

Your guide to your new BOQ CREDIT CARD



IT'S POSSIBLE to
LOVE A BANK

BOQ



CONTENTS

<i>A card that you will love</i>	<i>1</i>
<i>Getting started</i>	<i>2</i>
<i>Flexible banking at your fingertips</i>	<i>3</i>
<i>Platinum Visa card</i>	<i>4</i>
<i>Blue Visa card</i>	<i>6</i>
<i>Low Rate Visa card</i>	<i>7</i>
<i>BOQ Rewards®</i>	<i>8</i>
<i>Payment options</i>	<i>9</i>
<i>Card protection</i>	<i>10</i>
<i>Lost your card?</i>	<i>11</i>
<i>Contact us</i>	<i>14</i>



A CREDIT CARD THAT WANTS TO TREAT YOU RIGHT

We believe that credit cards are all about convenience and flexibility in managing your money from day to day. Your credit card needs to be able to meet your changing needs and suit your lifestyle.

Not only do our credit cards come with great benefits that make your life easier but, are also packed full of features that you will love. All this backed by our famous customer service.

This guide is designed to give you information on the range of BOQ credit cards available as well as the features and benefits specific to your credit card.

If there is anything you are not sure about or you require further assistance with your credit card, please call us on **1300 55 72 72**, 7am to 7pm local time, Monday to Saturday. For Platinum customers, please call us on **1300 72 31 34**, 24 hours a day, 7 days a week.

GETTING STARTED

Shortly after receiving your new credit card, you will receive your new ATM PIN and, if you have requested Internet or Telephone Banking on your account for the first time, your new Personal Access Code (PAC). Your new card, ATM PIN and PAC will have been sent to you separately for added security.

Your ATM PIN is used to access a worldwide network of ATMs and provides extra security when shopping and dining. While your PAC gives you access to Internet and Telephone Banking services, including Q Rewards®.

Be sure to memorise your PIN and code. Do not disclose them to anyone.

How to activate your card

Start making the most of your BOQ credit card benefits today. Remove your card from the letter, then follow these 3 simple steps:

1. Sign your card with a ballpoint pen.
2. Call the Customer Service Centre on 1300 55 72 72 (1300 72 31 34 for Platinum customers) or visit your local BOQ branch for card activation.
3. Remove the sticker once your card has been activated successfully.

FLEXIBLE BANKING AT YOUR FINGERTIPS



EasyPhone Banking 24/7

EasyPhone Banking is the easiest way to manage your banking over the phone. You can transfer funds, pay bills, check balances and keep track of your money. Call **13 72 72**.



Internet Banking 24/7

You can sign on to BOQ Internet Banking any time to check your account balance, pay bills or service your account from anywhere in the world.

Go to **boq.com.au** and follow the Internet Banking prompts to log on.

To set up Internet Banking calls us on **1300 55 72 72** or visit one of our branches.



ATMs

With your BOQ credit card, you can access cash, depending on your available credit limit, whenever you need it. You can withdraw up to:

- \$1,000 per day from ATMs in Australia and overseas
- Up to AUD \$30,000 per transaction over the counter at any financial institution displaying the VISA symbol (no PIN is required, but you'll need to supply photo identification).



Statement frequency

You will receive a monthly credit card statement when transactions have been completed within the statement period or when there is an outstanding balance on the card and/or interest has been charged to the account.

Don't forget that you can view your transactions online at **boq.com.au**

PLATINUM VISA CARD

The BOQ Platinum Visa card offers an extensive range of premium experiences and privileges.

It offers Platinum Personalised Rewards and a higher Q Rewards® points earn rate, as well as a 24 hour personal Concierge Service, higher credit limits and a range of additional protection benefits.

- **Platinum Personalised Rewards and the Q Rewards® Program¹**

Earn 2 Q Rewards® points for every \$1 spent, up to 240,000 points per year. Your points will never expire and you can spend them on a selection from the exciting range of merchandise, gift cards and travel options available in the Q Rewards® Program. And if what you want is a little bit more unique, like an island getaway or a special gift, allow us to do the shopping for you. Your exclusive access to Platinum Personalised Rewards works like a personal shopper – we can source an item or service for you and all you have to do is pay for it with your points. It's the exclusive, flexible and hassle-free way to shop.

- **International Travel Insurance, Interstate Flight Inconvenience and Transit Accident Insurance²**

Travel Insurance automatically covers you and, in most cases, your family, when you buy your travel tickets with your Platinum Visa card.

You are covered for unexpected travel cancellations, unlimited medical expenses, personal liability and loss and damage to personal items for up to 6 months for return tickets and 31 days for one-way tickets.

- **Priority 24-hour customer service**

Platinum Visa cardholders have exclusive access to the priority enquiries line available 24 hours, 7 days a week. Call us on 1300 72 31 34.

- **Higher levels of Purchase Cover Insurance²**

For most new items you're covered against loss, theft or damage for three months.

- **Extended Warranty Insurance²**

Enjoy extended warranty on Platinum Visa card purchases for most personal items for up to one year.

- **Guaranteed Pricing Scheme²**

Receive a refund of the price difference when you purchase in store an eligible item which later goes on sale. Conditions apply.

- **Up to 55 days interest free on retail purchases**

- **Up to four additional cards free**

- **Worldwide Visa card acceptance**



BLUE VISA CARD

A BOQ Blue Visa card gives you great value for money. Enjoy the benefits of Blue.

- **Q Rewards® Program¹**
Earn 1 Q Rewards® Point for every \$1 spent, up to 65,000 points per year. Your points will never expire and you can spend them on a selection from the exciting range of merchandise, gift cards and travel options available in the Q Rewards® Program.
- **Purchase Cover Insurance²**
You automatically receive insurance on Blue Visa card purchases for most personal items. You're covered against loss, theft or damage for three months.
- **Guaranteed Pricing Scheme²**
Receive a refund of the price difference when you purchase in store an eligible item which later goes on sale. Conditions apply.
- **Low annual card fee**
- **Up to 44 days interest free on retail purchases**
- **Worldwide Visa card acceptance**



LOW RATE VISA CARD

A BOQ Low Rate Visa card is a great option if you're not interested in paying high interest rates, have no need for all extras and just want an all round great card.

With a Low Rate Visa card you will enjoy:

- **Up to 55 days interest free on retail purchases**
- **A low annual card fee**
- **A low variable interest rate on retail purchases**
- **Worldwide Visa card acceptance**



BOQ REWARDS®

When you apply for a credit card (excluding Low Rate Visa card), you're automatically enrolled in our Q Rewards® Program.

Q Rewards® is a flexible rewards program that offers a range of exciting lifestyle and shopping opportunities. What's more, unlike some other reward programs, it is free!¹

Q Rewards® points are earned at the following rates:

- Platinum Visa card – 2 Points per \$1 spent
- Blue Visa card – 1 Point per \$1 spent

Tracking and redeeming your points is convenient and easy.

You can quickly access your Q Rewards® points balance over the phone or online and a summary is also provided in your monthly statement.

Rewards can be redeemed just as easily with phone or online access. You can redeem your points the next business day after the transaction is processed, so you can enjoy rewards almost as soon as you earn them.

Our Fast Track service allows even greater reward access by allowing you to use cash or your credit card to make up the difference on a rewards purchase that is beyond your points balance.

Take Flight® service enables you to redeem points for any flight on any airline. Call Take Flight Travel Service call centre on 1300 137 651 weekdays between 9am to 7pm.

For more information visit qrewards.com.au

PAYMENT OPTIONS

Five easy ways to pay your bill

Payment of your monthly bills has never been easier! You can pay:

1. At your local BOQ branch

Drop in to any BOQ branch during business hours. Visit boq.com.au to find your nearest branch and their opening hours.

2. By Easi-Pay³

Payments to your BOQ credit card are automatically transferred from a nominated account on the Payment Due Date. The Easi-Pay service is free of charge for BOQ customers.

3. By BPAY⁴

You can make payments to your BOQ credit card bill from your home or office, either online or over the phone. Simply use the BPAY Biller Code 91215 and your BOQ credit card number as your Customer Reference Number to pay from another account.

4. By mail

Post a cheque* to:
BOQ
GPO Box 749F
Melbourne VIC 8105

5. At Australia Post⁵

Make a cash, cheque* or EFTPOS payment at any Australia Post outlet displaying the Bank@Post™ symbol. Just take in your BOQ credit card to make a payment.

* Please make cheques payable to the account holder's name and account number e.g. "Mr. John Sample A/C 1234 5678 9012 3456". Cheques may take up to five working days to process.

CARD PROTECTION

Visa payWave: a simpler, smarter and safe way to pay

For purchases under \$100, spend less time at the register with Visa payWave. Simply wave your card over contactless terminals at participating merchants and be on your way. For more information visit paywave.com.au

For a speedy and more secure way to pay, use your PIN at terminals for purchases over \$100. Your four-digit PIN is used as proof of identify when making over-the-counter transactions at selected merchants. It is designed to make things quicker and easier at point of sale and will generally result in a faster and much more secure transaction process.

Fraudshield®

Your BOQ credit card comes with enhanced fraud protection, something that's never been more important. Fraudshield® monitors your credit card and informs you immediately of any irregular spending, which is often a sign of fraudulent use.

Optimal Credit Card Insurance

With credit card insurance you can rest assured knowing that your credit card repayments are covered if the unexpected were to happen to you. There's nothing holding you back when you have a plan in place to help protect you and your family's financial security in the event of serious illness, accidental injury or the loss of your job. For more information on credit card insurance call 1300 55 72 72 (Option 1).

LOST YOUR CARD?

Card replacement within Australia

To report a lost or stolen card, just call 1800 077 024 and follow the prompts. You don't need to have all cards on your account replaced if a card is lost or stolen, as only the affected card will be cancelled.

Card replacement worldwide

To report a lost or stolen card when you're travelling outside of Australia, call +61 7 3336 2222 and we will arrange a replacement card. VISA guarantees replacement of a lost or stolen card almost anywhere in the world within 48 hours.

Important Information

Citigroup Pty Ltd ABN 88 004 325 080, AFSL No. 238098, Australian credit licence 238098 (Citigroup) is the credit provider and issuer of BOQ Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup. BOQ does not and will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards. The words "we", "us" or "our" will generally be read as a reference to Citigroup, but if the context requires these words to refer to BOQ, they will refer to BOQ undertaking relevant actions or making relevant decisions for or on behalf of Citigroup.

This material contains general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on the advice you should assess whether it is appropriate for you. Terms and conditions available at any BOQ branch. Fees, charges and Citigroup's standard credit assessment criteria apply. All information contained in this brochure is current as at July 2012.

1. Q Rewards® are subject to the BOQ Q Rewards® Terms and Conditions. Q Rewards® Points are not earned on cash advances.

Q Rewards® Points never expire while the card remains open.

2. International Travel Insurance, Extended Warranty Insurance, Transit Accident Insurance, Purchase Cover Insurance, Pricing Guarantee Scheme and Interstate Travel Inconvenience Insurance are provided automatically to cardholders under a master agreement between Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL No. 232507 and Citigroup Pty Limited, and are subject to Terms and Conditions and exclusions available at boq.com.au/termsconditions.htm. An excess applies to Purchase Cover Insurance.

3. All non-password bank, building society and credit union accounts are generally suited for Easi-Pay except credit card accounts.

Please make enquiries at your bank before nominating an account.

4. BPAY® – Registered to BPAY PTY Ltd ABN 69 079 137 518.

5. A fee applies to all payments made at Australia Post by cash, cheque or EFTPOS for BOQ credit card customers.

6. Redemption of Rewards and the Take Flight service are subject to the Terms and Conditions of the BOQ Q Rewards® Program.

Take Flight is operated by Pinpoint Travel Group Pty Ltd. Licence No. 2TA002974.

CONTACT US

Australia

1300 55 72 72

International

+61 7 3336 2420

Mail

Bank of Queensland

GPO Box 898

Brisbane, 4001

Website

Boq.com.au

To find your nearest branch,
visit: boq.findnearest.com.au

