



Q Rewards[®] Terms and Conditions

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Bank of Queensland Credit Cards (“Credit Cards”) are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (“NAB”) and distributed by Bank of Queensland Limited ABN 32 009 656 740 (“BOQ”). Our/us/we/The BOQ Credit Cards Team means NAB. NAB is also the provider of the rewards program in these terms and conditions. BOQ does not and will not guarantee or otherwise support NAB’s obligations under the contracts or agreements connected with the Credit Cards.

For all customers participating in Q Rewards®

These Terms and Conditions should be read in conjunction with the Credit Card Terms and Conditions and Other Important Information and explain how Points can be earned and redeemed using your Account. These Terms and Conditions will apply to Cardholders of BOQ Platinum Visa Credit Card and BOQ Blue Visa Credit Card Accounts.

1 Definitions

In these Terms and Conditions:

Account means your unsecured credit facility with us.

Additional Cardholder means another person who you have authorised to have a Card on your Account.

Airline, Hotel and/or Other Loyalty Points means Points earned or capable of redemption under an Airline, Hotel or Other Loyalty Program.

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

Autoredemption is the automatic redemption of Reward Points with a selected participating partner, as set out in section 10.

Bonus Points means Points available through offers subject to additional terms and conditions.

Cardholder means you and/or any Additional Cardholder.

Cashback means the redemption of Points for a credit to your Account reducing your outstanding balance.

Consequential Loss means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

Earn Rate means the rate at which you earn Reward Points on Eligible Transactions, as set out in clause 3.1.

Eligible Transaction means any purchase excluding (but not limited to):

- a) Cash Advances (which include bills paid over the counter at a bank, financial institution or post office, and the purchase of travellers cheques);
- b) bank fees, charges and interest (including any GST payable on any of these) applicable to your Account or use of the Card or to Q Rewards®;
- c) government related transactions (includes transactions with Australian and overseas government entities, semi-government entities, or related agencies - for example, but not limited to, Australia Post, council rates, motor registries, fines, and court costs). Classification as a government related transaction is based on merchant or financial institution data, so some businesses may be treated as government related even if they are not;
- d) transactions where a Card is used to make payments to the Australian Taxation Office (ATO);
- e) Balance Transfers, except where Bonus Points may be earned under a Special Promotion specifically for Balance Transfers according to additional terms and conditions;
- f) transactions related to Special Promotions, except where Bonus Points may be earned under a Special Promotion according to additional terms and conditions;
- g) where a Card is used to access linked transaction accounts;
- h) purchase of foreign exchange, travellers cheques or money orders;
- i) transactions we decide (acting reasonably) are wholly or partly for business purposes;

- j) any transactions where your Account is, or is reasonably believed by us to be, operated fraudulently, except where you reasonably demonstrate that your Account was not operated fraudulently;
- k) unauthorised purchases for which you are not liable;
- l) transactions where a Card is used to make purchases through BPAY®;
- m) transactions for gambling and gaming purposes (examples include purchase of lottery tickets, purchase of gaming chips or tokens and online gambling); or
- n) transactions for investments, such as investments in shares.

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).

Giftcards are redeemable across selected merchants and may be issued by third parties.

Internet Banking means the online services provided by BOQ that permit Cardholders to access certain Account services via the internet, through the myBOQ app or other digital channels that we tell Cardholders can be used to access your Account.

NAB/our/us/we/The BOQ Credit Cards Team means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686), the credit provider and issuer of BOQ Credit Card Products.

Pay with Points means to redeem a nominated number of Points via Internet Banking against certain transactions presented to and selected by you for a credit back to your Account. This may not be available for all transactions on your Account.

Primary Cardholder means the person in whose name the Account is held and who is responsible for all transactions on the Account.

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.

Reward Points or **Points** are the points earned on Eligible Transactions.

Reward Points Balance is the current balance of your Reward Points at any given time which appears in Internet Banking.

Reward means the goods and services described in the current promotional material or otherwise offered by Q Rewards® from time to time and includes Giftcards, Cashback, Pay with Points and Points transfer to Airline, Hotel or Other Loyalty Programs.

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

Any other capitalised terms used in these Terms and Conditions have the same meaning as in the Credit Card Terms and Conditions and Other Important Information.

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 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.
- 2.3 Additional Cardholders are not eligible to participate in Q Rewards®, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

3 Accumulation of Reward Points

- 3.1 Reward Points are awarded in respect of Eligible Transactions. The number of Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction. Points accrue at the Earn Rate of:
 - **BOQ Blue Visa Credit Card:** 1 Point for each whole Australian dollar.
 - **BOQ Platinum Visa Credit Card:** 2 Points for each whole Australian dollar.
- 3.2 It will take up to 60 days after an Eligible Transaction has been processed by us for Reward Points to be allocated to you, or such other period as we may, acting reasonably, communicate to you from time to time.
- 3.3 You may also earn Bonus Points subject to any additional terms and conditions we may provide at the time of a particular transaction or offer.
- 3.4 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.
- 3.5 You can view your Reward Points Balance via Internet Banking.

4 Limitations on and Loss of Reward Points

- 4.1 You will only earn Reward Points on Eligible Transactions, or as otherwise advised according to any additional terms and conditions.
- 4.2 If you, or an Additional Cardholder, receive(s) a refund or reimbursement (for example returned goods or services), a Chargeback is made to your Account, or where Points were incorrectly credited, the reversed transaction or incorrectly credited Points will be deducted from your Reward Points Balance.

- 4.3 From the time you ask us to close your Account, you will no longer be able to earn or redeem Reward Points.
- 4.4 We may, acting reasonably, suspend or terminate your participation in Q Rewards® if:
 - a) your Account is suspended under the Credit Card Terms and Conditions;
 - b) in our reasonable opinion, any 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; or
 - c) if we receive notification that you have passed away.
- 4.5 If you are in breach of your Credit Card Terms and Conditions and your Account is suspended or cancelled, your Reward Points Balance will be frozen, you will not earn Points on Eligible Transactions, and you will not be able to redeem Reward Points. If your Account is returned to good standing, we will reinstate your right to participate in Q Rewards® unless we reasonably believe that the Reward Points were not properly earned.
- 4.6 If we notify you that your Account is no longer suspended (including because your Account suspension has been lifted), your Reward Points Balance will be reinstated from the date your suspension ends.
- 4.7 Disputes about missing Reward Points (including where the dispute concerns your participation in Q Rewards®) will only be accepted up to 12 months after the date of the relevant Eligible Transaction. We may, acting reasonably, require you to provide documentary evidence to support your claim.

5 Redeeming Reward Points

- 5.1 Pursuant to these Terms and Conditions and any additional terms and conditions made available to you either by us or the supplier of a Reward, you may redeem Rewards Points for Rewards options we, acting reasonably, provide to you via Internet Banking. 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.
- 5.2 The Reward Points you redeem will be deducted from your Reward Points Balance.
- 5.3 An Additional Cardholder cannot redeem Reward Points.
- 5.4 All Rewards are subject to availability and third party suppliers' restrictions.
- 5.5 We will only arrange for supply of a Reward that corresponds with the Reward's description in any promotional material.
- 5.6 Once a Reward has been redeemed the request cannot be reversed, cancelled or changed.

6 Giftcards

- 6.1 Upon redemption of a Giftcard, we or the Reward supplier will issue you with the Reward which will entitle you to redeem the Giftcard directly with the relevant supplier. You must abide by the terms and conditions provided to you upon issuance of the Reward for the Giftcard.
- 6.2 Giftcards remain valid in accordance with the dates specified by the supplier on the Giftcard.
- 6.3 Giftcards may not be replaced by the issuer if lost, stolen or destroyed. Nor can Reward Points for lost, stolen or destroyed Giftcards be credited to your Account.

7 Cashback

- 7.1 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. To keep your Account in order, you must disregard the amount of any Cashback redemption and make all payments as set out in your Account statement.

8 Pay with Points

- 8.1 You may use your Points to pay for certain selected transactions that we present to you via Internet Banking or any other method we make available to you.
- 8.2 Only selected transactions that you have made and that we present to you can be redeemed using Pay with Points. You must follow the instructions where you are provided with the option to pay for a selected transaction with your Points. We will process that credit to your Account within 5 Business Days.
- 8.3 Using Pay with Points for a selected transaction does not satisfy your obligation to make the payment due on your Account statement. To keep your Account in order, you must disregard the amount of any Pay with Points redemption and make all payments as set out in your Account statement.

9 Airline, Hotel and Other Loyalty Programs

- 9.1 You can redeem Points for Airline, Hotel or Other Loyalty Points, as specified in our current promotional material. The types of Airline, Hotel or Other Loyalty Points that we offer may change over time because of decisions taken by the loyalty program operator. Please refer to Internet Banking for details of which Airline, Hotel and Other Loyalty Points are currently offered.

- 9.2 You must be a member of the Airline, Hotel or Other Loyalty Program in which you wish to claim Airline, Hotel or Other Loyalty Points and have advised us of your Airline, Hotel or Other Loyalty Program membership number prior to any such redemption.
- 9.3 If you are a member of the Airline, Hotel or Other Loyalty Program, you are subject to the terms and conditions of the Airline, Hotel or Other Loyalty Program.
- 9.4 If you redeem Reward Points for Airline, Hotel or Other Loyalty Points, the Airline, Hotel or Other Loyalty Points may take up to 60 days to appear in your Airline, Hotel or Other Loyalty Program membership account.

10 Autoredemption

- 10.1 Autoredemption may be available for selected participating partners and can be setup via Internet Banking. This is subject to the terms and conditions of Autoredemption with the selected participating partner, which will be made available at the time of redemption opt in.
- 10.2 If you opt in to Autoredemption, your Reward Points Balance will be automatically transferred to the selected participating partner at a pre-determined interval advised at the time of redemption opt in.
- 10.3 The rate at which Reward Points are redeemed will be the current rate at the time of which Autoredemption occurs.
- 10.4 You may opt out of Autoredemption at any time and will be able to resume manual redemption of your Reward Points.
- 10.5 Once Reward Points have been redeemed for a selected participating partner, including Airline, Hotel or Other Loyalty Points, they are governed by the participating partner's terms and conditions.

11 Disclaimer

- 11.1 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.
- 11.2 The rights, if any, which you may have in connection with a Reward are solely against the third party supplier of the Reward. To the extent permitted by law, we do not accept any liability whatsoever (except to the extent such loss or damage is caused by our fraud, negligence or misconduct) with respect to:
- a) a Reward supplied;
 - b) any death or injury or Consequential Loss or damage arising from the supply of a Reward;
 - c) the loss, theft or destruction of a Reward; or
 - d) any supplier's refusal to accept a Reward.

12 Government Taxes, Duties and Charges

- 12.1 We accept no liability in respect of any taxation liability (including Goods and Services Tax) arising from the redemption of Rewards.
- 12.2 We give no warranty and accept no responsibility as to the ultimate taxation treatment of Rewards or Reward Points. You will need to check with your tax advisor whether receiving a Reward affects your tax situation.
- 12.3 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.

13 General

- 13.1 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®.
- 13.2 We will exercise any rights or discretions that we have under these Terms and Conditions in a fair and reasonable manner. That includes whenever we are:
- a) considering any request you make;
 - b) deciding whether to give our consent or to exercise a right, discretion or remedy;
 - c) setting any conditions for doing any of those things; or
 - d) making changes under clause 13.3 or anywhere else in these Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

- 13.3 We may change any of the Terms and Conditions of our agreement without creating a new agreement. We'll tell you about these changes by communicating with you, unless in some scenarios where we may not be required to notify you. The table below outlines the different types of changes we may make and when you will be notified.

You are free to close your Account if you're not happy with any changes we make.

Type of Change	When you'll be notified
Change the way Points are earned, including a change to existing ways or the introduction of new ways according to the type of card	At any time without prior notice (but if the change is unfavourable, we will try to publish details before the change takes effect, if we are able to do so). We will make current information about the way to earn Points available in the FAQs.
Change the way Points are redeemed, including the number of Points required to redeem a Reward or changing any fees associated with a redemption	At any time and without prior notice. Current information is available via Internet Banking.
Change to allocation of Points for dollar spent	At any time by giving you at least 30 days' prior written notice.
Change the period of expiry of Points	At any time by giving you at least 30 days' prior written notice.
Changes that are non-material in nature	If we do not need to notify you, we may give you a shorter notice period than the period described in this table. This will be published on the website or otherwise notification provided at the time a Reward redemption is made.

Type of Change	When you'll be notified
Changes to third party points (such as Airline, Hotel and Other Loyalty Points)	Subject to change in accordance with the terms and conditions of that program. You'll be notified directly by the third party program provider.
Introduce any fees associated with a redemption	At any time by giving you at least 30 days' prior written notice.
Introduce or change program features and specific rewards conditions	At any time by giving you at least 30 days' prior written notice.
Make changes as a result of changes made by our suppliers or partners	At any time by giving you at least 30 days' prior written notice.
Remove Rewards	At any time and without prior notice. Current information is available via Internet Banking.

For more information:

Visit us at

www.boq.com.au/contact-us

If you are calling from within Australia

1300 55 72 72

If you are calling from outside Australia

+61 7 3336 2420



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