



How to get more from your Credit Card



Services and benefits guide

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Bank of Queensland credit card services and benefits guide

In this booklet you will find out more about the changes and enhancements to your Bank of Queensland credit card that will take effect on 23 February 2009.

This guide is designed to give you an insight into the extensive range of Bank of Queensland credit cards offered including the features and benefits that are specific to your credit card account.

If there is anything you are not sure about or you require further assistance on your credit card, please call us on **1800 143 036**.





Account features and access

We are introducing a number of enhancements that will provide you with additional ways to access the features of your credit card.

■ Special personalised offers

We have introduced special promotions and offers that are tailored to your needs, including upgrades and Balance Transfers at special rates. You will be able to access your pre-approved offers at Bank of Queensland branches, online at boq.com.au or by calling us!

■ Overseas ATM access to linked accounts

You will be able to access any linked Bank of Queensland savings and cheque accounts with your credit card through ATMs worldwide.

■ Real time transactions

When you make a cash deposit or payment, your available balance will in most cases be updated immediately and available through most other channels. For example, when you make a cash deposit over the counter at a Bank of Queensland branch, your available balance will be updated immediately via Internet Banking, EasyPhone Banking, at Australia Post offices and at ATMs. In instances where payments are made via internet, the available balance will be accessible the following business day.

■ Internet Banking

In addition to current online features, you will be able to

- check your current rewards balances and browse the Q Rewards® catalogue
- view up to nine previously issued statements or up to 90 days of past transactions
- take up special offers including Upgrades, Balance Transfers, Additional Cards and Credit Limit Increases
- view your redemption history and Q Rewards® points status

■ Pen or PIN

You can now choose whether you wish to sign or enter your four-digit PIN as proof of identity when making over-the-counter transactions at selected merchants. This will provide increased convenience and security. A PIN is designed to make things quicker and easier at point of sale and will generally result in a faster transaction process.

access

Statements and payments

It's easy and convenient to use your Bank of Queensland credit card

If you need emergency funds, don't worry. With your Bank of Queensland credit card, you can access cash, depending on your available credit limit, whenever you need it. You can withdraw:

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

Things to know about your statements and repayments

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 interest has been charged to the account.

Your new-look statement will include a number of enhancements, such as:

- a separate listing of the transactions made by additional cardholders on the credit card account;
- your Q Rewards® points balance; and
- personalised pre-approved offers that can be instantly accepted online, over the phone or at any Bank of Queensland branch.

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

Minimum monthly repayments

You must make the minimum payment after the statement issue date and on or before the payment due date each month to avoid additional fees and interest.

The minimum payment due is (rounded up to the nearest dollar):

- (i) the card balance if it is less than \$30; or
- (ii) the greater of
 - (a) \$30;
 - (b) 2% of your card balance; or
 - (c) the sum of 0.25% of the card balance, any late payment fee and interest charged for that month.

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 Bank of Queensland branch during business hours. Visit boq.com.au to find your nearest branch and check their opening hours.

2. by Easi-Pay²

Payments to your Bank of Queensland credit card are automatically transferred from a nominated account on the payment due date. The Easi-Pay service is free of charge for Bank of Queensland customers.

3. by BPAY^{®3}

Pay your Bank of Queensland Credit Card bill from your home or office, either online or over the phone. Simply use the BPAY Biller Code 91215 and your Bank of Queensland credit card number as your Customer Reference Number to pay from another account.

4. by Mail

Post a cheque* to:

Bank of Queensland
GPO Box 749F
Melbourne VIC 8105

5. at Australia Post⁹

Make a cash, cheque* or EFTPOS payment at any Australia Post outlet displaying the giroPost symbol. Just take in your Bank of Queensland credit card or bar-coded monthly statement to make a payment. A fee of \$2.00 applies to these payments.

* 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

Fraudshield®

Your Bank of Queensland credit card now comes with enhanced fraud protection, something that's never been more important. Fraudshield® safeguards you against fraud and covers you in case the unexpected happens.

Fraudshield® monitors your credit card and informs you immediately of any irregular spending, which is often a sign of fraudulent use. It's just another way of helping you safeguard your valued possessions.

CreditShield® and CreditShield® *Plus*[†]

CreditShield® enables you to protect your credit rating by helping you pay your Bank of Queensland credit card payments when you are not able to.

Protect yourself and ensure that your minimum monthly repayments or entire outstanding card balance is paid, up to a maximum amount of AUD \$30,000.

You should consider the Product Disclosure Statement when deciding whether CreditShield® or CreditShield® Plus is appropriate for you. For more information on CreditShield® call Bank of Queensland on 1300 55 72 72 (or 1300 72 31 34 for Gold and Platinum card customers).

Lost your card? Call 1800 077 024

Card replacement within Australia

VISA and MasterCard guarantee 24-hour emergency replacement of lost and stolen cards anywhere 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, just the affected card will be cancelled.

Card replacement worldwide

Outside Australia, VISA and MasterCard guarantee replacement of a lost or stolen card almost anywhere in the world within 48 hours.

Simply report your lost card to VISA or MasterCard International on +61 7 3336 2222 and we will arrange a replacement card.

cover

Discover Platinum Visa card

Bank of Queensland now offers customers its Platinum Visa card.

Enjoy the once-in-a lifetime experiences and privileges that Visa Platinum offers.

As a Bank of Queensland Visa Platinum cardholder you can enjoy front-section seats at the best concerts and shows in town or meet your favourite artist backstage. You'll also receive invitations to gallery or exhibition openings and exclusive film and theatre privileges.

Even when you stay in for the night, the Bank of Queensland Platinum Visa card can make it special. With advice, special offers and premium service from our Home Theatre specialists, you'll have access to the newest home entertainment products and customised solutions to suit your space.

Platinum includes higher credit limits and a range of additional protection benefits FREE!

■ Concierge service

Platinum Concierge is like having your very own personal assistant on hand 24 hours a day. Whether you need your weekly shopping delivered to your door or a birthday present delivered to your sister in Brazil, we can help when you purchase the items on your Platinum Visa card.



platinum

■ Platinum Personalised Rewards and Q Rewards® programs

Earn 2 Q Rewards® points for every \$1 spent, up to 240,000 points per year and your points will never expire⁵. Then spend them on whatever you want – from school fees, to your rego to a special gift – with the exclusive Platinum Personalised Rewards program. Your rewards are limited only by your imagination. If you can find it, you can buy it with your Q Rewards® points.

■ International Travel Insurance⁸ and Transit Accident Insurance

International 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, trip 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.

■ Extended warranty⁶

Receive up to 12 months' additional warranty on Platinum Visa card purchases of most personal items with a manufacturer's warranty of 5 years or less.

■ Purchase Cover⁷

Automatic insurance on Platinum Visa card purchases of most personal items. If these items are lost, stolen or damaged within three months of purchase, we will arrange for them to be repaired, replaced, rebuilt or reinstated, free of charge, anywhere in the world.

■ Priority 24-hour customer service on a dedicated Platinum card enquiries line. You can call us on 1300 72 31 34 anytime.

■ Up to 55 days interest free on retail purchases¹

■ Up to four Additional Cards free

■ Worldwide Visa card acceptance

About your Gold credit card

Your Bank of Queensland Gold credit card brings higher spending limits and puts more benefits within your reach.

You will enjoy FREE of charge:

- **Q Rewards® program**

Earn 1.75 Q Rewards® points for every \$1 spent, up to 115,000 points per year – your points never expire⁵.

- **Purchase Cover⁷**

Automatic insurance on Gold credit card purchases of most personal items. If these items are lost, stolen or damaged within three months of purchase, we will arrange for them to be repaired, replaced, rebuilt or reinstated, free of charge, anywhere in the world.

- **International Travel Insurance⁸**

International Travel Insurance automatically covers you and, in most cases, your family, when you buy your travel tickets with your Gold credit card. You are covered for unexpected travel, trip cancellations, unlimited medical expenses, personal liability and loss and damage to personal items.

- 24 hour customer service

- up to 55 days interest free on retail purchases¹

- Up to four Additional Cards free

- Worldwide Visa and MasterCard card acceptance



gold

About your Blue credit card (previously Interest Free Days credit card)

A Bank of Queensland Blue credit card gives you great value for money. You will enjoy FREE of charge:

■ Q Rewards® program

Earn 1.5 Q Rewards® points for every \$1 spent, up to 65,000 points per year – your points never expire⁵.

■ Purchase Cover⁷

Automatic insurance on Blue credit card purchases of most personal items. If these items are lost, stolen or damaged within three months of purchase, we will arrange for them to be repaired, replaced, rebuilt or reinstated, free of charge, anywhere in the world.

■ Up to four Additional Cards free

■ Worldwide Visa and MasterCard card acceptance

Blue No Annual Fee Credit Card (previously No Interest-Free Days Credit Card)

Your Blue No Annual Fee credit card is the perfect card for those unforeseen expenses. There are no interest free days on retail purchases, however the card is fee free and ideal for those wanting peace of mind without the annual fee. Your Blue No Annual Fee credit card includes all the benefits of a Blue card as detailed above.



Gold

Blue

blue



About your Low Rate credit card

Our Low-Rate Visa credit card provides a low interest rate option for customers looking for a no-frills alternative to standard rewards cards.

You will enjoy:

- A low variable interest rate on purchases
- A low annual fee
- Up to 55 days interest free on retail purchases¹
- A choice of four card designs - so your card can be as individual as you are
- Up to four Additional Cards free
- Worldwide Visa Card acceptance

low rate

Extra Benefits

With your Bank of Queensland credit card, you also have access to other great benefits such as:

■ Up to four Additional Cards

Apply for up to four free additional cards for family members or loved ones and you can all enjoy the benefits of your Bank of Queensland credit card.

■ Balance Transfers

You can consolidate your debts by transferring balances from other bank or store credit cards and putting them all onto your Bank of Queensland credit card, giving you one monthly bill and greater control of your money.

■ Credit Limit Increases

Increase your financial flexibility and apply for a Credit Limit Increase. Please note that Credit Limit Increases are generally only available to cardholders who have held an account for over nine months and can only be applied for once every six months.



Terms and Conditions

Terms and Conditions apply to your Bank of Queensland credit card services and benefits. Please see below and refer to the accompanying Terms and Conditions booklet.

1. Up to 55 days interest free

Interest charges will not be payable on retail purchases, fees, charges and expenses if you pay the closing balance in full on, or before the payment due date of every statement. Where you are not in accordance with the above, your Account will return to the interest free status for retail purchases, fees, charges and expenses by paying in full the closing balance of two consecutive statements by the payment due date. Please note that cash advances are not eligible for the interest free period.

2. Easi-Pay

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.

3. BPAY®

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

4. CreditShield®

CreditShield® underwritten by MetLife Insurance Limited (ABN 75 004 274 882, AFSL No. 238096) and is subject to the Terms and Conditions and exclusions of the Policy of Insurance. For more information including benefits, exclusions, and premiums refer to the CreditShield Section of the Policy of Insurance. A monthly fee applies. If you do not have a Product Disclosure Statement for CreditShield® and want to find out more information, please call 1300 52 72 72 (or 1300 72 31 34 for Gold and Platinum card customers).

5. Q Rewards®

Q Rewards® are subject to the Bank of Queensland Rewards Terms and Conditions. Q Rewards® points are not earned on cash advances. Q Rewards® points never expire while the card remains open.

6. Extended Warranty

Extended Warranty is underwritten by Zurich Australia Insurance Limited (ABN 13 000 296 640, AFSL 232507) and is subject to the Terms and Conditions and exclusions in the Policy of Insurance with Bank of Queensland Limited which can be obtained by calling 1300 52 72 72 (or 1300 72 31 34 for Gold and Platinum card customers). Cover includes most items unless specifically excluded in the Policy of Insurance.

7. Purchase Cover

Purchase Cover is underwritten by Zurich Australia Insurance Limited (ABN 13 000 296 640, AFSL 232507) and is subject to the Terms and Conditions and exclusions in the Policy of Insurance with Bank of Queensland Limited which can be obtained by calling 1300 52 72 72 (or 1300 72 31 34 for Gold and Platinum card customers). Cover includes most items unless specifically excluded in the Policy of Insurance.

8. International Travel Insurance

In certain circumstances the benefits also extend to the cardholder's spouse and depended children, provided that they are traveling with the cardholder. For more information, please refer to the Terms and Conditions.

International Travel Insurance is underwritten by Zurich Australia Insurance Limited (ABN 13 000 296 640, AFSL 232507) and is subject to the Terms and Conditions and exclusions in the Policy of Insurance. Please refer to the Terms and Conditions for a full explanation of cover and exclusions.

9. Australia Post

A fee of \$ 2.00 applies to all payments made at Australia Post by cash, cheque or EFTPOS for Bank of Queensland credit card customers.