

Q REWARDS® TERMS AND CONDITIONS

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FOR ALL CUSTOMERS PARTICIPATING IN Q REWARDS®

1. Definitions

1.1 In these Terms and Conditions:

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

Airline and Other Loyalty Program means any participating loyalty program operated by a third party which has been nominated by us in writing.

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 purchase excluding (but not limited to) Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, payments to other BOQ accounts, bank fees and charges such as interest and ATM charges, transactions made using Points and government related transactions. Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity.

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.

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.

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 We may vary these Terms and Conditions from time to time. For example, we may:

- (i) change the way you earn points;
- (ii) change the way you redeem points;
- (iii) introduce or change Rewards Program features, fees and conditions; and
- (iv) make changes as a result of changes made by our suppliers or partners.

We will provide at least 30 days' prior notice of changes, unless we reasonably consider the change to be non-material in nature. We will give you as much notice as is reasonably practicable for any non-material changes to these terms and conditions.

- 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 Travel Vouchers and other nominated travel Rewards offered by Q Rewards® from time to time.

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.

14. Airline and Other Loyalty Programs

- 14.1 If you are a Platinum Cardholder, you can redeem points for Airline and Other Loyalty Points, as specified in our current promotional material. The types of Airline and Other Loyalty Points that we offer may change over time because of decisions taken by the loyalty program operator. Please refer to the current Rewards catalogue or the rewards website for details of which Airline and Other Loyalty Points are currently offered.
- 14.2 You must be a member of the Airline and Other Loyalty Program in which you wish to claim Airline and Other Loyalty Points and have advised us of your Airline and Other Loyalty Program membership number prior to any such redemption.
- 14.3 If you are a member of the Airline and Other Loyalty Program, you are subject to the terms and conditions of the Airline and Other Loyalty Program.
- 14.4 If you redeem points for Airline and Other Loyalty Points, the Airline and Other Loyalty Points may take up to 28 business days to appear in your Airline and Other Loyalty Program membership account.

CONTACT US

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.