



Q Rewards[®] Terms and Conditions

November 2023

Contents	Page
1 Definitions	4
2 Participation	7
3 Accumulation of Reward Points	7
4 Duration and Loss of Reward Points	9
5 Reward Redemption	9
6 Fast Track Redemption	11
7 Reward Certificates and/or Vouchers	11
8 Take Flight	12
9 Disclaimer	12
10 Warranties	13
11 Government Taxes, Duties and Charges	13
12 General	14
13 Platinum Personalised Rewards	15
14 Airline and Other Loyalty Programs	16
Contact Us	20

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"). NAB is also the provider of the rewards program in these terms and conditions. NAB has acquired the business relating to the Credit Cards from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards.

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®

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.

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.

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 or an investment in shares, and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity or an investment company.

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.

NAB/our/us/we will be generally read as a reference to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) unless the context otherwise requires, the credit provider and issuer of BOQ cards.

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.

You/your means the holder of the Account.

Unless otherwise required by the context:

- any other capitalised terms have the same meaning as in your Account Terms and Conditions;
- the words “includes”, “including” or “such as” do not limit the word to which it relates; and
- a singular word includes the plural and vice versa.

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 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 the Rewards Program, 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 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 When you obtain a refund or reimbursement for an Eligible Transaction that you earned Reward points on (e.g. from returning goods or services or a disputed transaction) (**Reversed Transaction**) the total number of Reward points you earned for the Reversed Transaction will be deducted from the total number of Reward points you actually received and would have received (e.g. Reward points not earned due to the maximum spend limits being reached) for Eligible Transactions during the Statement Period in which the Reversed Transaction was posted.
- 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 frozen and you will not be able to redeem the 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.
- 3.5 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.
- 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 12 months after the date of the relevant Transaction. We may, acting reasonably, require you to provide documentary evidence to support your claim.

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, acting reasonably, suspend or exclude you from participation or continuing to participate in Q Rewards® if:
- (i) your Account is suspended under the Account Terms and Conditions;
 - (ii) 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;
 - (iii) if we receive notification that you have passed away.

5 Reward Redemption

- 5.1 We may, acting reasonably, 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. For any changes we consider to be non-material, we will either publish this on our website or otherwise notify you at the time you redeem your Reward. Where the change is as a result of an increase

in third party costs, or the continued availability of a Reward or the way in which points are redeemed (or their availability) we will give you as much notice as is reasonably practicable and, where possible, we will give you an opportunity to redeem points before the change takes effect. However you acknowledge that Third Party Points (such as Velocity Frequent Flyer Points) will be subject to the terms of that program which may be subject to change in accordance with the terms and conditions of that program.

- 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, acting reasonably, 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 Vouchers 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. 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:

- (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 section 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, acting reasonably, 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®.
- 12.3 We will exercise any rights or discretions that we have under these Rewards Program 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 section 5.1 or anywhere else in these Rewards Program 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 Platinum Personalised Rewards

- 13.1 This section 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 fulfil 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, acting reasonably, 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.

This page intentionally left blank.

This page intentionally left blank.

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.

