



Q Rewards[®] Terms and Conditions

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Bank of
Queensland

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Citigroup Pty Ltd ABN 88 004 325 080 AFSL/ACL No. 238098 (Citigroup) is the 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.

For all customers participating in Q Rewards®

1. Definitions

1.1 In these Terms and Conditions:

Cashback means the redemption of Reward points for money that is credited to your Account reducing your outstanding balance.

Q Rewards® means the Rewards program offered by us as described in these Terms and Conditions and in promotional material as amended from time to time.

Eligible Cardholder means the Primary Cardholder and any Additional Cardholder unless you advise us otherwise.

Eligible Transaction means any Retail Purchase which is made by the use of a Card or any other means authorised by us, excluding (but not limited to) transactions by way of Cash Advance, Special Promotions, fees, purchases of foreign currency and travellers cheques, interest charges, government charges, insurance charges, payments to loan accounts (mortgage etc), transactions made in operating a business and all other transactions if the Account is more than \$10,000 in credit.

Fast Track, previously known as 'Points Plus Pay', describes a process by which an Eligible Cardholder utilises their Bank of Queensland credit card in conjunction with a nominated number of Reward points for the redemption of a "Fast Track item" as identified by us.

Platinum Personalised Rewards means the additional Rewards offered by us as described in these Terms and Conditions and in promotional material as amended from time to time.

Reward means the goods and services described in the current promotional material or otherwise offered by Q Rewards® from time to time and includes as applicable

merchandise, Reward Certificates, Vouchers and Cashback.

Reward Certificates are personalised certificates (including Travel Vouchers), which may be issued by third party suppliers.

Take Flight Cashback is a Cashback described in section 8 of these Terms and Conditions.

Travel Voucher is a Voucher Reward that is issued by a third party travel service providers.

Vouchers are Reward Certificates or gift cards (including Travel Vouchers), which are not personalised.

Other terms have the same meanings as in your Credit Card Terms and Conditions. For an additional copy of your Credit Card Terms and Conditions please contact Customer Service on 1300 55 72 72.

2. Participation

2.1 You are eligible to participate in Q Rewards® unless your Account does not entitle you to participate, or you are a corporation, firm, partnership or any other such legal entity.

2.2 You may elect not to participate in Q Rewards® and we will confirm that you do not wish to participate in Q Rewards® in writing.

2.3 The first use (which includes an Eligible Transaction, Card activation or a payment to the Account) of your Account will constitute agreement to these Terms and Conditions. These Terms and Conditions form part of the Credit Card Terms and Conditions.

3. Accumulation of Reward points

3.1 Reward points are awarded in respect of Eligible Transactions. The number of Reward points awarded is calculated by reference to the dollar amount of the Eligible Transaction. Reward points accrue at the rate of:

- (i) Bank of Queensland Blue credit cards: 1 Reward point for each Australian dollar.
 - (ii) Bank of Queensland Blue HLPP credit cards: 1 Reward point for each Australian dollar.
 - (iii) Bank of Queensland Gold credit cards: 1 Reward point for each Australian dollar.
 - (iv) Bank of Queensland Gold HLPP credit cards: 1 Reward point for each Australian dollar.
 - (v) Bank of Queensland Platinum credit card: 2 Reward points for each Australian dollar.
 - (vi) Blue No Annual Fee credit card*: 0 Reward points for each Australian dollar.
- *note changes are effective 1 September 2011*
- 3.2 Adjustments will be made to your Reward points balance if there are any credits (not including payments) posted to your Account including those arising from returned goods or services or from billing disputes.
- 3.3 Except where these Terms and Conditions or a Reward expressly permits, Reward points have no monetary value, are not transferable and cannot be redeemed for cash.
- 3.4 Your monthly Statement will show your current Reward points balance. If you are in breach of your Credit Card Terms and Conditions or your Account is suspended, your Reward points balance will be a zero balance. If your Account is returned to good standing, we will reinstate your right to participate in Q Rewards® unless we reasonably believe that the points were not properly earned.
- 3.5 If we notify you that your Account is no longer suspended, your Reward points balance will be reinstated.
- 3.6 Disputes about missing Reward points for Eligible Transactions (including where the dispute concerns your participation in Q Rewards®) will only be accepted up to 6 months after the date of the relevant Transaction. Documentary evidence may be required.
- 3.7 The maximum number of Reward points that you may be awarded in any period of 12 months beginning and ending on the date your Account was enrolled in the Q Rewards® Program will be capped at the following:
- (i) Bank of Queensland Blue credit cards: 65,000 Reward points;
 - (ii) Bank of Queensland Gold credit cards: 115,000 Reward points;
 - (iii) Bank of Queensland Platinum credit card: 240,000 Reward points.
- 4. Duration and Loss of Reward Points**
- 4.1 From the time you ask us to close your Account, you will no longer be able to redeem or earn Reward points.
- 4.2 We may suspend or exclude you from participation or continuing to participate in Q Rewards® if:
- (i) in our reasonable opinion, any Eligible Cardholder has materially breached these Q Rewards® Terms and Conditions or the Credit Card Terms and Conditions including but not limited to earning Reward points by claiming business purchases on your personal Account;
- 4.3 If you elect not to or to no longer, participate in Q Rewards®, any accrued Reward points will become void 30 days after we receive your notification, at which time you will cease being able to redeem points.

5. Reward Redemption

- 5.1 (a) We may decide not to offer one or more of the Rewards Programs. If we do this we will give all participants in the relevant Rewards Program at least 90 days written notice before we terminate the Rewards Program, including whether any points may be transferred to another Rewards Program or must be redeemed before a particular date.
- (b) We may vary these Terms and Conditions from time to time. We will notify you of any change in the following ways:
- If we decide to change the rate at which all points in the program are generally earned or converted we will give you 90 days notice of that change.
 - We will give you 30 days written notice of other changes to these Terms and Conditions.
 - If we change the point value of individual goods or services in the program to reflect changes in the price charged by our suppliers for those goods or services, or if a particular Reward is unavailable we will notify you on our Rewards website at the time you redeem your Reward.
- 5.2 You may claim a Reward in accordance with these Terms and Conditions and the terms and conditions of the supplier of the Reward.
- 5.3 At the time of redeeming a Reward, you may request us to provide a Reward to a person nominated by you (alcoholic rewards can only be delivered to nominated persons older than 18 years of age).
- 5.4 Once a Reward has been redeemed the request cannot be reversed, cancelled or changed.
- 5.5 We may provide you with Reward points redemption options. However, you agree that we are not liable for any representation that we make as to the monetary value of any Reward or the difference between the number of Reward points required to redeem similar Rewards.
- 5.6 You may redeem your Reward points for Cashback. The amount of any Cashback is set off against the outstanding balance of your Account on your next Statement.
- 5.7 All Rewards are subject to availability and third party suppliers' restrictions.
- 5.8 All Rewards will be dispatched to your last known postal address, unless otherwise specified at the time of the claim. Normally allow up to 28 days for processing and delivery of all Rewards and Reward Certificates. Some Reward items will require a daytime delivery address as proof of receipt will be required.
- 5.9 We are unable to confirm a delivery time or day of week for any Reward.
- 5.10 Should a Reward arrive to you damaged or faulty, you must notify us within 7 Business Days of receipt, giving full details including the name of the carrier. This does not take away any rights you may have to claim under any manufacturer's warranty for the Reward.
- 5.11 We will only arrange for supply of a Reward that corresponds with the Reward's description in any promotional material.

6. Fast Track Redemption

- 6.1 Selected Rewards are described as being eligible for Fast Track redemption.

You may qualify to claim the Reward if you have accumulated the Reward points required and make the Fast Track contribution specified.

6.2 You must pay the Fast Track contribution using your Bank of Queensland credit card.

7. Reward Certificates and/or Vouchers

7.1 Upon Q Rewards® approving a redemption for certain Rewards, we or the Reward supplier will issue you with a Reward Certificate or Voucher which will entitle you to redeem the Reward directly from the relevant supplier. Cardholders must abide by the Terms and Conditions for the Reward.

7.2 Reward Certificates and Voucher remain valid in accordance with the dates specified by the supplier on the Reward Certificate or Voucher.

7.3 Reward Certificates and Vouchers may not be replaced by the issuer if lost, stolen or destroyed. Nor can Reward points for lost, stolen or destroyed Reward Certificates and Vouchers be credited to your Account.

7.4 You are responsible for making all reservations with the supplier. When redeeming a hotel or Travel Voucher, it is the onus of the recipient of the certificate to check the room or flight availability prior to ordering the certificate. We are not liable for any cancellation fees incurred with respect to a reservation.

8. Take Flight

8.1 Take Flight is a service which enables you to redeem Reward points for Take Flight Cashback, Travel Vouchers and other nominated travel Rewards offered by Q Rewards® from time to time.

8.2 Take Flight Cashback is a Cashback with the following additional conditions:

- (i) In order to be eligible to redeem Reward points for Take Flight Cashback, you must have made a travel purchase (where a flight, tour bus, regional train or cruise ship ticket is an element of that travel purchase) on your Bank of Queensland card within 30 days immediately before the date of your request to redeem for Take Flight Cashback;
- (ii) The maximum amount in Take Flight Cashback that you may redeem Reward points for is an amount equivalent to the dollar value of the travel purchase;
- (iii) For a Take Flight Cashback Rewards claim, you must redeem the minimum number of Reward points specified by us before or at the time of the redemption;
- (iv) You should allow up to 28 days for your Take Flight Cashback to be processed. The amount of any Take Flight Cashback is set off against the outstanding balance of your Account on your next Statement.

9. Disclaimer

9.1 We do not accept any liability relating to information provided by third parties. All descriptions of Rewards in promotional material are based on information provided by third party suppliers.

9.2 The rights, if any, which you may have in connection with a Reward are solely against the third party supplier of the Reward. We do not accept any liability whatsoever (including negligence) with respect to:

- (i) Rewards supplied;
- (ii) any death or injury or consequential loss or damage arising from the supply of a Reward;

(iii) the loss, theft or destruction of a Reward, Reward Certificate or a Voucher; or

(iv) any supplier's refusal to accept a Reward Certificate or a Voucher.

9.3 Batteries, installation or service of items are not included in the Reward unless stated.

10. Warranties

We give no warranty (whether expressed or implied) whatsoever with respect to Rewards provided by third parties. Rewards will normally come with warranties from the supplier or manufacturer of the Rewards and any claims in respect of those Rewards should be made with those suppliers or manufacturers. In particular, we do not represent that any particular Reward is suitable for the purpose for which you intend to use it. This clause does not prevent you from claiming against us for Rewards manufactured by us.

11. Government Taxes, Duties and Charges

11.1 We accept no liability in respect of any income taxation liability (including Goods and Services Tax) arising from the redemption of Rewards.

11.2 We give no warranty and accept no responsibility as to the ultimate taxation treatment of Rewards. You will need to check with your tax advisor whether receiving a Reward affects your tax situation.

11.3 Any government, tax (including Goods and Services Tax), duty or other charges imposed by law in any country in respect of participation in Q Rewards® whether arising out of the accrual or redemption of Reward points or in relation to the annual fee or otherwise shall be your sole responsibility.

12. General

12.1 We may decide to suspend or terminate Q Rewards® by giving notice to you. If we terminate Q Rewards® you will have 90 days from the date of termination to redeem your Reward points. At the end of the 90 day period all Reward points will be null and void. No Reward points entitlement will accrue in respect of any use of a Card made after termination of Q Rewards® or during any period of suspension of Q Rewards®.

12.2 You consent to us or one of our agents seeking, collecting, using or supplying any third party with such personal and other information as is required in connection with Q Rewards®.

13. Platinum Personalised Rewards

13.1 This clause applies only to Bank of Queensland Platinum cardholders.

13.2 A Platinum Cardholder is entitled to all Rewards on the same terms as other participating Bank of Queensland cardholders. In addition, a Platinum Cardholder may choose Platinum Personalised Rewards, subject to the qualifications set out in these Q Rewards® Terms and Conditions.

13.3 We will use our best endeavours to source any item reasonably requested as a Platinum Personalised Reward, but cannot guarantee success. All Platinum Personalised Rewards are subject to availability.

13.4 When a Platinum Personalised Reward is requested, we will request a full brief from you of your requirements. In the case of a Platinum Personalised Reward request that requires the redemption of 200,000 Reward points or more we will require the Platinum Cardholder requesting the Platinum Personalised Reward to sign a brief before proceeding.

A Rewards consultant will attempt to make contact by telephone concerning the availability of the requested Platinum Personalised Reward, or else notify the Platinum cardholder by mail at your normal mailing address.

13.5 If we are able to fulfill a request for a Platinum Personalised Reward our response will identify:

- (i) our one recommended source of supply;
- (ii) the cost (in Reward points and/or Fast Track contribution and Reward points combined); and
- (iii) the supplier's estimated time for delivery of the Reward.

13.6 Any Fast Track contribution must be paid using the Bank of Queensland Platinum credit card for Fast Track redemption of the requested Reward and we may specify a minimum number of Reward points for any personal Reward request.

13.7 We may in our absolute discretion not source any request for a Reward which:

- (i) in our view is not consistent with our corporate standards;
- (ii) in our view is not appropriate as a Reward;
- (iii) in our view cannot be properly ordered without personal knowledge of any individual's taste (such as some custom-made items); or
- (iv) cannot be fulfilled due to unavailability.

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For more information on Q Rewards® please call 1300 55 72 72

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