

Fee Schedule

Qantas Business Money

The below table sets out the fees that Qantas will charge you for Qantas' sale of Airwallex's Services to you (**Qantas Fee**), as well as the fees that Airwallex will charge to you as product issuer (**Airwallex Fee**).

The Total Fees displayed below are the aggregates of the Qantas Fee and the Airwallex Fee that will be charged to you.

You authorise Airwallex to deduct the Qantas Fee plus any applicable GST from the funds in your Wallet and direct Airwallex to pay such amounts to Qantas for its sale of the Airwallex Services to you.

Description	Qantas Fee	Airwallex Fee	Total Fee (excl. GST)	Total Fee (incl. GST)
FX Conversions*				
<i>Fees associated with 1 Qantas Point per \$1AUD equivalent in FX:</i> <i>These fees will apply if you have signed up to earn 1 Qantas Point per \$1AUD (or AUD equivalent) converted - instead of the usual 1 Qantas Point per \$10AUD (or AUD equivalent) converted.</i>				
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD)	1.36%	0.25%	1.61%	1.75%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR, SEK, NOK, DKK, HUF, CZK, PLN, RON)	1.66%	0.5%	2.16%	2.33%
Customer Mark-Up / Margin (Other Currencies)	1.66%	0.5%	2.16%	2.33%
Auto Conversion Fee (Supported Currencies)	1.36%	0.25%	1.61%	1.75%

Fees associated with 1 Qantas Point per \$10AUD equivalent in FX

These fees will apply if you have signed up to earn 1 Qantas Points per \$10AUD (or AUD equivalent) converted.

Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD)	0.70%	0.25%	0.95%	1.02%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR, SEK, NOK, DKK, HUF, CZK, PLN, RON)	1.0%	0.50%	1.50%	1.60%
Customer Mark-Up / Margin (Other Currencies)	1.0%	0.50%	1.50%	1.60%
Auto Conversion Fee (Supported Currencies)	0.70%	0.25%	0.95%	1.02%
Collection Services				
Global Account Creation Fee	\$0	\$0	\$0	\$0
Global Account Receiving Funds Fee	\$0	\$0	\$0	\$0
Payout Services				
Payments in CNY	0.10%	0.10%	0.20%	0.21%
Local Payment Fee (incl. BPAY and FPS)	\$0	\$0	\$0	\$0
SWIFT (SHA) Payment Fee (incl. RTGS and FedWire)**	-	\$10 per payment	\$10 per payment	\$10 per payment

SWIFT (OUR) Payment Fee***	-	\$30 per payment	\$30 per payment	\$30 per payment
Other Fees & Charges				
Account Opening Fee	\$0	\$0	\$0	\$0
Monthly Account Fee	\$0	\$0	\$0	\$0
Break Costs	\$0	Varies (see PDS for example)	\$0 / Varies (see PDS for example)	Varies

Notes:

* The customer mark-up / margin will be included as the FX Exchange Rate that is used to convert one currency for another currency. If any currency is not listed, it will be treated as an “other currency”.

** SHA: Both the client (sender) and beneficiary will pay fees to the sending bank i.e. fees for the outgoing transfer. Beneficiary will receive the amount transferred less the intermediary banks' fees.

*** OUR: The client pays for the wire transfer fees charged by intermediary banks.

You can access further details on our Financial Services Guide (**FSG**) and Product Disclosure Statement (**PDS**), available on our website at: <https://www.airwallex.com/au/terms/qantas>.

The Airwallex Services are provided subject to the terms and conditions available on the Qantas Business Money website. The services that Qantas provides are provided subject to the Qantas Business Rewards terms and conditions, available on the Qantas Business Rewards website.