Benefits Terms and Conditions	Luxury Stay and Travel Benefit Terms and Conditions

The effective date will change and a new paragraph will be added below the effective date:

Current	Replacement
Effective 24 November 2025	Effective 1 October 2026 In these terms and conditions, references to: • ‘MyCard Prestige cardholders’ or ‘MyCard Prestige primary cardholders’ means a primary cardholder who moved from a MyCard Prestige or MyCard Prestige Qantas credit card to a MyCard Premier or MyCard Premier Qantas credit card on 1 October 2026; and • ‘MyCard Prestige Credit Card’ means a credit card that became a MyCard Premier Credit Card or MyCard Premier Qantas Credit Card on 1 October 2026.

1. Luxury Stay

The first paragraph under the heading 'Luxury Stay' will change as this benefit will be ending on **31 December 2026**. New bookings made from 1 October 2026 must be for accommodation stays that are completed by 31 December 2026:

Current	Replacement
4th Night on Us – Book 4 (four) consecutive nights or more at a range of hotels with Luxury Escapes and receive a credit back for one night. Cap and T&Cs apply.	Benefit ends 31 December 2026. 4th Night on Us – Book 4 (four) consecutive nights or more at a range of hotels with Luxury Escapes and receive a credit back for one night. Cap and T&Cs apply. New bookings made from 1 October 2026 must be for accommodation stays that are completed by 31 December 2026.

Benefit

The following will be added immediately after the sentence 'The benefit is capped at four (4) redemptions in a calendar year, up to \$1,000 credit per redemption':

New
The benefit expires on 31 December 2026. New bookings made from 1 October 2026 must be for accommodation stays that are completed by 31 December 2026.

Terms and Conditions

General conditions

Paragraph c) will change:

Current	Replacement
Bookings must be made and used during the calendar year.	Bookings must be made and used during the calendar year. New bookings made from 1 October 2026 must be for accommodation stays that are completed by 31 December 2026.

2. Travel

2.1 Uber Premier \$100 Cashback

Benefit

The following will be added immediately after the heading 'Benefit' as this benefit will be ending on 31 December 2026:

New
Benefit ends 31 December 2026.

The second paragraph under the heading 'Benefit' will change:

Current	Replacement
To be eligible to receive the \$100 cashback, you (Cardholder) must make the booking for an Uber Ride via the Uber app and spend \$100 or more in one transaction using your MyCard Prestige Credit Card. The benefit is capped at one redemption per Account per calendar year.	To be eligible to receive the \$100 cashback, you (Cardholder) must make the booking for an Uber Ride via the Uber app and spend \$100 or more in one transaction by 31 December 2026 using your MyCard Prestige Credit Card. The benefit is capped at one redemption per Account per calendar year.

Terms and Conditions

General conditions

Paragraph c) will change:

Current	Replacement
Booking must be made and used during the calendar year.	Booking must be made and used by 31 December 2026 .

2.2 Priority Pass™

Benefit

The first paragraph under the heading 'Benefit' will change as set out below as this benefit will end on **10 January 2027**. From **11 January 2027**, your Priority Pass benefit will change from 15 complimentary lounge visits to 2 complimentary lounge visits per membership year for the primary cardholder under the MyCard Premier Priority Pass offer terms available [here](#):

Current	Replacement
Complimentary Priority Pass™ membership and 15 lounge visit entitlements for the MyCard Prestige primary cardholder every 12 months. A maximum of 15 lounge visits can be used by the primary cardholder and one or more accompanying guest within a 12-month period. One lounge visit entitlement is required per person for each entry.	Benefit ends 10 January 2027. Complimentary Priority Pass™ membership and 15 lounge visit entitlements for the MyCard Prestige primary cardholder every 12 months. A maximum of 15 lounge visits can be used by the primary cardholder and one or more accompanying guests within a 12-month period. One lounge visit entitlement is required per person for each entry. From 11 January 2027, your Priority Pass benefit will change from 15 complimentary lounge visits to 2 complimentary lounge visits per membership year for the primary cardholder under the MyCard Premier Priority Pass offer terms available here . If you have a Priority Pass membership on 10 January 2027, your membership year start date will reset to 11 January 2027. Once reset, your new benefit of 2 complimentary lounge visits per year will apply.

Terms and Conditions

General conditions

Paragraph c) will change:

Current	Replacement
The MyCard Prestige primary cardholder will receive 15 lounge visit entitlements for each 12-month period.	The MyCard Prestige primary cardholder will receive 15 lounge visit entitlements for each 12-month period until 10 January 2027 .

Paragraph e) will change:

Current	Replacement
Unused lounge visit entitlements will expire every 12-month period and will not be carried over. To view details of your lounge visit entitlement, including your entitlement period dates, login to your Priority Pass™ App.	Unused lounge visit entitlements will expire every 12-month period and will not be carried over. If you have any unused lounge visit entitlements on 10 January 2027 , these will expire when your membership is reset on 11 January 2027 . To view details of your lounge visit entitlement, including your entitlement period dates, login to your Priority Pass™ App.

MyCard Prestige Credit Card Benefit Terms and Conditions



Effective 24 November 2025

MyCard Prestige cardholders are entitled to access a range of privileges. These include hotel and travel discounts and dining benefits. We may, acting reasonably, vary these benefits Terms and Conditions from time to time. We will provide at least 30 days' prior notice of changes unless we reasonably consider the change to be non-material in nature. We will give you as much notice as is reasonably practicable for any non-material changes to these Terms and Conditions, and we will either publish this on our website or otherwise notify you at the time you redeem your benefits.

Our promise to you

We will exercise any rights or discretions that we have under this agreement in a fair and reasonable manner. That includes whenever we are:

- a. forming an opinion about a matter, including where we must be satisfied that something has or has not occurred;
- b. considering any request you make;
- c. deciding whether to give our consent or to exercise a right, discretion or remedy;
- d. setting any conditions for doing any of those things; or
- e. making changes to these MyCard Prestige Credit Card Benefit Terms and Conditions.

1. Luxury Stay

4th Night on Us – Book 4 (four) consecutive nights or more at a range of hotels with Luxury Escapes and receive a credit back for one night. Cap and T&Cs apply.

Benefit

By using the promo code “PRESTIGE4N”, you will receive a credit for one night (up to \$1,000) when you book four (4), or more, consecutive nights of accommodation on the Luxury Escapes website luxuryescapes.com/au (excluding certain fees, taxes and additional charges) with your MyCard Prestige Credit Card. This benefit cannot be used in conjunction with other offers/benefits. 4th Night on Us benefit is valid on all accommodation deals on luxuryescapes.com/au. The benefit is capped at four (4) redemptions in a calendar year, up to \$1,000 credit per redemption. The benefit is calculated by taking the total price of the accommodation booked divided by the number of nights e.g. if you pay \$4,000 for 4 nights' accommodation, the credit value will be \$1,000. However, if the total booking for four (4) nights is \$5,000, the average nightly room rate is \$1,250 and you will only receive a credit of \$1,000 as the benefit is capped at \$1,000 per booking.

You will be charged the full nights booking (and any additional products purchased e.g. flights, insurance etc.) and receive a credit for the average night rate. Please note that you should receive the credit in your account usually within 14 days of Luxury Escapes receiving full payment for your booking.

The goods and services described are provided by third party merchants' network of hotels.

Terms and Conditions

General conditions

- a) Valid for MyCard Prestige primary cardholders only and booked through the Luxury Escapes website luxuryescapes.com/au. All bookings are subject to the Luxury Escapes Terms and Conditions luxuryescapes.com/au/terms-and-conditions.
- b) To redeem the benefit, you must enter the promo code “PRESTIGE4N” in the “Add a promo code” section on the payment/checkout page and pay with your MyCard Prestige Credit Card.
- c) Bookings must be made and used during the calendar year.
- d) 4th Night on Us benefit is capped at four (4) redemptions in a calendar year.

- e) Benefits are capped at \$1,000 per booking.
- f) A minimum of four (4) consecutive nights stay is required in order to qualify for the benefit.
- g) Only one (1) credit will be provided to the MyCard Prestige primary cardholder per room booking.
- h) You should receive the credit in your account usually within 14 days of Luxury Escapes receiving full payment for your booking.
- i) Your account must be open and in good standing (for example – your account is not in default, suspended or closed) when the credit is provided and at the time of stay. We reserve the right to cancel the credit if you are no longer a MyCard Prestige primary cardholder at the time of the stay.
- j) Any credit you receive will reduce your account balance but will not count towards your next monthly repayment obligations.

Reservations

- k) To qualify for 4th Night on Us benefit:
 - i) The MyCard Prestige primary cardholder who made the booking must be present during the entire duration of the stay;
 - ii) The benefit is non-transferable and non-endorsable;
 - iii) Booking for the accommodation must be of the same room types;
 - iv) Back-to-back stays are not allowed. Back-to-back stays are stays at the same city booked on two reservations (as an example, you book four nights at a hotel on one reservation for Monday, Tuesday, Wednesday and Thursday and book another four nights on another reservation for Friday, Saturday, Sunday and Monday. In this situation, you would only be eligible for only one credit for the first reservation over the 8-night stay);
 - v) Between each booking, a minimum of a 7-day window is required.
 - vi) Luxury Escapes Account Holder and Primary Traveller must be registered in the same name as the MyCard Prestige primary cardholder.

Payment

- l) You are required to make upfront payment in full at the time of the booking with your MyCard Prestige Credit Card on luxuriescapes.com/au.
- m) You are required to enter the promo code “PRESTIGE4N” in the “Add a promo code” section on the payment/checkout page prior to making a payment.
- n) The credit will appear as “LUXURYSCAPES SOUTHBANK AU” on your next statement.

Cancellation and charges

- o) Cancellations, amendments, and refunds (including any associated fees, taxes and surcharges that may apply) pertaining to the booking are subject to the Luxury Escapes Terms and Conditions. Please refer to luxuriescapes.com/au/terms-and-conditions.
- p) If you cancel your booking and it is approved by Luxury Escapes, you will receive a refund in accordance with the Luxury Escapes Terms and Conditions. To calculate the refund amount, Luxury Escapes will take away the credit amount you received under this benefit and any other amounts it is entitled to deduct under its Terms and Conditions from the original amount you paid for the booking.

Miscellaneous

- q) The benefit is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- r) You acknowledge that the goods and services are provided by third party merchant's network of hotels, and not by us. Fulfilment of this offer is the sole responsibility of the third party. You acknowledge that the hotels available on Luxury Escapes may change from time to time. Bookings are subject to the Luxury Escapes Terms and Conditions and specific accommodation is subject to availability.
- s) You are solely responsible for checking the MyCard Benefits webpage (www.mycard.com.au/credit-cards/prestige-card/benefits) for updates before using or booking any privileges.
- t) Bookings must be made through luxuriescapes.com/au. Other methods such as travel agents or directly with a hotel will not qualify for this benefit.
- u) Luxury Escapes Pty Ltd pays a commission to National Australia Bank Limited for certain booking types.

2. Travel

2.1 Uber Premier \$100 Cashback

Benefit

Travel with Uber Premier (or other available ride options) within Australia and receive \$100 cashback when you spend \$100 or more in one transaction. Cap and T&Cs apply.

To be eligible to receive the \$100 cashback, you (Cardholder) must make the booking for an Uber Ride via the Uber app and spend \$100 or more in one transaction using your MyCard Prestige Credit Card. The benefit is capped at one redemption per Account per calendar year.

Payment must be made directly using your MyCard Prestige Credit Card with Uber Rides via the Uber app. Excludes Uber Eats, Uber Pass and transactions made through a third-party establishment or payment processor. The Uber Premier \$100 Cashback will be calculated on the first eligible spend during the calendar year and credited to your Account within eight weeks after the qualifying transaction is processed, and provided your Account is open and in good standing (for example – your Account is not in default, suspended or closed).

Cashback will reduce the outstanding balance of your Account but will not count towards your next monthly repayment obligation. Cashback is not redeemable for cash or other payment form. Please note that if you have a Balance Transfer you will be charged interest on any spend that you make.

Terms and Conditions

General conditions

- a) Valid for MyCard Prestige Cardholders who book an Uber ride through the Uber app. Bookings can be made for Uber Premier or any other type of Uber rides category that are available. Bookings are subject to the Uber Terms and Conditions. Please refer to uber.com/legal/en/document/?name=general-terms-of-use&country=australia&lang=en-au.
- b) To redeem the benefit, you must pay Uber directly with your MyCard Prestige Credit Card.
- c) Booking must be made and used during the calendar year.
- d) The benefit is **capped at one redemption** per Account per calendar year.
- e) A minimum spend of AUD \$100 is required for one transaction per booking in order to qualify for the benefit.
- f) Only one AUD\$100 cashback will be provided to the MyCard Prestige Cardholder for each calendar year. You should receive the cashback in your Account within eight weeks after the qualifying transaction is processed.
- g) Your Account must be open and in good standing (for example – your Account is not in default, suspended or closed) when the cashback is provided.
- h) Any cashback you receive will reduce your Account balance but will not count towards your next monthly repayment obligations.
- i) Only available for travel within Australia.

Payment

- j) You are required to make upfront payment in full at the time of the booking with your MyCard Prestige Credit Card on the Uber app.
- k) The credit will appear as “Cashback Uber AUD100” with merchant specific information on your statement.

Cancellation and charges

- l) Cancellations, amendments, and refunds (including any associated fees, taxes and surcharges that may apply) pertaining to the booking are subject to the Uber Terms and Conditions. Please refer to uber.com/legal/en/document/?name=general-terms-of-use&country=australia&lang=en-au.

Miscellaneous

- m) The benefit is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- n) You are solely responsible for checking the MyCard Benefits webpage (www.mycard.com.au/credit-cards/prestige-card/benefits) for updates before using or booking any privileges.

- o) We, or the third parties, have no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
- i) such a loss, personal injury or death is/are caused by our fraud, negligence or misconduct or that of third parties; or
 - ii) such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law).

2.2 Priority Pass™

Benefit

Complimentary Priority Pass™ membership and 15 lounge visit entitlements for the MyCard Prestige primary cardholder every 12 months. A maximum of 15 lounge visits can be used by the primary cardholder and one or more accompanying guest within a 12-month period. One lounge visit entitlement is required per person for each entry.

To view details of your lounge visit entitlements, including your entitlement period dates, login to your Priority Pass™ App.

Priority Pass™ welcomes you at 1,700+ airport lounges and experiences worldwide, regardless of the airline you fly or the class you travel. You'll have access to business facilities and a place to unwind whilst enjoying complimentary refreshments.

Terms and Conditions

General conditions

- a) This offer is applicable to MyCard Prestige primary cardholders only.
- b) The MyCard Prestige primary cardholder is entitled to a complimentary Priority Pass™ membership. To register, you will need to download the Priority Pass™ App via the Apple App Store or get it on the Google Play Store to access your Priority Pass™ Digital Membership Card (Priority Pass™ Card). Visit prioritypass.com/prestigeaumc. Enter Invitation Code: CTPRSG333 and complete the digital form, including your MyCard Prestige Credit Card details.
- c) The MyCard Prestige primary cardholder will receive 15 lounge visit entitlements for each 12-month period.
- d) The lounge visit entitlement may be used by the primary cardholder and any accompanying guests, provided they attend together. For each visit, one lounge visit entitlement is required per person. For example, a visit by the primary cardholder and one guest will require 2 lounge visit entitlements.
- e) Unused lounge visit entitlements will expire every 12-month period and will not be carried over. To view details of your lounge visit entitlement, including your entitlement period dates, login to your Priority Pass™ App.
- f) The Priority Pass™ Card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder (for those that have a physical card).
- g) The Priority Pass™ Card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
- h) Admittance to the lounges is conditional upon presentation of a valid Priority Pass™ Card only. Payment Cards will not be accepted as substitutes for the Priority Pass™ Card.
- i) MyCard Prestige Priority Pass™ cardholders who have used up their lounge entitlements over the 12-month period will have to pay a lounge visit Fee per person per visit which would automatically be charged to their MyCard Prestige Credit Card. The charges will appear as "Priority Pass HK" on your statement. An international transaction fee may be charged on your MyCard Prestige Credit Card in accordance with the standard Terms and Conditions of the MyCard Prestige Credit Card, where it is applicable (see the Credit Card Terms and Conditions and Other Important Information, including the financial table).
- j) For the full list of valid airport lounges and lounge visit Fees, please refer to prioritypass.com.
- k) If you have been reissued a new MyCard Prestige Credit Card, please log into your Priority Pass™ account and update your MyCard Prestige Credit Card details. Visit prioritypass.com/login to make the update.

Miscellaneous

- l) Terms and Conditions governing the use of Priority Pass™ Membership apply. Please visit prioritypass.com/Conditions-of-use for more information