"Perth long haul and frequent flyer points. What to do about Qantas FF cards? What's the best credit card to accumulate flying points?

For those of us not fly in/out workers therefore unable to accumulate points and status points like confetti at a wedding those who will never get to Diamond status frequent flyer, but want to use points for long haul upgrades or flights, I have been researching the best way to get value for money accumulating flyer points from a credit card. This has been prompted now that Qantas have virtually dumped Perth as a destination. No Hong Kong or Japan, no Singapore route to London, no premium economy option etc. Flying long haul out of Perth is now really down to other airlines like Cathay, Singapore, Malaysian, Ethihad, Qatar and Emirates.

The problem for most with credit cards with the banks is that they are tied up with Qantas ff points accumulation schemes , and with the most recent changes to Qantas points awards now making it harder to use points, I have decided to move away from Qantas as a long haul option. This is after many years of trying to support the local carrier and with friends working in the airline I have tried to stay loyal to the brand. For Perth residents this is now very hard to do unless you are travelling courtesy of your employer regularly.

I should add I do not receive any commissions for plugging certain credit cards and you should do your own research to consider if a product is suitable for your situation. I have looked at the AMEX Platinum Reserve and the AMEX Platinum EDGE cards, both provide a free domestic flight per annum and really good reward points accumulation, and travel insurance when you pay for travel on the card (for the whole family not just the card holder like some of the bank cards).

The AMEX Platinum Edge is cheaper than the reserve which I currently hold however I will be changing to the Edge as it is virtually the same but a lot cheaper. The good thing is lots of professionals can get a discount on the annual fee on this card, eg CPA members should be able to get the card for $99 annual fee. Not bad for a free domestic return flight over east per annum.

The Platinum edge won the 2014 Money Magazine award for best frequent flyer international card is only $195 pa (unless you can get a Professional Membership discounted fee).

<https://www.americanexpress.com/au/content/platinum-edge-credit-card/?filter=platseries&CPID=100152973&veid=szm39ommv|dc_pcrid_58113997498_plid__kword_amex%20platinum%20edge_match_e>

Details on the travel insurance on the Edge here:

[**https://www.google.com.au/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&sqi=2&ved=0CC4QFjAB&url=https%3A%2F%2Fwww.americanexpress.com%2Fau%2Fcontent%2Fpdf%2Fcardmember%2Fplatinum-edge-card%2FPlatinum\_Edge\_Insurance.pdf&ei=ILY\_VOW5NOPbmAXT\_YD4CQ&usg=AFQjCNFwFQCox01fQKaTLdpIF03SteTb0w&bvm=bv.77648437,d.dGc**](https://www.google.com.au/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&sqi=2&ved=0CC4QFjAB&url=https%3A%2F%2Fwww.americanexpress.com%2Fau%2Fcontent%2Fpdf%2Fcardmember%2Fplatinum-edge-card%2FPlatinum_Edge_Insurance.pdf&ei=ILY_VOW5NOPbmAXT_YD4CQ&usg=AFQjCNFwFQCox01fQKaTLdpIF03SteTb0w&bvm=bv.77648437,d.dGc)

The Black Westpac and ANZ cards are both now available within the package, and they offer something different which is the access to some airport lounges but as you can see from the attached it doesn’t mean you can get into Qantas lounge, (the Black Frequent flyer card has two complimentary access to the lounge per annum)

<http://www.anz.com.au/resources/2/5/257c91e2-1f9f-4efb-bf2d-b9a65d744c7e/Complimentary-Airport-Lounge-Access-Program-Terms-Conditions.pdf?MOD=AJPERES>

The downside of the AMEX rewards points is that you can only upgrade on full fare flights using points with Singapore and Cathay Pacific.

If you are self employed and want to earn points for paying ATO bills you will need to pay by AMEX 0.5 points per $1 , or get a David Jones or David Jones AMEX Platinum card which is 1 point per $1 on ATO payments.

Sources for research and other useful websites include

Seatguru.com

Pointhacks.com.au