

THINK YOUR BANK CREDIT CARD *gives you more?* THINK *again.*

THE SMARTER COMPARISON INFORMATION CURRENT AS OF 13/10/2026

DAVID JONES
CREDIT CARDS



	DAVID JONES Prestige Credit Card	NAB Rewards Travel Card	WESTPAC Altitude Rewards Black	ANZ Rewards Black	COMMONWEALTH BANK Ultimate credit card
					
Card & Loyalty Program Fee	\$345 p.a. \$0 for your first year ¹	\$395 p.a.	\$370 p.a. (\$295 card fee, \$75 loyalty program fee)	\$375 p.a.	\$420 p.a. (\$35 p.m.)
Ongoing Annual Fee Waiver	YES Spend \$36,000 or more on eligible purchases annually and your annual fee will be waived for the following year ¹	Not available	Not available	Not available	Not available from 01/01/27
Points Earn Rate on eligible everyday purchases per statement period	1pt/\$1²	1.5pts/\$1 (first \$10k) +1 pt/\$1 eligible grocery, petrol, public transport, and travel transactions through points booster	2pts/\$1 everyday spend 1pt/\$1 everything else	2pts/\$1 (first \$5k) from 28/10/26	- Earn rate dependent on Yello Tier 0.5 - 1.5 pts/\$1 all other transactions
Points Cap/Reduction per statement period	Uncapped	Reduced to 0.5 per \$1 after \$10k	Reduced to 0.5 per \$1 after \$10k	Reduced to 1 per \$1 after \$5k. Then 0 pts after \$50k from 28/10/26	Uncapped
International Travel Insurance	Comprehensive travel insurance³	Complimentary travel insurance	International Medical Travel Insurance	No travel insurance available after 24/03/27	Complimentary travel insurance
Lounge Pass	2 x Priority Pass lounge visits p.a.⁴	2 x Airport Lounge passes p.a.	2 x Priority Pass lounge visits p.a.	Not available	2 x Airport Lounge passes p.a. via Mastercard

UNLOCK *a world of stylish*
BENEFITS *with a* DAVID
JONES PRESTIGE
CREDIT CARD



5%

5% credit back on David Jones purchases, capped at \$350 per year⁵



Complimentary same day & express delivery⁶



Complimentary gift wrapping⁷



Complimentary alterations on eligible in-store purchases⁸



Personal styling suite (\$150 gift card for \$1,000 spend)⁹



Exclusive offers and events¹⁰



DISCLAIMERS

David Jones Premiere and Prestige credit cards are credit facilities provided by Latitude Finance Australia (ABN 42 008 583 588). Australian Credit Licence Number 392145. Subject to Latitude Financial Services lending criteria. Approved customers only. T&Cs, annual credit card fee & other charges apply. You must be over the age of 18 years to apply.

David Jones, issued by Latitude Financial, has retained the Outstanding Value Rewards Credit Cards Award in 2026 and leads across all of the spending levels considered by Canstar.

1. Introduced to David Jones Premiere and David Jones Prestige customers from 25 August 2026. The Annual card fee will be waived for your first year; To have your second-year Annual card fee waived, you must spend at least \$24,000 (Premiere) or \$36,000 (Prestige) on eligible purchases before your first account anniversary date. In each subsequent year, eligibility for an annual card fee waiver is assessed based on eligible purchases made in the 12 months before your next account anniversary date. Annual card fees and spend thresholds are subject to change. Eligible purchases made by an additional cardholder count towards the primary cardholders spend. Eligible purchases are based on the posting date and exclude cash advances, cash equivalent transactions, card fees or charges, credits, refunds, reimbursements, interest, unauthorised and fraudulent transactions, government fees and charges, payments to the Australian Taxation Office, gambling and gaming, instalment plans and balance transfers.
2. Earning of David Jones Points is governed by the [David Jones Credit Card Points Program Terms and Conditions](#). See section 3.4 for Eligible Transactions and exclusions. David Jones Points are earned for every Australian dollar spent on goods and services and are subject to your account being kept in good standing and not overdue or in default.
3. Travel Insurance is underwritten and issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381 686, Level 19, 2 Park Street, Sydney NSW 2000 ("AIG") under a group policy of insurance issued to Mastercard. In arranging the insurance Mastercard acts a group purchasing body under ASIC Corporations (Group Purchasing Bodies) Instrument 2018/751. Eligible persons who can access the complimentary travel insurance are David Jones customers who hold the relevant credit card which entitles them to these travel insurance benefits and who are eligible David Jones Prestige account holders. It is important you read your David Jones credit card [Travel insurance Terms and Conditions](#) and consider whether the insurance is right for you. You will need to obtain your own independent advice about the insurance and whether it is appropriate for you. Eligible persons can claim as third-party beneficiaries by virtue of the operation of s48 of the Insurance Contracts Act 1984. If an eligible person wishes to claim any of these travel benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the group policy of insurance and any insurance document provided to the eligible person and which both may be amended from time to time. Neither David Jones, Latitude Finance Australia nor Mastercard guarantee this insurance and do not hold an Australian Financial Services Licence.
4. David Jones Prestige credit cardholders are eligible for two (2) complimentary Priority Pass lounge access per calendar year. More than two complimentary visits to the Priority Pass airport lounges will incur an additional US\$35 per member/guest visit. Pre-authorisation with a nominal value of USD\$1 is applied during mobile app registration and accessing the lounge. The retention of the USD\$1 will be removed usually in couple of days. You must adhere to the Priority Pass [Conditions of Use](#) and [Terms of Use](#).
5. Introduced to David Jones Prestige customers from 25 August 2026. Credit back is capped at \$350 per year, including Additional Cardholder transactions. Your credit back year starts on the date of the first purchase made on your account and resets on that same date each year. Select eligible David Jones purchases made on your David Jones Prestige credit card in the Latitude Service Centre or Mobile App within 30 days of them being posted to receive a 5% credit back. Once the annual \$350 cap is reached, no further purchases can be selected for credit back until your next credit back year. The annual \$350 cap is subject to change. The value of the credit back is added to your annual cap amount based on the date redeemed.
6. Complimentary express delivery to Australian delivery addresses is available on eligible online purchases made using a David Jones Icon, David Jones Premiere or David Jones Prestige credit card. David Jones Prestige cardholders also receive complimentary same day delivery on eligible online purchases to selected metropolitan Adelaide, Brisbane, Canberra, Melbourne, Perth and Sydney postcodes, subject to stock availability at same day delivery dispatch locations. Where eligible, the same day delivery option will be available at checkout. Orders must be placed by 12pm for same day delivery. Evening, weekend and public holiday deliveries are not available. For all complimentary delivery offers, items must weigh less than 25kg and not exceed 1m x 1m x 1.5m. Excludes gift cards, hampers, fresh food, Gift Registry purchases and large items. For delivery options and full eligibility criteria, visit [David Jones Delivery Choices](#). Delivery options may change during peak periods.
7. Available whenever you purchase using a David Jones Prestige, Premiere or Icon credit card instore or online at davidjones.com. Complimentary gift wrap services are not available for larger items and may be limited during peak periods.
8. Complimentary alterations are available on women's and men's apparel purchased instore at David Jones on the David Jones Prestige credit card. Items cannot be returned or exchanged for change of mind once altered. Limit of 2 alterations per garment, with a maximum of 1 complex alteration. Basic alterations include: shortening pants (with or without cuff, splits or tape), shortening jacket sleeves from the cuff (standard, no buttonhole remake), shortening or lengthening dress hems or straps, and shortening a basic skirt hem. All other alterations are considered complex.
9. Receive a \$150 David Jones gift card when you spend \$1000 using your David Jones Prestige credit card in one transaction during a Personal Styling Suite appointment. Offer is valid once per annum. This card will expire 30 days after the date of issue. Please treat this gift card as cash. It cannot be replaced if lost or stolen. This card, once activated, may only be used for purchases at David Jones, in the country of issue. This card cannot be returned, exchanged for cash or used to pay any David Jones or other branded credit card accounts. The available funds will be verified on request or at time of purchase. No change is given and any balance that remains on the card can only be used in whole or part against future purchases in David Jones. Any balance that remains on the card after expiry will not be available for use. These terms and conditions may be amended by David Jones from time to time. For full terms and conditions or changes to our terms and conditions visit [davidjones.com/giftcardtermsandconditions](#).
10. To receive exclusive invitations and discounts you must be opted in to receive marketing communications and continue to spend on your David Jones Icon, David Jones Premiere, or David Jones Prestige credit card. Subject to availability.