



Credit Card Terms and Conditions

Effective 30 June 2010

Bank of
Queensland

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Your loan contract is made up of:

- the pre-contractual statement document that you receive from us upon opening your Account, which contains a table of financial information including applicable credit fees and charges (the Financial Table); and
- these Terms and Conditions; and
- any variation to the Financial Table or these Terms and Conditions that:
 - you agree to, for example, if you accept a Special Promotion; or
 - we tell you about under clause 18 "Variation".

Where you use a Card or a non cash payment facility (such as Internet or telephone banking, EFTPOS, ATM, direct debit and BPAY®) to access your Account, that access is governed by our separate Non-Cash Payment Facilities Terms and Conditions. If your Account allows you to participate in Q Rewards, that participation is governed by our separate Q Rewards Terms and Conditions. These are separate but related contracts between you and us.

You can get a copy of any of Bank of Queensland Credit Card Terms and Conditions by calling us or visiting us at boq.com.au.

Thank you for choosing a Bank of Queensland Credit Card Account.

Citigroup Pty Ltd ABN 88 004 325 080 AFSL 238098 (Citigroup) is the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup.

It is important that you and anyone who will operate your Account read and understand these Terms and Conditions.

This document is important. It sets out the rights and obligations of you and us with respect to your Account. Please keep it to refer to when you need it.

This is what you need to do before you start using your Account.

- First, read your loan contract;
- Then sign the signature panel on the back of your Card with a ballpoint pen; and
- Finally, activate your Account. To do this call us at the number on the back page of this booklet and follow the voice prompts. You must activate the Account before anyone uses it.

After that, you're ready to start using your Account.

How to Accept Our Offer

When you use your Account for the first time, you agree to be bound by the terms of your loan contract. No one else can use the Account before you do.

If you do not accept our offer:

- do not sign your Card or use the Account (or let an Additional Cardholder do so);
- destroy your PIN – do not return your PIN advice to us; and
- tell us straight away by calling us on the number on the back of this booklet.

Securing your Card

Keeping the Card secure is very important so we send your PIN to you separately. Only the Cardholder may use the Card and Security Code.

What if my Card or, Security Code or Cheques are Lost or Stolen?

If you think a Card or Cheque might be lost or stolen or that a transaction on your Account is unauthorised, please contact us right away. You are liable for all Transactions unless you can show us that a Cardholder did not ask for them and that a Cardholder was not responsible for them; or if we have agreed to accept liability. For example you may be liable for Unauthorised Transactions if a Card or Security Code was not kept secure or where we were not notified immediately that a Card or Security Code was lost or stolen.

Identification Requirements

We need to identify each Cardholder before any of you can use the Account. If we don't have this information, we must restrict access to your Account, even if we haven't told you first.

We will tell you what information you need to give us.

Terms and Conditions

1. Meaning of Words

When you see these words used in these Terms and Conditions, this is what they mean:

Account your Bank of Queensland credit card facility.

Additional Cardholder a person you allow to use your Account.

Annual Percentage Rate (APR) the percentage rate or rates per annum used to calculate interest charges for your Account. Those rates were set out in the Financial Table and appear on your statement of Account. Any new or

varied rate will be notified to you in the manner described in clause 18 "Variation".

Available Credit the difference between the Credit Limit and the sum of the outstanding balance and any Transactions and other amounts not yet charged to your Account.

Bank of Queensland Bank of Queensland Limited ABN 32 009 656 740.

Balance Transfer moving an outstanding balance from a credit card or other credit account with another lender to your Account.

Business Day a day on which banks are open for business in Sydney, but does not include any Saturday, Sunday or public holiday.

Card a card which we authorise you to use on your Account to get cash, goods or services up to your Credit Limit. For example, a VISA credit card or a MasterCard credit card.

Cardholder you and any Additional Cardholder.

Card Balance the Closing Balance.

Cash Advance a Transaction where cash or its equivalent is obtained. For example, transactions such as telegraphic transfers or other credit transfers, certain bill payments and the purchase of traveller's cheques or gaming tokens are all treated as Cash Advances.

Chargeback a Transaction that is returned to a Merchant for resolution after it is disputed by a Cardholder.

Cheque any cheque a Cardholder writes or that we issue.

Citigroup Citigroup Pty Ltd ABN 88 004 325 080.

Citishare Network all ATM Networks and institutions participating in the Networks that have contracted with Citishare Corporation to permit Cardholders to use Cards at the ATMs of the participating institutions. This term does not include any institutions at which Cardholders may use their Card using networking arrangements made by the VISA and MasterCard

organizations. Transactions processed through the Citishare Network include international ATM Cash Advance Transactions using MasterCard cards, international VISA debit Card Transactions, or Transactions in which a Card is used at a Citibank ATM.

Closing Balance the total amount outstanding on your Account at the end of the Statement Period.

Concierge Services means certain travel and entertainment assistance services provided through a third party supplier.

Credit Limit the maximum amount of credit we tell you in writing you can have on your Account.

EFTPOS Electronic Funds Transfer Point of Sale.

Electronic Equipment includes any electronic terminal (such as ATM and EFTPOS terminal), computer, television, and telephone, approved by us through which Transactions may be effected.

Financial Table the document to which your Card was attached when you received it from us upon opening of your Account that contained the table of applicable fees and charges. This document forms part of your pre-contractual statement and can be varied from time to time in accordance with clause 18 "Variation" of these Terms and Conditions.

Identifier information including an Account number, Card number and Card expiry date:

- which is known to a Cardholder; and
- which the Cardholder need not keep secret.

Merchant any entity displaying the Visa or MasterCard symbol; providing an ATM or EFTPOS terminal; or with whom a Transaction may be effected.

Minimum Payment Due the payment that you must make to keep your Account in order. The Minimum Payment Due is an amount calculated in the manner set out in the Financial Table in relation to the balance

outstanding at the end of that Statement Period. It is shown on your statement, and must be paid by the Payment Due Date.

Network the organisations, institutions and schemes through which you may perform Transactions on your Account.

Overdue Amount any amount that you were obliged to pay in respect of a previous Statement Period, but did not pay by the Payment Due Date. Overdue Amounts are shown on your statement and are payable from the date they became overdue.

Overlimit Amount the amount by which your Account balance exceeds your Credit Limit. Overlimit Amounts are shown on your statement and are payable from the date you exceeded the Credit Limit.

Password a word, code or set of characters used to identify a Cardholder and allow access to your Account.

Payment Due the amount, advised to you on your statement which must be paid by the Payment Due Date. In addition to the Minimum Payment Due it includes any Overdue Amounts which are payable immediately. Overlimit Amounts are shown separately on your statement and are payable immediately.

Payment Due Date the date specified in your statement as the date by which payment must be made.

Platinum Cardholder means a holder of a Bank of Queensland Platinum Visa Card.

PIN the personal identification number we allocated to a Card or selected by a Cardholder.

Recurring Instruction an instruction from a Cardholder to a Merchant to debit your Account on more than one occasion and on a periodic basis.

Retail Purchase a Transaction other than a Cash Advance or a Special Promotion, as

determined by us at our discretion.

Security Code means:

- (a) information:
 - the content of which is known to the Cardholder and is intended to be known only to the Cardholder;
 - which we require the Cardholder to keep secret;
 - which the Cardholder must provide (in any manner) in order to access your Account; and
- (b) includes your ATM PIN, PIN, TPIN or Password.

Statement Period the period to which a statement applies, usually about 30 days. The actual number of days in a Statement Period varies, depending on the length of months, when your Account was opened and when Business Days occur.

Special Promotion any Transaction or promotional offer we identify as a Special Promotion.

Terms and Conditions these terms and conditions and any other document we give you which forms part of the terms and conditions of your Account.

Total Cash Limit the total amount of Cash Advances that can be made on your Account at any time. The Total Cash Limit is a proportion of your Credit Limit and will appear on your statement of Account.

Transaction any action by a Cardholder using your Account.

Transaction Date the date on which a Transaction takes place.

Unauthorised Transaction a Transaction a Cardholder did not ask to be made.

you/your the person in whose name the Account is opened.

"We", "us" or "our" will be generally read as a

reference to Citigroup Pty Ltd ABN 88 004 325 080 AFSL 238098 (Citigroup) the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup.

If the context requires these words to refer to Bank of Queensland, they will refer to Bank of Queensland undertaking relevant actions or making relevant decisions for or on behalf of Citigroup.

1. Interpretation

- (1) In these Terms and Conditions, unless the context requires another meaning, a reference:
 - (a) to the singular includes the plural and vice versa;
 - (b) to a document (including these Terms and Conditions) is a reference to that document as amended, consolidated, supplemented, novated or replaced;
 - (c) to a party means a party to these Terms and Conditions;
 - (d) to a person (including a party) includes an individual, company, other body corporate, association, partnership, firm, joint venture, trust or government agency, and it also includes the person's successors, permitted assigns, substitutes, executors and administrators;
 - (e) to a law is a reference to that law as amended, consolidated, supplemented or replaced.
- (2) Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.
- (3) Headings are for convenience only and do not affect interpretation.

2. Opening of Account and Issue of Card and Security Code

When you accept our offer you agree to:

- (i) only use your Account for personal, domestic or household purposes;
- (ii) allow us and our service providers to use your information to administer your Account; and
- (iii) repay all amounts charged to your Account.

3. Credit Limit and Available Credit

- (a) Your initial Credit Limit was set out in your Financial Table. Your Credit Limit may change from time to time under agreement with us. Any change to your Credit Limit will be confirmed in writing by us
- (b) If a Transaction amount is more than the amount of Available Credit on the date of the Transaction (an "over limit Transaction"), we may, without telling you, and even if we have previously allowed over limit Transactions
 - (i) not process the Transaction; or
 - (ii) stop payment of that Transaction and reverse all entries in respect of it

But because many Cardholders prefer to have over limit Transactions processed, rather than rejected, our automated systems include rules that will allow some over limit Transactions to be processed, for which a fee will be charged, as set out in your Financial Table.

- (c) If we process a Transaction which takes you over your Credit Limit, we are not increasing your Credit Limit.
- (d) You must repay immediately any credit made available to you in excess of your Credit Limit, even if we allowed the Transaction. The Overlimit

Amount, will be noted on your statement and is payable as at the date the Account balance exceeded the Credit Limit. If not already paid at the time you receive your statement it must be paid in addition to the Payment Due.

4. Additional and Replacement Cards

- (a) You may ask us to issue additional Cards.
- (b) We may give an Additional Cardholder:
 - (i) an additional Card; and
 - (ii) a separate Security Code; so that the Additional Cardholder can use your Account.
- (c) All Cardholders must comply with these Terms and Conditions. Anything an Additional Cardholder does (including any breach of any Term or Condition), is your responsibility.

5. Using the Account, Card or Identifier

- (a) You can use your Account at Merchants anywhere but we cannot guarantee that a Merchant will always let you use your Account. We are not liable if any Merchant does not let you use your Account.
- (b) If a Card scheme rule allows, we may decide not to process any Transaction or credit to your Account by a Merchant, if we reasonably suspect that the processing or crediting may lead to or is connected to a breach of your obligations to us or your or our obligations under any law. For example, where we believe there is a risk of fraud or that legal sanctions prevent the Transaction being processed. These decisions will usually be made automatically by our computer

systems using rules that we believe strike a reasonable balance between, for example, preventing fraud and allowing you to use your Account as you wish. We cannot and do not promise to prevent fraud on your Account. You should advise us immediately about unsuccessful transactions that you believe ought to have been processed, and suspicious transactions that have been processed. See clause 19 "Error/ Dispute Resolution".

- (c) A Card must not be used:
 - (i) by anyone except the Cardholder whose name and signature is on the Card;
 - (ii) after it expires, is suspended, or cancelled;
 - (iii) to transact with a Merchant (other than a publicly listed company) in which the Cardholder has an ownership interest (which we decide at our discretion); or
 - (iv) for unlawful activities;
 - (v) for business Transactions (transactions that are not wholly or predominantly for personal, domestic or household purposes).

6. Property of Card

All Cards are our property.

7. Securing the Card and Security Code

- (a) A Security Code allows access to your Account.
- (b) You can choose a Security Code within limits we set.
- (c) Keeping the Card and Security Code secure is very important. If you don't observe these security requirements you may be liable for unauthorised use.

8. Statement of Account

- (a) We will send you a statement each month unless the law does not require us to. We will send you a statement at least every 6 months, and you may request them more frequently.
- (b) Statements will be expressed in Australian currency.
- (c) You should check all entries on the statement when you receive it. If you think there was an error or possible unauthorised use of your Account you must contact us immediately or you may be liable for the error or any Unauthorised Transactions.

9. Electronic Statements

- (a) We may send Account statements, notices and other information ("Information"):
 - (i) by email; or
 - (ii) by making them available at our website, provided we:
 - tell you by email that this Information is available; and
 - allow you to readily access and store this Information.
- (b) If you get Information by email or in some other electronic form, you won't receive paper copies unless you specifically ask for them.
- (c) You may change your mind and ask to get Information by mail at any time by contacting us.
- (d) We will send all Information to the most recent email address that you gave us. You must tell us if your email address changes as soon as possible. You may do this by email, on our secure website, or by contacting us.

- (e) You may ask for a paper copy of any Information that we gave you in electronic form within 6 months from the date of the communication. We may charge you a fee for the paper copy.

10. Paying the Account

- (a) You must pay the Minimum Payment Due plus any Overdue Amounts and Overlimit Amounts each Statement Period. Paying these amounts does not mean that you will be eligible for interest free days. See clause 14 "Interest Charges" for the terms and conditions for interest charges.
- (b) Unless we tell you otherwise:
 - (i) you must pay us in one of the ways set out on the back of your statement. All payments must be in Australian currency and paid to us in Australia in cleared funds;
 - (ii) a payment is not received until it is credited to your Account. Payments we receive after 4pm (EST) on a Business Day or on any time on a day that is not a Business Day may not be credited to your Account on the same Business Day. The proceeds of cheques will not be available until the cheque clears; and
 - (iii) if it is not clear that a payment relates to your Account, we will only credit it to your Account from the date you give us clear instructions about where to credit it. If you have more than one Account with us and we cannot identify the Account to which a payment relates, we may apply the payment to any Account we choose.
- (c) If we receive a payment which is less

than the full amount you owe us and which is expressed to be in "full and final settlement" (or similar words), that will only be the effect if a senior officer of ours has previously agreed to this in writing. Just because we process the payment does not mean we cannot ask for the rest of the amount you owe; and

- (d) If you have any difficulty making the required payments, please contact us and speak to our collections department to discuss payments on your Account.

11. Account in Credit

If your Account has a credit balance for a prolonged period, we may choose to suspend or close your Account after giving you reasonable notice that we intend to do so. We may send you a cheque for the "Net Credit Amount", being the amount of the credit balance (excluding uncleared funds) up to the date of the refund.

12. Application of Payments

We apply payments to your Account in the following order, considering the Transactions and credit plans outstanding on your Account:

- Any expenses incurred enforcing these Terms and Conditions. Refer to clause 13 "Fees, Charges and Expenses".
- Interest charges
- Late Payment Fee
- Balance Transfers and Special Promotions; if more than one Balance Transfer or Special Promotion applies to the Account, repayment will be applied first to the plan with the lowest Annual Percentage Rate, then to the plan with the next lowest Annual Percentage Rate, and so on, in ascending order. If the same Annual Percentage Rate applies to two plans, payment will first be applied to the plan

having the earlier expiry date. If one of those plans does not have an expiry date, payment will first be applied to that plan. Upon expiry of any Balance Transfer or Special Promotional plan any remaining balance will revert to the Annual Percentage Rate for Cash Advances and payments will be allocated in the order of Cash Advance Transactions.

- Retail Purchases that have already appeared on a statement of Account in the order they appeared on the statement
- Cash advances that have already appeared on a statement of Account in the order they appeared on the statement
- All other fees and charges
- Balance Transfers and Special Promotions that have not yet appeared on a statement of Account
- Retail Purchases that have not yet appeared on a statement of Account, and
- Cash advances that have not yet appeared on your statement of Account.

You may contact us for more information about how a particular payment will be allocated to your Account.

13. Fees, Charges and Expenses

Subject to any law that limits our right to do so, we will charge your Account with:

- (a) the fees and charges set out in your Financial Table and any new or varied fees and charges that we notify you of in the manner described in clause 18, "Variation";
- (b) all government taxes (including any goods and services tax), duties and charges that relate to your Account or its operation (including those imposed on the use of the Card or on Transactions);
- (c) the amount or the Australian dollar

equivalent (reasonably determined by us on the basis set out in clause 23 "International Transactions"), of any fee any Network or other person charges us for services on your Account; and

- (d) any expenses we reasonably incur enforcing these Terms and Conditions against you if you breach the Terms and Conditions (although you may dispute these expenses under clause 19 "Error/Dispute Resolution").

14. Interest Charges

- (a) Unless paragraph (e) applies, you must pay interest on everything charged to your Account. We charge interest at the end of each Statement Period. It is the sum of the daily interest charges for each day of that Statement Period.

- (b) We calculate interest charged using our Annual Percentage Rates. Those rates were set out in your Financial Table and appear on your Statement of Account. Any new or varied rate will be notified to you in the method set out in clause 18 "Variation". Different Annual Percentage Rates may apply to different charges on your Account. To calculate the daily interest charge we multiply the applicable Daily Percentage Rate for each type of daily unpaid balance on your Account by that balance. The daily interest charge for your Account is the sum of all of these amounts.

The **Daily Percentage** Rate is the applicable Annual Percentage Rate divided by 365.

- (c) Interest charges, fees, charges and expenses charged to your Account become part of your daily unpaid balance, on the day they are charged to your Account.

- (d) Transactions become part of the daily unpaid balance of your Account from their Transaction Dates.

- (e) Interest free days

Subject to paragraph (f):

- (i) If your Account has an "interest free period", you do not pay interest on Retail Purchases, interest charges, fees, charges and expenses if you pay the Closing Balance on or before every statement's Payment Due Date.

The number of interest free days each Transaction or other amount gets depends on the Transaction Date or the date other amounts are charged to your Account, and the date on which the Statement Period ends;

- (ii) **If you did not pay the Closing Balance by the Payment Due Date, you will not enjoy an interest free period and interest will be charged on both the previous month's and the current month's Transactions and accrued but unpaid interest charges, fees, charges and expenses, from their Transaction Dates (for Transactions) or the day they are charged to your Account;**

- (iii) **Future Transactions, interest charges, fees, charges and expenses on your Account will be charged interest from their Transaction Dates (for Transactions) or the day they are charged to your Account, until you pay the Closing Balance of two consecutive statements by the Payment Due Date.**

- (f) Cash Advances, Balance Transfers and Special Promotions
- Paragraph (e) "interest free days" does not apply to Cash Advances, Balance Transfers and Special Promotions, nor the interest charges, fees, charges and expenses applicable to these Transactions. These amounts are charged interest from their Transaction Date (for Transactions) or the day they are charged to your Account, until repaid in full.

15. Balance Transfers and Special Promotions

We may offer a Balance Transfer or a Special Promotion on any terms and conditions that we determine, including:

- (i) what Transactions are eligible; and
- (ii) the period of time for which each offer will run.

Each Balance Transfer and Special Promotion has its own terms and conditions which to the extent different will operate as a variation to these Terms and Conditions.

16. Default and cancellation and suspension of Account access

- (a) Your Account will be in default:
- (i) if, in respect of a Statement Period, you fail to pay at least the Payment Due and any Overlimit Amount by the Payment Due Date for that Statement Period; or
 - (ii) we reasonably believe that:
 - we extended credit or issued a Card or Cheque because of fraud or misrepresentation;
 - by allowing you to continue using a Card or Cheque or your Account may cause us, you, or an Additional Cardholder loss, or may

cause us to breach any law, or Card scheme rule; or

- a Card, Security Code or a process intended to prevent Unauthorised Transactions has been compromised; or
 - if you have breached any other of these Terms and Conditions
- (b) If your Account is in default we may, take some or all of the following actions:
- (i) close, cancel or suspend your Account (including the right to use any Card or Identifier or Cheque);
 - (ii) keep a Card presented to us or refuse to reissue, renew, or replace any Card or Cheque;
 - (iii) refuse to authorise any Transaction or honour any Cheque;
 - (iv) give notice of cancellation, suspension or refusal to any Merchant, credit bureau or to any other person;
 - (v) restrict access to your account;
 - (vi) require you to pay all or part of the outstanding balance of your Account
 - (vii) transfer the balance of your Account to another account under our control; and
 - (viii) combine your Account with any or all of your other account(s) with us or set off balances as set out in clause 16(e) "Default and cancellation and suspension of Account access" below.

In most circumstances, if your Account is in default, before we exercise our rights, we will give you notice stating that you are in default

specifying how and when you must remedy the default. If you do not remedy the default before the expiry of the time specified in the notice, or if there is a default that cannot be corrected, we may take appropriate action depending on the seriousness of the default, which may include giving you notice that the balance owing on your Account becomes immediately due for payment.

The balance owing on your Account becomes immediately due for payment without the need for prior notice if we:

- (i) reasonably believe that you fraudulently induced us to enter into this contract;
- (ii) cannot locate you having made reasonable attempts to do so; or
- (iii) have the authority of a court or a tribunal to do so.

If we do not give you notice before we take the action, we will advise you of the action we have taken as soon as possible. You can challenge our action using the Error/Dispute Resolution procedure in clause 19. If you have not closed or cancelled your Account (see clause 17 "Closing your Account" below) we will promptly reverse the action once we know that the circumstances that cause us to take action no longer apply.

- (c) If your Account is closed or cancelled or suspended for any reason, you must continue to pay us at least the Payment Due and any Overlimit Amount each Statement Period until the outstanding balance of your Account has been paid. Interest, fees, charges and expenses will accrue until you pay the full outstanding balance
- (d) Suspension, cancellation or closure of your Account or a Card does not affect any obligations that arose before or after the cancellation suspension or closure

- (e) If your Account is in default as described in clause 16(a), we may combine your Account with any one or more of your non-credit card accounts with us, or set off balances or parts of balances in your Account against money that we owe you or your outstanding liabilities to us. If we decide to exercise this right and have not given you prior notice we will tell you promptly afterwards. The consequence of accounts being combined will be that one balance remains and if that is a debit balance, you will remain liable to us for that amount. The consequence of "set off" is that amounts that we owe to each other are reduced by the same amount. If we exercise either of these rights your Account will continue to be unsecured.

17. Closing your Account

- (a) You may close your Account or cancel any Card at any time by writing to us or by calling us.
- (b) If you close or cancel your Account, your credit contract will end when the last of the following happens:
 - (i) you pay the outstanding balance of your Account under clause 16(c) "Default and cancellation and suspension of Account access" (after the last Transaction you or any Additional Cardholder authorised is charged to your Account including all interest charges, fees, charges and expenses);
 - (ii) you cancel all direct debits and recurring instructions with Merchants operating on your Account;
 - (iii) you destroy your Card and all Additional Cards issued on your Account and return them to us; or

- (iv) 6 months after the date you ask us to close your Account (to allow for any delays by Merchants processing Transactions to your Account). At any time during those 6 months, you may ask us to reactivate your Account. If you ask, and we agree, your credit contract will continue as if you had never asked us to close your Account.

18. Variation

- (a) We may:
 - (i) add or change any Term or Condition; and/or
 - (ii) change the Annual Percentage Rate, or the amount or how often you pay a fee, charge or the Payment Due; and/or
 - (iii) introduce a new fee or charge.
- (b) A variation binds you and any Additional Cardholder (as applicable).
- (c) We will tell you about a variation by writing to you at your last known address. We may also use any other methods allowed by applicable laws and the Code of Banking Practice. The notice will set out required particulars of the change, including the date on which it takes effect.
- (d) A variation we must notify you about may take effect:
 - (i) on the day on which we give notice, if it:
 - increases the Annual Percentage Rate; or
 - reduces your obligations or extends the time for payment under your Account; or
 - (ii) at least 20 days from the day on which notice is given, for any other variation made without your

prior consent.

- (e) If, for any reason, we don't charge any interest charge, fee, charge or expense, this does not mean we have varied your Terms and Conditions.
- (f) Just because we delay or do not do something these Terms and Conditions allow us to, this does not mean we waive that right.
- (g) If we notify you that we have varied these Terms and Conditions and you do not wish to continue your Account you should notify us that you wish to close your Account. If your credit contract with us has ended before the date on which the variation takes effect, then the variation will not apply to you. How you can close your Account and when your credit contract ends is described above in clause 17 "Closing your Account".

19. Error/Dispute Resolution

- (a) A Cardholder must tell us promptly if he or she has a complaint or believes that an error has occurred on the Account. You can lodge a complaint by:
 - (i) calling us;
 - (ii) writing to us at the address on the back cover of these Terms and Conditions;
 - (iii) by visiting our Bank of Queensland Online secure website; or
 - (iv) by visiting a Bank of Queensland branch.
- (b) If you are not satisfied with the result of your complaint, you can raise your complaint with the Financial Ombudsman Service Limited at:
GPO Box 3

Melbourne
VIC 3001
telephone 1300 78 08 08
www.fos.org.au

- (c) You should refer any disputes about a Transaction Amount to the Merchant or institution concerned first.
- (d) If a Transaction was processed through a Network we may:
 - (i) resolve a complaint under the Network's rules. If we try to resolve a dispute in this way we and you are bound by the operating rules of the Network and the result will be governed by the limits imposed by those rules. If you don't tell us about your dispute within the time frames set by the Network it may affect our ability to resolve your claim;
 - (ii) claim a Chargeback right where one exists and you have notified a disputed Transaction to us before the due date of the statement on which the disputed charge appears. If a Cardholder uses your Account to make a BPAY payment, you cannot claim a Chargeback. BPAY only allows refunds of mistaken, unauthorised or fraudulent payments;
 - (iii) claim a Chargeback for the most appropriate reason; and
 - (iv) reject any refusal of a Chargeback by a Merchant's financial institution that is inconsistent with the relevant operating rules.
- (e) You must comply with any reasonable request we make for further information in any form (including a statutory declaration).

20. Responsibility for Recurring Instructions and Goods and Services Supplied

- (a) Unless the law requires, we are not responsible for any goods or services Merchants supply to Cardholders or a Recurring Instruction by a Cardholder to a Merchant.
- (b) If a Recurring Instruction is in place and:
 - (i) your Account is suspended, cancelled or closed; or
 - (ii) your Card is re-issued with a different number, you must change the Recurring Instruction with the Merchant immediately. If you do not, we may:
 1. refuse or approve authorisation of any Recurring Instruction Transaction;
 2. tell the Merchant your Account status; and
 3. cancel the Recurring Instruction for you without telling you.
- (c) Even if you make a complaint to or dispute a transaction with a Merchant you must still pay us all amounts and charges charged to your Account other than amounts in respect of Chargebacks under clause 19(d) "Error/Dispute Resolution".

21. Limits on Cash

- (a) Daily and weekly Cash Advance minimum and maximum limits may apply to Electronic Equipment. We will advise you of these limits before your first use of the Electronic Equipment. Merchants or we may set minimum and maximum Cash Advance amounts.
- (b) In addition there is a limit to the

amount of Cash Advances you can draw. This is the Total Cash Limit and it is a proportion of your Credit Limit. The Total Cash Limit is not a limit in addition to your Credit Limit. You can get Cash Advances up to your Total Cash Limit as long as this will not take you above your Credit Limit. Because of the way payments are allocated to your account, once you have drawn Cash Advances up to your Total Cash Limit you will only be able to get further Cash Advances once your Account Balance is reduced to less than your Total Cash Limit. The amount which you will be able to get as a Cash Advance will be the difference between the Account Balance and the Total Cash Limit. For example, if your Total Cash Limit is \$2,000 and the Account Balance is \$1500, you will be able to withdraw up to \$500 in Cash Advances.

22. Limits on Use of Electronic Equipment

- (a) Transactions made using a Card or Electronic Equipment may be limited to minimum and maximum amounts in any specified period and to multiples of any amounts. Limits may vary between Electronic Equipment.
- (b) Merchants and ATM providers decide what types of transactions are available with their Electronic Equipment. They may not be the same as the transactions available through our Electronic Equipment. We make no promises that you or an Additional Cardholder will not suffer any loss or inconvenience because a particular piece of Electronic Equipment does not offer your proposed transaction type when you or an Additional Signatory seeks to use it. Our promotional material displayed on any premises

shall not be taken as a representation or warranty by us or the Merchant that all goods and services offered by the Merchant may be purchased by use of any of those facilities.

23. International Transactions

Transactions made in a currency other than Australian dollars will be converted to Australian dollars in the following ways:

Unless set out specifically below, Transactions in foreign currencies are converted from the original currency into United States dollars, and then into Australian dollars, in the following ways:

Transactions made using VISA Cards in Canadian dollars, Singapore dollars, New Zealand dollars, Euros, Pounds Sterling or Japanese Yen are converted directly into Australian dollars.

Each of MasterCard, VISA and Citishare Network converts Transactions using conversion rates based on wholesale rates and set in accordance with its rules. When we receive the Australian dollar amount from MasterCard, VISA or Citishare Network, we then charge International Transaction Fee as set out in your Financial Table (also, see clause 13 "Fees, Charges and Expenses) and charge the resulting Australian dollar amount to your Account. This amount may include any fees and charges any third party (including any Network) charges us. Because of these processes and the rates used in them the Australian dollar amount that we charge you will usually be different to the amount that you may have calculated at the time you initiated the Transaction.

24. Refunds

We will give you a refund:

- when a dispute is resolved in your favour; or
- if we receive a refund (or some other refund verification acceptable to us) from a Merchant.

Refunds will reduce your Account Balance but do not satisfy your monthly payment obligations.

25. Refusal to Allow Use of Card or Account

There may be instances where a Merchant does not accept a Card or Cheque or otherwise give credit to a Cardholder.

26. Transaction Record

A Merchant should give a Cardholder a record of a completed Transaction. Transaction records are evidence of the Transaction amount and should be checked carefully. You should report any dispute to us as soon as possible.

27. Certificate

A signed certificate from us:

- stating your liability to us will be evidence of the amount you owe us at the date of the certificate unless shown to be incorrect. You are also liable for Transactions which we don't know about at that date; or
- giving copies of any documents or records we have about your Account or any application for your Account, will be evidence at the date of the certificate of what is contained in those records unless shown to be incorrect.

28. Notices

- The parties can give notice to each other under these Terms and Conditions by post, facsimile or in any manner permitted by law.
- If we give notice to you by post, you

agree that, unless otherwise stated in these Terms and Conditions, the notice is deemed to be given to you:

- on the date of actual receipt of the notice or on the date it would have been delivered in the ordinary course of post, whichever occurs first; and
 - if sent to your last known address according to our records
- (c) The Additional Cardholder agrees that, except where separate notices are required to be given by law, notice given by us to you in accordance with these Terms and Conditions constitutes notice to the Additional Cardholder.

29. Change of Personal Details

- A Cardholder must notify us as soon as there is any change:
 - to a name or any contact details; or
 - to the personal information contained on your credit file or report held by us.
- We rely on this information being kept up-to-date and complete. You cannot make any claim against us if our records are out-of-date, incomplete or inaccurate because we were not advised of the change. You can notify us by:
 - calling us;
 - writing to us at the address noted on your statement;
 - visiting our Bank of Queensland Online secure website; or
 - by visiting a Bank of Queensland branch.
- We have given you this Account

based on the personal and financial information that you disclosed to us. You must tell us immediately of any change to your financial situation which will affect your ability to meet your payment obligations under this Account.

30. Applicable Law

These Terms and Conditions are intended to be interpreted in accordance with Australian laws. Bank of Queensland and you agree not to attempt to involve any court or tribunal in a dispute touching on these Terms and Conditions other than a court or tribunal established under Australian laws.

31. No Tax Advice

We cannot advise you about the tax treatment of our credit products. You should get your own taxation advice about how the product might affect your tax situation

32. Codes of Conduct

We will observe the relevant provisions of:

- (a) the Electronic Funds Transfer Code of Conduct; and
 - (b) the Code of Banking Practice
- that apply to your Account.

33. Financial Difficulty

If you are in a situation where you are experiencing financial difficulty, please contact us as soon as possible on 1300 55 72 72.

34. Assignment

Subject to applicable laws, including the Credit Codes, we may assign any of our rights, title and interest under these Terms and Conditions (including your Account) to any institution, corporation or person without your consent. We will notify you of any assignment of any of our rights, title and interest that relate to your Account or related arrangements if they have the effect of replacing us as the provider of credit to

you, replacing us as the entity responsible for decisions about your Account, cause detriment whether financial or otherwise to you, or limit or reduce your rights under these Terms and Conditions. If we notify you of an assignment and you do not wish to continue your Account you should notify us that you wish to close your Account. How you can close your Account and when your credit contract ends is described above in clause 17 "Closing your Account". Neither you nor any Additional Cardholder may assign your or their rights and obligations under these Terms and Conditions (including your Account) without our consent.

35. Severability

If any of the Terms and Conditions are, for any reason, held to be invalid, illegal or unenforceable, the remaining provisions will remain valid and enforceable.

36. No Mortgage

Your Account is not secured by any security interest.

37. Commission

We may pay commission to a third party in relation to your Account. If it is ascertainable, we state the commission amount payable in your Financial Table.

38. Information on Request

- (a) You can call us for information about:
 - (i) the Annual Percentage Rate or rates;
 - (ii) the nature and amount of any fees and charges;
 - (iii) minimum and maximum Transaction requirements and limits for your Account;
 - (iv) general information about your Account;
 - (v) commission amounts;

- (vi) rights and obligations of an Additional Cardholder;
- (vii) our obligations about your information;
- (viii) our complaint handling procedures; and
- (ix) using cheques and bank cheques.

39. Credit Review

We have the right to conduct reviews of your Account from time to time and at our sole discretion. You acknowledge that we will provide personal information to a credit reporting agency as permitted by the Privacy Act for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review.

40. Platinum Concierge Services

- a) We provide Concierge Services to Platinum Cardholders via third parties.
Concierge Services will act on your behalf and as an intermediary in assisting you with the following requests:
 - i) Travel - for example, pre-trip information, flight and hotel availability and bookings;
 - ii) Entertainment - for example, ticket bookings for events, and restaurant reservations;
 - iii) Lifestyle - for example, information on golf clubs, health clubs, and pet services;
 - iv) Shopping - for example, sourcing hard to find items or arranging gift purchase and delivery;
 - v) Business - for example, computer rentals, conference services and urgent interpretation.
- b) 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 purchase once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.

- c) 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 co-ordination 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.

- d) Concierge Services will not locate goods and services if they are:
 - i) requested for re-sale, professional or commercial purposes;
 - ii) abroad when customs regulations prohibit the shipping of the items to you;
 - iii) prohibited under applicable law or which contravene popular moral or ethical standards; or
 - iv) do not clearly provide some recreational benefit to you.
- e) When goods or services are purchased on your behalf:
 - i) items will be purchased and/ or delivered in accordance

with national and international regulations;

- ii) you are at all times responsible for customs and excise fees and formalities;
 - iii) 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.
- f) Concierge Services accepts no liability arising from any provider that does not fulfill their obligations to you.

PRIVACY

Keeping customer information secure is a top priority for us. We hope this notice helps you understand how we handle the personal information about you that we collect and how you can control our disclosure of personal information about you. The provisions of this notice will apply to former customers as well as our current customers unless we state otherwise.

Sharing personal information can help you receive timely notice about products, services or other special offers that may be of interest and benefit to you from us or from selected third parties.

We are subject to the National Privacy Principles under the Privacy Act, and this document outlines how we intend to deliver all the rights and protections customers are entitled to.

Our policies and practices to protect your personal information

We protect the personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law.
We require third parties that process

personal information on our behalf to follow stringent standards of security and confidentiality.

We train people who work for us how to properly handle personal information and we restrict access to what is necessary for specific job functions.

Categories of personal information we collect and hold

The nature of the personal information we collect, and where it comes from, will vary according to the specific product, and may include:

- information we collect from you on applications or other forms, such as name, address, telephone number, occupation, assets and income;
- information about your transactions with us, our affiliates, or third parties, such as account balances, payment history, and account activity;
- information we receive from credit bureau reports;

Purposes of collecting your information

We will only collect personal information necessary for the product/service. These purposes may include:

- processing a product application;
- evaluating and monitoring credit worthiness;
- processing receipts and payments, and servicing customer's accounts;
- responding to customer inquiries about applications, accounts or services;
- understanding the customer's needs and offering products and services to meet those needs;
- allowing our affiliates and selected companies, including Bank of Queensland, to promote their products and services to customers;

- assessing, processing and investigating insurance risks or claims;
- meeting legal and regulatory requirements.

We will not disclose any of the above information that we collect to affiliates or third parties without your consent.

Disclosures of your information

In common with many organisations, we keep our costs down by obtaining some routine services from external service providers, and your information may be provided to them on a confidential basis for this purpose. These disclosures and others to third parties may be for:

- statement printing and other administrative services;
- legal, settlement and valuation services;
- data processing and market research services;
- regulatory and compliance purposes;
- financial and professional advisory services;
- updating of credit information to credit bureaus;
- participating in payment systems, for example bank clearing and credit card associations;
- underwriting and assessing insurance risk and claims.

We can provide a list of third parties to whom we may disclose information on request.

Categories of affiliates with whom we may share your information

Our affiliates are the family of companies that form Citi Australia. In accordance with the National Privacy Principles enshrined in the Privacy Act, we will disclose to you at or around the time of collecting personal information from you that we may share your

information with affiliates.

In addition, we may disclose information to Bank of Queensland (and its authorized third parties), regarding your application and the conduct of your account, for servicing, marketing and administrative purpose.

Contact us

If you wish to find out more information, or raise any specific or general concerns about Citi and its Privacy Policy, the contact details are as follows:

Privacy Officer,

PO Box 204,
Sydney NSW 2001

Telephone: 1300 52 72 72

Gold and Platinum Cardholders should call:
1300 72 31 34

Email: privacy.officer@citi.com.au

Complaints and Disputes

If you have reason to believe that we have breached the Privacy Policies outlined in this document, we urge you to raise this with the Citi Privacy Officer. To make this easier, you can obtain a form on request from the Privacy Officer, for you to describe and send in your concern.

We will investigate all complaints and respond to you within 14 days. If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

This is your right under the Privacy Act.

Access

You are entitled under the Privacy Act to access the information an organisation holds about you. We want to make this as simple as possible for you. You can obtain a form from the Privacy Officer for this purpose, though you can make

the request in a letter or by telephone if you prefer. Given the range and diversity of our operations in Australia, to help us locate and provide the information you request, we would ask that you be reasonably specific about the information you require, and take a few minutes to complete the form.

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to that information.

Where a customer establishes that the personal information we hold on them is not accurate, complete or up-to-date we will correct our records as necessary.

We may charge you an administration fee for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Access to information about you is your right under the Privacy Act.

Your Privacy Preferences

Please remember that we will protect your personal information regardless of your privacy preferences. If you do not wish us or other companies to communicate marketing offers to you, you may use the following methods to inform us:

Privacy Officer,

PO Box 204,

Sydney NSW 2001

Telephone: 1300 52 72 72

Gold and Platinum Cardholders should call:

1300 72 31 34

Email: privacy.officer@citi.com.au

Please do not include account numbers or other sensitive data in emails, since it may not be secure.

Alternatively, you may use the consumer

preference facilities offered by:

- Registering your details with Australian Direct Marketing Association (ADMA). Note this should stop you from receiving unsolicited direct marketing from participating ADMA members.

Mail: ADMA Do Not Contact Service,
GPO Box 3865, Sydney NSW 2001

Email: info@adma.com.au

Online registration: www.adma.com.au

- Registering your personal telephone numbers with Australian Communications and Media Authority (ACMA) on their Do Not Call Register.*

Do Not Call Register, Australian
Communications and Media Authority, PO
Box 42, North Melbourne Vic 3051

Telephone: 1300 792 958

Online registration: www.donotcall.gov.au

* Important note: If you have indicated to us that you would like to receive communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, your credit provider's external dispute resolution scheme, or get legal advice.

The Contract

1. **How can I get details of my proposed credit contract?**

Your credit provider must give you a precontractual statement containing certain information about your contract.

The precontractual statement, and this document, must be given to you before

- your contract is entered into; or
- you make an offer to enter into the contract; whichever happens first.

2. How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep. Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply, if the credit provider has previously given you a copy of the contract document to keep:

- if you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy
- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as:

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper;
- you get 20 days advance written notice for
 - a change in the way in which interest is calculated; or
 - a change in credit fees and

charges; or

- any other changes by your credit provider;
except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact your credit provider's external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Your credit provider's external dispute resolution provider is (name of external dispute resolution provider) and can be contacted at [insert telephone number, email/website and postal address].

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing, your insurer must give you a statement containing all the provisions of the contract.

11. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

12. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

14. What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer

Mortgages

15. If my contract says I have to give a mortgage, what does this mean?

A mortgage means that you give your credit provider certain rights over any property you mortgage. If you default

under your contract, you can lose that property and you might still owe money to the credit provider.

16. Should I get a copy of my mortgage?

Yes. It can be part of your credit contract or, if it is a separate document, you will be given a copy of the mortgage within 14 days after your mortgage is entered into.

However, you need not be given a copy if the credit provider has previously given you a copy of the mortgage document to keep.

17. Is there anything that I am not allowed to do with the property I have mortgaged?

The law says you can not assign or dispose of the property unless you have your credit provider's, or the court's, permission. You must also look after the property. Read the mortgage document as well. It will usually have other terms and conditions about what you can or can not do with the property

18. What can I do if I find that I can not afford my repayments and there is a mortgage over property?

See the answers to questions 22 and 23. Otherwise you may –

- if the mortgaged property is goods – give the property back to your credit provider, together with a letter saying you want the credit provider to sell the property for you;
- sell the property, but only if your credit provider gives permission first; OR
- give the property to someone who may then take over the repayments, but only if your credit provider gives permission first.

If your credit provider won't give permission, you can contact their external dispute resolution scheme for help.

If you have a guarantor, talk to the guarantor who may be able to help you.

You should understand that you may owe money to your credit provider even after the mortgaged property is sold.

19. Can my credit provider take or sell the mortgaged property?

Yes, if you have not carried out all of your obligations under your contract.

20. If my credit provider writes asking me where the mortgaged goods are, do I have to say where they are?

Yes. You have 7 days after receiving your credit provider's request to tell your credit provider. If you do not have the goods you must give your credit provider all the information you have so they can be traced.

21. When can my credit provider or its agent come into a residence to take possession of mortgaged goods?

Your credit provider can only do so if it has the court's approval or the written consent of the occupier which is given after the occupier is informed in writing of the relevant section in the National Credit Code

General

22. What do I do if I can not make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways

- to extend the term of your contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

23. What if my credit provider and I can not agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the external dispute resolution scheme that your credit provider belongs to. Further details about this scheme are set out below in question 25.

24. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you can not be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the credit provider's external dispute resolution scheme or ASIC, or get legal advice.

25. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME OR GET LEGAL ADVICE. EXTERNAL DISPUTE RESOLUTION IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT

MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION PROVIDER IS FINANCIAL OMBUDSMAN SERVICE AND CAN BE CONTACTED AT 1300 55 72 72 OR FOS.ORG.AU

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

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For more information on Bank of Queensland Credit Cards visit us at boq.com.au or call 1300 55 72 72

Gold and Platinum Cardholders should call
1300 72 31 34

If you are calling from overseas please call
+61 7 3336 2222

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@citi.com.au
or write to:

GPO Box 204
Sydney NSW 2001

Alternatively you may call us on the number above.