

Terms and Conditions – Earn a Share of 1 Million Qantas Points Offer

1. Eligibility for Offer

To participate in this offer, a business must:

- Be a Qantas Business Rewards Member;
- Be owned and operated by a doctor, dentist or veterinarian; and
- Settle an eligible commercial finance loan with Credabl Pty Ltd (ACN 615 968 100) between 24 April 2025 and 30 June 2025 (inclusive).

Only one allocation of Qantas Points will be awarded per unique Qantas Business Rewards Membership, regardless of the number or value of loans settled. The Qantas Business Rewards Member's ABN must be quoted at the time of settlement for the business to be eligible for this offer.

This offer is available exclusively to businesses in the medical, dental or veterinary professions.

2. Qantas Business Rewards Membership

A one-off Qantas Business Rewards join fee of \$89.50 including GST normally applies. However, this fee will be waived for Credabl customers who join the Qantas Business Rewards program via [insert link when available].

Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions, available at <https://www.qantas.com/au/en/business-rewards/terms-and-conditions.html>.

3. Offer Details

This is not a game of chance. All eligible participants who meet the criteria outlined in these Terms and Conditions will receive a guaranteed allocation of Qantas Points from the total pool of 1 Million Qantas Points.

The 1 Million Qantas Points will be **equally divided** among all eligible businesses that settle an eligible commercial finance loan within the offer period and quote their valid Qantas Business Rewards ABN at the time of settlement.

For example, if 100 eligible participants qualify, each participant will receive 10,000 Qantas Points.

4. Eligible Products

Eligible commercial finance products include commercial equipment finance leasing, commercial asset finance and commercial loans (Eligible Products). Please speak with a Credabl finance specialist to confirm product eligibility. Consumer lending products are excluded from this offer. This offer is not available in conjunction with any other offer.

5. Crediting of Qantas Points

Qantas Points earned under this offer will be credited to the eligible Qantas Business Rewards account within 45 days of finance being provided.

6. Claims and Enquiries

Any claims or enquiries regarding Qantas Points under this offer must be made directly to Credabl by calling 1300 27 33 22 or emailing hello@credabl.com.au.

7. Issuer Information

The issuer and credit provider of the relevant finance products is Credabl Pty Ltd (ACN 615 968 100), Australian Credit Licence No. 499547.

Qantas Points for business are offered under the Credabl Terms and Conditions, which apply in addition to these offer terms.