



# Offer details

Qatar Airways Privilege Club Visa Signature Credit Card

**Available to residents of the 50 US states and DC only.**

This offer is effective as of April 21, 2025, at 12:00 AM Pacific Standard Time (PST) and will remain in effect until June 16, 2025, at 11:59 PM Pacific Standard Time (PST).

## Earn up to 70,000 bonus Avios

Earn 20,000 Bonus Avios After Your First Eligible Purchase And 50,000 Bonus Avios After You Spend \$3,500 On Eligible Purchases In The First 90 Days From Account Opening. This offer is not available to either (i) current cardholders of a Qatar Airways Privilege Club Visa Signature Credit Card, or (ii) previous cardholders of a Qatar Airways Privilege Club Visa Signature Credit Card who received a new cardholder bonus for their Qatar Airways Privilege Club Visa Signature Credit Card.

After qualifying, please allow up to 12 weeks for bonus Avios to post to your Qatar Airways Privilege Club ("**Privilege Club**") account. ("Eligible Purchases" do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, crypto-currency transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind, including the annual fee). To be eligible for this bonus offer, your Card Account must be open and current at the time of fulfillment. If your Qatar Airways Privilege Club Visa Signature Credit Card does not remain open for at least six months from Account opening, Cardless and Qatar Airways reserve the right to deduct the bonus Avios from your Privilege Club account. The number of Avios required to redeem a flight may vary depending on the destination and the availability of products and/or

services, promotional campaigns, and other factors of Qatar Airways and Partner airlines. **You will not earn Qpoints based on any “bonus” Avios accrual, such as sign-up/welcome bonuses and regular promotions, including any seasonal promotional campaigns.**

For more information about the Qatar Airways Privilege Club Signature Credit Card by Cardless rewards program, view the latest [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#) available at cardless.com.

## Earning Avios

**How you can earn Avios:** You will earn redeemable miles in the form of Avios (“Avios”) on Eligible Purchases of products and services, minus returns, refunds or disputed charges, made with your Qatar Airways Privilege Club Visa Signature Credit Card. Buying products and services with your Card, in most cases, will count as an Eligible Purchase.

Avios are earned as follows:

- You will earn 1 Avios for each \$1 spent on Eligible Purchases.
- **During the promotion period of Apr 21-Jun 16, 2025**, you will earn a total of 4 Avios for each \$1 spent on Eligible Purchases charged with merchants whose merchant code with Visa is classified as restaurants. After the promotion period is over you will earn 2 Avios for each \$1 spent on Eligible Purchases charged with merchants whose merchant code with Visa is classified as restaurants. You may not get additional Avios for purchases at a restaurant located within another establishment (e.g., a restaurant located inside a hotel, casino, or event venue) or for purchases made through third-party food delivery services including mobile app delivery services. For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. Cardholders will not earn additional Avios for purchases at bars, nightclubs, coffee shops, and convenience stores.
- You will earn a total of 4 Avios for each \$1 spent of Eligible Purchases charged directly with Qatar Airways. Please note that certain on-board or

in-flight purchases, gift cards, vacation packages, or purchases of Avios may be processed through a third-party merchant and thus would not earn 4x Avios. Avios are rounded down to the nearest dollar (for example, a \$45.85 Eligible Purchase would earn 45 Avios).

**Information about earning/transferring Avios to Qatar Airways:** Avios earned during a billing cycle are generally transferred to Qatar Airways after the end of each billing cycle but may take up to 12 weeks after the close of the billing cycle. Losing Avios: You will immediately lose all Avios that have not been transferred to Qatar Airways if your Qatar Airways Privilege Club Visa Signature Credit Card status changes, or your Account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy or other reasons described in the terms of the [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#). For more details, refer to the [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#).

**Rewards categories:** Merchants who accept Visa cards are assigned a merchant identifier, which is determined by the merchant or its processor in accordance with Visa procedures. We use merchant identifiers for the purpose of making rewards offers to you. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. Please note that we make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant, or some of the items that it sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant will not qualify for rewards for purchases in that category.

## Using your Avios

Avios are awarded and maintained by Qatar Airways Privilege Club. Please visit [Terms and conditions | Privilege Club Programme](#) for more details. For information

about using your Avios, go to [Qatarairways.com](http://Qatarairways.com) or call Qatar Airways Privilege Club directly at 1-877-777-2827.

## Earning Qpoints

Eligible Purchases made on your Card Account will also allow you to earn Qpoints under the Qatar Privilege Club programme that may help you achieve or renew membership tiers as part of the Privilege Club programme. With the Qatar Airways Privilege Club Visa Signature Credit Card, 2 Qpoints are awarded for every 2,000 Avios earned from making Eligible Purchases with your Qatar Airways Privilege Club Visa Signature Credit Card. Qatar Airways maintains and administers the membership tiers and administers the Qpoints as part of the Privilege Club programme. For more details on the membership tiers associated with Qpoints and any associated expiration dates, please visit [Terms and conditions | Privilege Club Programme](#).

You will not earn Qpoints based on any "bonus" Avios accrual, such as sign-up/welcome bonuses and regular promotions, including any seasonal promotional campaigns.

## Silver status perks

As a Qatar Airways Privilege Club Visa Signature Credit Card cardholder, you are eligible to receive Silver status for your first year of card membership. See **Maintaining status** below for important information on status renewal.

For more details on the Silver membership tier and any benefits associated with this tier, such as priority check-in and boarding, lounge access, and extra baggage allowance please visit [Privilege Club tiers](#) and [Terms and conditions | Privilege Club Programme](#).

**Important information about membership tiers:** If you are an existing Silver Tier member, your initial status date will update to the first day of your card membership year. If you are already a Gold or Platinum Tier member, your status,

including the date of renewal, will remain unchanged, and you will remain in your existing Tier. Please allow up to two (2) billing cycles from Card Account opening for the Qatar Premium Lounge passes to be made available to you. To receive and use the Qatar Premium Lounge passes, your Card Account must be open, active, and current and you must have an open, valid, and linked Privilege Club programme account.

## Maintaining status

Silver status is automatically awarded to your Qatar Airways Privilege Club account, subject to above exceptions, **for your first year of card membership only**. After your first year of card membership, status renewal is governed by the renewal criteria outlined in the [Qatar Airways Privilege Club programme terms and conditions](#).

## Qatar Airways Privilege Club Programme information

Individuals whose application for the Qatar Airways Privilege Club Visa Signature Credit Card is not approved will not be enrolled in the Qatar Airways Privilege Club Programme. Existing Qatar Airways Privilege Club Programme members will remain enrolled. If a cardholder's membership in the Qatar Airways Privilege Club Programme is terminated in accordance with the terms and conditions of the Qatar Airways Privilege Club Programme, the cardholder will no longer be eligible to earn any Avios for any purchases using the Card. Cardless's sole obligation concerning the awarding of Avios shall be to make a valid request to Qatar Airways to award Avios to the cardholder's associated Qatar Airways Privilege Club Programme account. If you are part of a Family Programme Qatar Privilege Club account, all Avios will be awarded to the primary account holder of the Family Programme, even if this person is not the cardholder. Additionally, Silver and Gold tier status will not be awarded to any member of the Family Programme.

Cardless disclaims liability or responsibility for Qatar Airways' failure to award or redeem Avios to the cardholder's associated Qatar Airways Privilege Club Programme account after Cardless has met its obligations to Qatar Airways in connection with such a request. Benefits are available as long as the cardholder's Qatar Airways Privilege Club Visa Signature Credit Card Account is open and not

in default. Upon closure of the cardholder's Card Account, all benefits will be canceled.

## **Qatar Airways Privilege Club Programme Terms and Conditions**

Avios accrued, awards, and benefits issued are subject to change and are subject to the rules of the Qatar Airways Privilege Club Programme, including without limitation membership tiers and the terms governing the earning of Qpoints. Please allow up to 12 weeks after completed qualifying activity for Avios to post to your Qatar Airways Privilege Club Programme account. Qatar Airways may change the Qatar Airways Privilege Club Programme including, but not limited to, rules, regulations, travel awards and special offers or terminate the Qatar Airways Privilege Club Programme at any time and with or without notice even though changes may affect the value of benefits already earned. For more details on the Qatar Airways Privilege Club Programme, including the terms and conditions, please visit [Privilege Club tiers](#) and [Terms and conditions | Privilege Club Programme](#). All calculations made in connection with the Qatar Airways Privilege Club Programme, including without limitation with respect to the accumulation of Avios and the satisfaction of the qualification requirements for elite category status, will be made by Qatar Airways. Information in this communication that relates to the Qatar Airways Privilege Club Programme does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information available at [qatarairways.com](http://qatarairways.com).

## **Referral program**

Referral bonus subject to the terms and eligibility requirements set forth in the [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#). You can only receive a Referral Bonus when an applicant applies using your unique link and is approved for a Cardless credit card prior to the expiration of this offer. You can receive the bonus for a maximum of 10 friends per calendar year. Allow up to 90 days for the bonus to appear in your rewards account. See [cardless.com/refer-a-friend](http://cardless.com/refer-a-friend) for more details.

## Reward Flight Fee Waiver

Qatar Airways Privilege Club Members have the ability to purchase reward tickets on available Qatar Airways flights using Avios ("Award Flights") sometimes referred to as the Reward Flight. When purchasing an Award Flight, the member also pays taxes and may also be required to pay carrier-imposed fees in addition to the Avios required for the flight (the "Reward Fee"). The Reward Fee, sometimes referred to as the Redemption Fee, is included in the "taxes and other carrier-imposed fees" on an Award Flight reservation. Please refer to the Qatar Airways Privilege Club Terms (available at [Terms and conditions | Privilege Club Programme](#)) for more information regarding the Reward Fee, including when the fee is charged. Full terms can also be found in the [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#).

As a Qatar Airways Privilege Club Visa Signature Credit Card cardholder, you may become eligible for a waiver of the Reward Fee that is assessed as part of an Award Flight (the "Reward Flight Fee Waiver"). You will be eligible for the Reward Flight Fee Waiver if you make at least \$15,000 of Eligible Purchases using your Card within the first 12 months from the opening of your Card Account. Once you reach the \$15,000 purchase threshold, you will remain eligible for the Reward Flight Fee Waiver for a period of 12 months commencing on the date on which the threshold is achieved (the "Initial Reward Flight Fee Waiver Period"). At the end of the Initial Reward Flight Fee Waiver Period, you will be eligible for the Reward Flight Fee Waiver for subsequent 12-month periods (the "Renewal Reward Flight Fee Waiver Period") if you have made at least \$25,000 of Eligible Purchases using your Card during the Initial Reward Flight Fee Waiver Period or during a preceding Renewal Reward Flight Fee Waiver Period. In the event that you have not made at least \$15,000 of Eligible Purchases using your Card during the Initial Reward Flight Fee Waiver Period or \$25,000 in a preceding Renewal Reward Flight Fee Waiver Period, then your eligibility for the Reward Flight Fee Waiver will be suspended until you have made at least \$25,000 of Eligible Purchases in a 12-month period.

If eligible for a Reward Flight Fee Waiver, the Reward Flight Fee will be refunded through a statement credit on the subsequent billing statement of your Card Account once all flights in the Award reservation have been fully flown.

## **Miscellaneous**

Accounts subject to credit approval. Restrictions and limitations apply. Terms not defined in this Offer are defined in the [Qatar Airways Privilege Club Visa Signature Credit Card Reward Program Agreement](#).

The Qatar Airways Privilege Club Visa Signature Credit Card is issued by First Electronic Bank, pursuant to a license from Visa U.S.A. Inc. Offers subject to change.