

Fix and Prepay Qantas Points Offer Terms and Conditions

These are the Fix and Prepay Qantas Points Offer (F&P Offer) Terms and Conditions.

You agree to these Terms and Conditions when you apply for the F&P Offer.

These Terms and Conditions form part of the Facility Terms and Conditions between the Borrower and Lender.

Definitions

In these Terms and Conditions:

(a) An Eligible Margin Loan means the Leveraged Margin Loan, Investments Funds Multiplier, Direct Investment Loan, and margin loans issued by Leveraged Equities Limited ABN 26 051 629 282 AFSL 360118 (the Lender) where a Borrower fixes the interest rate and prepays interest in advance for up to 12 months.

(b) The F&P Offer Period means 1 June 2026 to 30 June 2026

Unless otherwise specified, a term defined in the Facility Terms and Conditions has the same meaning in these Terms and Conditions.

1. How to apply for the F&P Offer

1.1. The Borrower must apply for the F&P Offer as part of their application to fix the interest rate and prepay interest on an Eligible Margin Loan and can do so either online through the 'Leveraged Online' portal, paper application or over the phone with a Customer Service Consultant or their Relationship Manager.

2. When the F&P Offer applies to the facility

2.1. To be eligible for the F&P Offer, a Borrower must during the F&P Offer Period:

(a) fix the interest rate and prepay interest in advance for a minimum of 6 months and up to 12 months under an Eligible Margin Loan (Eligible Borrowers); and

(b) link an eligible Qantas Frequent Flyer account (see clause 4) to the Eligible Margin Loan.

2.2. F&P Offer is not available to be used in conjunction with other offers including Rewards Plus. On acceptance of an application for the F&P Offer, the Borrower will no longer be eligible to receive Qantas Frequent Flyer Points under Rewards Plus on all or part of the Total Amount Owed on which the Borrower has applied to fix and pay interest in advance under the F&P Offer.

2.3. The Borrower agrees that the interest paid in advance is not refundable in whole or in part if:

(a) the prepaid interest has been or is in the process of being claimed by the Borrower as a tax expense or deduction. The Borrower must provide us with evidence that the amount has not been claimed as such if they seek a refund; or

(b) the Borrower has already been credited Qantas Points from the F&P Offer.

2.4. Qantas Points may only be granted to one Qantas Frequent Flyer member (Member) for each Eligible Margin Loan eligible for the F&P Offer.

2.5. Qantas Points may only be granted to individual natural persons.

2.6. In the instance of an Eligible Margin Loan held by:

(a) more than one Borrower, only one of the Borrowers;

(b) a company, only one nominated director of the company;

(c) a trust, only one nominated trustee or director in case of a corporate trustee, may be granted Qantas Points.

3. Changes, Limits, Suspension, or Cancellation of the F&P Offer

3.1. We may change, limit, suspend or cancel all or any part of the F&P Offer at any time (including the awarding and calculation of Qantas Points and the definition of an Eligible Margin Loan). We will use best efforts to notify Eligible Borrowers of material changes to the F&P Offer in advance. Any changes will be announced by publishing a notice in the national or local media or via our website or online service.

3.2. We will endeavour to give notice of such change, limit, suspension or cancellation as soon as reasonably possible. If we believe a change is unfavourable to affected Eligible Borrowers, we will provide at least 30 days' notice, subject to clause 3.3.

3.3 We may give a shorter notice period or no notice if:

- (a) it is reasonable for us to manage a material or immediate risk;
- (b) it is due to a change or introduction of a government charge, law or requirement;
- (c) if the change is not unfavourable to Eligible Borrowers; or
- (d) if the change is required as a result of changes to the Qantas Frequent Flyer program.

4. What Qantas Frequent Flyer accounts are eligible?

- 4.1. Qantas Frequent Flyer membership details must be provided at the time of applying for the F&P Offer. You must be a Qantas Frequent Flyer Member to earn and redeem Qantas Points. A joining fee usually applies, however, Leveraged has arranged for this to be waived for new customers who join Qantas Frequent Flyer via the link [here](#) (external site).
- 4.2. Qantas Points will not be awarded under the F&P Offer if:
 - (a) the Qantas Frequent Flyer membership details are not provided at the time of application;
 - (b) incorrect or not current Qantas Frequent Flyer membership details are provided; or
 - (c) the Qantas Frequent Flyer membership details (e.g. name) that are provided do not match the Borrower's details with the Lender.

5. How are Qantas Frequent Flyer Points earned?

- 5.1. The awarding and redemption of points are subject to the [Terms and Conditions](#) (external site) of the Qantas Frequent Flyer Program. Qantas may, from time to time, change the Qantas Frequent Flyer terms and conditions in accordance with those terms.
- 5.2. Points will be awarded in accordance with applicable published terms from time to time.
- 5.3. We will calculate the points to be awarded and will arrange to transfer any awarded points to the linked Qantas Frequent Flyer account within 60 days from the day the application is approved. Points will be calculated on a pro-rata basis of 20,000 Qantas Points per every \$100,000 Total Amount Owing on which interest is paid in advance for 12 months.

6. Taxes and other charges

- 6.1. The Borrower must pay any taxes and airport related charges (including taxes on those charges) which may be due on any payments required to redeem points.

Important: The Qantas Frequent Flyer Program is operated by a third party. We are not liable for the operation or availability of the program, then redemption of points or any air travel or other goods or services obtained as a result of the program. Qantas is not liable to the Borrower or any other person in relation to the supply of services by us.