

**Card Services Rewards and
Card Services Qantas
Rewards Program
Terms and Conditions**



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1. Definitions

Account means your Card Services Credit Card facility.

Account Terms and Conditions are the Terms and Conditions that relate to your Account.

Airline Loyalty Points means points earned or capable of redemption under an Airline Loyalty Program.

Airline Loyalty Program means any loyalty program operated by an airline (other than the Qantas Frequent Flyer Program), which has been nominated by us in writing.

Card means a card including a MasterCard authorised by us for use on your Account to get cash, goods or services.

Cashback means the redemption of Points for a credit to your Account, reducing your outstanding balance.

Card Services Qantas Rewards means the Rewards program offered by us as described in these Terms and Conditions which allow eligible Cardholders to have all their Points automatically redeemed for Qantas Frequent Flyer Points on a monthly basis.

Card Services Rewards means the Reward program offered by us as described in these Terms and Conditions which allow you to redeem for Reward options (excluding Qantas Frequent Flyer Points).

Eligible Transaction means any Retail Purchase which is made by the use of a Card or any other means permitted by us, excluding (but not limited to) transactions by way of Cash Advances, Balance Transfers, Special Promotions, fees, purchases of foreign currency and travellers cheques, foreign exchange and ATM/ bank charges, interest charges, finance charges, government charges, insurance charges, purchases in excess of limits on the account, transactions made in operating a business and if the Account is more than \$10,000 in credit only, all other transactions.

Fast Track is a process by which you can fast track the redemption of a Reward by using your Card in conjunction with a nominated number of Points for the redemption of a "Fast Track item" identified by us.

Platinum Personalised Rewards means the additional Reward offered by us to Platinum Cardholders described in these Terms and Conditions.

Points are the points earned on Eligible Transactions.

Qantas means Qantas Airways Limited ABN 16 009 661 901, its successors and assigns.

Qantas Frequent Flyer Points means points in the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the frequent flyer program operated by or for Qantas under that name.

Reward means the goods and services described in the current promotional material or otherwise offered by Card Services Rewards from time to time and includes as applicable Reward Certificates, Voucher Rewards, travel Rewards and Cashback.

Rewards Balance is your current Points balance which appears on your monthly Statement

Reward Certificates are personalised certificates forwarded to you when any eligible Cardholder makes a Reward request, which may be issued by third party suppliers.

Rewards Program means the Reward program offered by us as described in these Terms and Conditions, including the Card Services Qantas Rewards and Card Services Rewards.

Take Flight is the service which allows the redemption of Points for travel Rewards.

Take Flight Cashback is a Cashback described in these Terms and Conditions.

Travel Voucher Rewards are Voucher Rewards that are issued by third party travel service providers.

Voucher Rewards are Reward Certificates, which are not personalised.

INTRODUCTION

These Terms and Conditions explain how you can earn Points on your Account and redeem these Points in either Card Services Rewards or Card Services Qantas Rewards.

CHAPTER ONE

Chapter One applies to all Cardholders enrolled in the Rewards Program.

2. Participation and Agreement

- 2.1 You are eligible to participate in the Rewards Program if you are an individual and your Account does not expressly exclude you from participation.
- 2.2 You may only participate in either Card Services Rewards or Card Services Qantas Rewards at any one time, and not both at the same time. Unless you notify us by either contacting Card Services or selecting that you wish to participate in Card Services Qantas Rewards on your Credit Card Application form, we will assume you wish to participate in the Card Services Rewards.
- 2.3 Additional Cardholders are not eligible to participate in the Rewards Program, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

3. Accumulation of Points

- 3.1 Card Services will award Points for all Eligible Transactions debited to your Account during the statement period. Your Rewards Balance will appear on your Account statement.
- 3.2 Points cannot be redeemed unless they have been allocated to your Rewards Balance.
- 3.3 We allocate one Point for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period.
- 3.4 The maximum number of Points that may be awarded to your Account in any twelve month period beginning and ending on the anniversary of the date your Account is enrolled in the Rewards Program is as follows:

Type of Card	Maximum Number of Points
Silver	40,000
Gold	60,000
Platinum	120,000

3.5 Points have no monetary value (unless a Reward specifically permits), do not constitute your property, are not transferable and cannot be redeemed for cash (unless a Reward specifically permits).

3.6 If you have a dispute in relation to the number of Points which you have been awarded in respect of an Eligible Transaction, such a dispute must be made in writing within six months of the date of the Eligible Transaction. We may require you to provide documentary evidence to support your claim.

4. Adjustments and Deductions to your Rewards Balance

4.1 The Points you redeem will be deducted from your Rewards Balance.

4.2 When you obtain a refund or reimbursement in respect of an Eligible Transaction pursuant to which you earned Points (for example, as a result of returned goods or services or a disputed transaction), your Rewards Balance will be reduced accordingly.

5. Duration and Loss of Points

5.1 We may cancel or suspend your right to participate in the Rewards Program including the ability to earn and redeem Points, if your Account is in default. During any period of suspension, your Rewards Balance will be frozen and you will not be able to redeem Points. In the event we cancel your right to participate in the Rewards Program, your Rewards Balance will be cancelled and your right to earn Points on Eligible Transactions will be cancelled.

5.2 If we notify you that your right to participate in the Rewards Program is no longer suspended your Rewards Balance, as at the

date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions.

- 5.3 If you instruct us to close your Account and/or elect not to participate in the Rewards Program you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

6. General

- 6.1 We may decide not to offer one or more of the Rewards Programs. If we do this we will give you at least thirty days written notice if we decide not to offer one or more of the Rewards Programs.
- 6.2 We reserve the right to vary these Terms and Conditions from time to time. We will give you thirty days written notice if we decide to change these Rewards Terms and Conditions.
- 6.3 Card Services Rewards and its Rewards Partners may seek, collect, use, store, share or disclose for the purpose of your participation in the Rewards Program information about Eligible Transactions, adjustments to your Account as a result of reimbursements, disputed transactions and refunds, your Rewards Balance and the conduct of your Account.
- 6.4 We give no warranty and accept no responsibility as to the ultimate treatment of Rewards.
- 6.5 We are not responsible for Rewards you redeem under the Rewards Program, any death or injury, loss or consequential loss or damage from a Reward or the loss, theft or destruction of a Reward or Voucher Rewards.
- 6.6 We give no warranty (whether express or implied) whatsoever with respect to Rewards. In particular, we give no warranty with respect to the quality or durability of the Rewards or suitability for any purpose.

CHAPTER TWO

Chapter Two applies only to Card Services members who are enrolled in Card Services Rewards and not enrolled in Card Services Qantas Rewards.

7. Redemption of Points for Rewards

- 7.1 Pursuant to these Terms and Conditions, you may redeem Points for Rewards which have been nominated by us in writing.
- 7.2 If you make a request to redeem Points for Rewards, this request cannot be reversed, cancelled or change after it has been made.
- 7.3 We may alter the number of Points required to redeem a Reward, impose additional restrictions on a Reward or conditions for obtaining it including, setting a minimum number of Points required to redeem a particular Reward. We may also withdraw or substitute any Reward for another Reward without prior notice to you.
- 7.4 When you redeem Points for a Reward, you may nominate a third party to receive the Reward (any Rewards which contain alcohol cannot be given to persons under 18).
- 7.5 The first Cardholder to be added as an Additional Cardholder on your Account may redeem Points for a Reward (other than Airline Loyalty Points), unless otherwise specified by you. We are not responsible for any Unauthorised Transactions by your first Additional Cardholder including, the unauthorised redemption of Points.
- 7.6 A Rewards catalogue may specify that a Reward has a market value. The specified market value of a Reward is not a representation that the monetary value of a Reward or the difference between the number of Points required to redeem similar Rewards is the lowest price charged for that Reward in the market. We are not liable if you are able to find the Reward for a price that is lower than the one we specify.
- 7.7 If a Reward is damaged or faulty, you must notify us within three business days of receipt, giving full details including, the name of the carrier.

8. Cashback, Fast Track and Take Flight Cashback

- 8.1 If you redeem Points for a Cashback Reward or Take Flight Cashback Reward, the amount of any Cashback Reward or Take Flight Cashback Reward will be set-off against the Closing Balance of your Account on your next statement.
- 8.2 You can only redeem a Reward using Fast Track if that Reward is eligible for Fast Track redemption, you have accumulated the required amount of Points and you use your Card to purchase the Fast Track redemption.
- 8.3 You can only redeem Points for Take Flight Cashback within thirty days of purchasing a travel package (which must include a flight, tour bus, regional train or cruise ship ticket,) on your Card.
- 8.4 The maximum value of your Take Flight Cashback Reward cannot be greater than the value of your purchased travel package.
- 8.5 A Cashback Reward or Take Flight Cashback Reward does not satisfy your obligation to make the Total Payment Due on your statement. To keep your Account in order, you must disregard the amount of any Cashback Reward or Take Flight Cashback Reward and make all payments as set out in your Account Terms and Conditions.
- 8.6 A Cashback Reward or Take Flight Cashback Reward is not allocated to repay a specific transaction. It will reduce the balance owing on your Account in the ordinary application of payments set out in your Account Terms and Conditions. You may contact us for more information.

9. Reward Certificates, Vouchers and Travel Vouchers

- 9.1 You may redeem Points for Reward Certificates and Voucher Rewards, which will entitle you (or the person nominated by you) to redeem the Reward Certificate or Voucher Reward with the named supplier.
- 9.2 Reward Certificates and Voucher Rewards are subject to the Terms and Conditions noted

on the Reward Certificates and Voucher Rewards and the named supplier's terms and conditions.

- 9.3 Reward Certificates and Voucher Rewards cannot be replaced if lost, stolen or destroyed. Any Certificate or Voucher may be judged void if it does not pass validation or is reported lost, stolen, illegible, mutilated, altered, misprinted or incomplete.
- 9.4 You or your nominee are responsible for making all reservations with the supplier. When redeeming a hotel or Travel Voucher Reward, it is the onus of the recipient of the voucher to check room or flight availability prior to ordering the certificate. You and/or your nominee will be solely liable for any cancellation fees incurred with respect to a reservation.

10. Airline Loyalty Programs

- 10.1 If your Account allows you to participate, as specified in our current promotional material, you can redeem Points for Airline Loyalty Points.
- 10.2 You must be a member of the Airline Loyalty Program in which you wish to claim Airline Loyalty Points and have advised us of your Airline Loyalty Program membership number prior to any such redemption.
- 10.3 If you are a member of the Airline Loyalty Program, you are subject to the terms and conditions of the Airline Loyalty Program.
- 10.4 If you redeem Points for Airline Loyalty Points, the Airline Loyalty Points may take up to 28 business days to appear in your Airline Loyalty Program membership account.

11. Platinum Personalised Rewards

- 11.1 Platinum Cardholders may choose to redeem Points for Platinum Personalised Rewards.
- 11.2 If you choose to redeem Points for a Platinum Personalised Reward you must provide us with all the relevant details relating to your proposed Platinum Personalised Reward including, the Australian dollar price, the name of the intended supplier and/or vendor and the contact details of the intended

supplier and/or vendor. We may request that you provide this information to us in writing and sign your request.

11.3 When considering whether to fulfil a request for a Platinum Personalised Reward, we can choose, in our absolute discretion, to source or purchase the Platinum Personalised Reward from an alternate supplier and/or vendor.

11.4 If we notify you that we are prepared to accept a request to redeem Points for a Platinum Personalised Reward we will nominate the Australian dollar price of the Platinum Personalised Reward, the amount of Points required to redeem the Platinum Personalised Reward and the estimated time of delivery of the Platinum Personalised Reward.

11.5 We may refuse any request for a Platinum Personalised Reward which:

- (a) in our view is inconsistent with our corporate standards;
- (b) in our view is not appropriate as a Reward;
- (c) in our view cannot be ordered without some personal knowledge of an individual's taste including custom-made items; or
- (d) cannot be fulfilled due to unavailability.

CHAPTER THREE

Chapter three applies only to Card Services Cardholders who have enrolled in Card Services Qantas Rewards and not enrolled in Card Services Rewards

12. Card Services Qantas Rewards

12.1 Card Services Qantas Rewards is only available to Gold and Platinum Account holders

- 12.2 You must be a member of the Qantas Frequent Flyer Program and have advised us of your Qantas Frequent Flyer Program membership number before you can participate in Card Services Qantas Rewards. You will only earn Qantas Frequent Flyer Points after you advise us of your Qantas Frequent Flyer Program membership number. We will not credit you with Points of any sort before you advise us of your Qantas Frequent Flyer Program membership number.
- 12.3 Your Rewards Balance will be automatically redeemed for Qantas Frequent Flyer Points at the end of each Statement Period. It may take 28 business days for the Qantas Frequent Flyer Points to appear in your Qantas Frequent Flyer membership account.
- 12.4 When Points are redeemed for Qantas Frequent Flyer Points they will be redeemed at a rate of 1 Point for 1 Qantas Frequent Flyer Point.
- 12.5 Membership of the Qantas Frequent Flyer Program is subject to the terms and conditions of that program. Once Points are redeemed for Qantas Frequent Flyer Points. The redemption cannot be reversed, cancelled or changed, the Qantas Frequent Flyer Points are subject to the terms and conditions of the Qantas Frequent Flyer Program and these Terms and Conditions will no longer apply.
- 12.6 If, in any given Statement Period, you opt-out of Card Services Qantas Rewards, your Rewards Balance will cease to be redeemed for Qantas Frequent Flyer Points after the end of the Statement Period in which you have made the election.
- 12.7 If you opt out of Card Services Rewards, and into Card Services Qantas Rewards, you will lose all your accrued Points in Card Services Rewards. You cannot redeem them or use the Points you accrued in Card Services Rewards in the Card Services Qantas Rewards program. You cannot transfer Points from one Rewards program to the other.
- 12.8 If, after your Rewards Balance has been redeemed for Qantas Frequent Flyer Points in the Qantas Frequent Flyer Program,

Card Services believes that you have acted in a manner inconsistent with the object and intent of the Card Services Qantas Rewards Program, Card Services may seek compensation from you for its loss as a result of that conduct.

12.9 Points may not be redeemed for any Reward other than automatic redemption for Qantas Frequent Flyer Points in accordance with these Terms and Conditions.

12.10 Qantas Frequent Flyer Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

CHAPTER FOUR

Chapter four applies to Platinum Cardholders only.

13. Platinum Concierge Services

13.1 Card Services provides a Concierge Service to Platinum Cardholders via third parties. Concierge Services will act on your behalf and as an intermediary in assisting you with the following requests:

- a) Travel - for example, pre-trip information, flight and hotel availability and bookings;
- b) Entertainment - for example, ticket bookings for events, and restaurant reservations;
- c) Lifestyle - for example, information on golf clubs, health clubs, and pet services;
- d) Shopping - for example, sourcing hard to find items or arranging gift purchase and delivery;
- e) Business - for example, computer rentals, conference services and urgent interpretation.

13.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Concierge Services will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.

13.3 Concierge Services will endeavour to provide you with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research or coordination services performed by Concierge Services. You will be responsible for all other costs and expenses related to your request. To the extent possible, goods and services acquired on your behalf will be charged directly by the provider to your Account. If Concierge Services advances funds for goods or services, Concierge Services shall bill that amount to your Account.

13.4 Concierge Services will not locate goods and services if they:

- a) are requested for re-sale, professional or commercial purposes;
- b) are purchased abroad and customs regulations prohibit the shipping of the items to you;
- c) are prohibited under applicable law or which contravene popular moral or ethical standards; or
- d) do not clearly provide some recreational benefit to you.

13.5 When goods or services are purchased on your behalf, items will be purchased and/ or delivered in accordance with national and international regulations;

- a) you are at all times responsible for customs and excise fees and formalities;
- b) Concierge Services recommends that they be insured for mailing or shipping. Concierge Services accepts no responsibility for any delay, loss or damage or resulting consequences.

13.6 Concierge Services accepts no liability arising from any provider that does not fulfill their obligations to you.

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For more information on Card Services Rewards
please call

1300 135 538

For general correspondence please write to
GPO Box 40
Sydney NSW 2001

For privacy related enquiries you may contact
Our Privacy Officer at

privacy.officer@citigroup.com.au

or write to:
GPO Box 204
Sydney NSW 2001

Alternatively you may call us on the number
above

