

# HSBC Qantas Rewards

## **Terms and Conditions –**

HSBC Platinum Qantas Credit Card  
accounts opened after 1 April 2020

effective 01 April 2020





## HSBC Qantas Rewards **terms and conditions**

The meaning of words printed **like this** and some other key words is explained at the end of these **terms and conditions**.

# 1 Eligibility for membership

- 1.1 **You** are automatically a member of the **HSBC Qantas Rewards program** if **you** have an **account** and **you elect** to link that **account** to the **HSBC Qantas Rewards program** in accordance with *clause 3* of these **terms and conditions**.
- 1.2 **Additional cardholders** are not eligible for membership in their own right but **Qantas Points** will accrue to your **program account** and then be automatically credited to **your Qantas Frequent Flyer** account in accordance with these **terms and conditions** for **eligible transactions** effected by **additional cardholders**.
- 1.3 In respect of each **additional cardholder you** warrant to **us** that **you** have provided to any **additional cardholder** a copy of these **terms and conditions**.
- 1.4 **We** may cancel your membership of the **HSBC Qantas Rewards program** at any time.
- 1.5 **Your** membership of the **HSBC Qantas Rewards program** is automatically cancelled if your **account** is closed.
- 1.6 **We** reserve the right to charge an annual fee for your membership and participation in the **HSBC Qantas Rewards program**.
- 1.7 Subject to *clause 1.5* your membership of the **HSBC Qantas Rewards program** shall be continuous notwithstanding a permitted change to your **account** (for example where **you** change from one HSBC credit card type to another).
- 1.8 **You** cannot transfer your membership of the **HSBC Qantas Rewards program** to any other person.
- 1.9 **We** reserve the right to suspend or terminate the **HSBC Qantas Rewards program** at any time without prior notice to **you**.
- 2.0 Where a change in your **account** would necessitate a change in your **points cap**:
- (a) that entitlement will be effective from the date

of the change to your **account**;

- (b) where your entitlement to accrue points to a particular **points cap** is reduced you will be entitled to retain those existing **Qantas Points** that may cause you to exceed your **points cap** but will not be entitled to earn **ordinary points** in excess of the **points cap**.

## 2 Other terms and conditions

- 2.1 These **terms and conditions** are in addition to and do not replace the **terms and conditions** for your **account**.
- 2.2 These **terms and conditions** apply where **you** have opted to link your account to **HSBC Qantas Rewards**.

## 3 Qantas Points

- 3.1 To earn **Qantas Points**, **you** must be a member of the **Qantas Frequent Flyer Program** and advise **us** of your valid **Qantas Frequent Flyer membership number**. Membership of the **Qantas Frequent Flyer Program** is subject to the **terms and conditions** of the **Qantas Frequent Flyer Program**. For details visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer).
- 3.2 In order for **us** to credit **Qantas Points** to your **Qantas Frequent Flyer account you** authorise **us** to disclose any relevant personal information we hold about **you** to **Qantas**.
- 3.3 **Qantas Points** are offered at our discretion and do not constitute your property. **You** cannot transfer your **Qantas Points** to any other person or entity. In the case of your death or bankruptcy, any **Qantas Points** that **you** have earned but which have not been credited to your **Qantas Frequent Flyer program** account:
  - (a) will automatically be forfeited
  - (b) may not be used by any other person or entity.
- 3.4 **Qantas Points you** accrue have no cash or monetary value and once credited to your **Qantas Frequent Flyer account** are subject to the **terms and conditions** of the **Qantas Frequent Flyer program**.

## 4 Earning points using a card

- 4.1 A cardholder may only earn **Qantas Frequent Flyer points** for one **HSBC Qantas Rewards program** account. Non-individuals (i.e. companies, firms, associations and other organisations) are ineligible to earn **Qantas Frequent Flyer points**.
- 4.2 **We** will award **Qantas Points** from the start of the first statement period for your **account** in the circumstances set out in *clause 5*.
- 4.3 **Qantas Points** will not be earned on **ineligible transactions**.
- 4.4 The number of *ordinary points* that can be earned in any statement period on your HSBC's Platinum Qantas Credit Card is 7,500 points.
- 4.5 Reward points will no longer accrue within a statement period when the relevant points cap is reached.

## 5 Points allocation

- 5.1 **We** allocate 1 Qantas Point for each whole AUD1.00 of the total value of an **eligible transaction** made in Australia and overseas (rounded up or down to the nearest whole dollar value of the **eligible transaction**) up to AUD1,000 spend per statement period for your **account**. We will allocate 0.5 Qantas Points for each whole AUD1.00 of the total value of an eligible transaction thereafter.
- 5.2 In addition to **ordinary points**, **we** allocate one **bonus point** for each whole AUD1.00 of total value of spend (rounded up or down to the nearest whole dollar value) on:
- (a) Qantas Flights
  - (b) Qantas Club and Qantas Frequent Flyer membership; and
  - (c) Purchases from "Qantas Travel" customer shopfronts.

**We** will not allocate **bonus points** in relation to

Qantas Freight, Qantas Holidays, Qantas Business Travel, Jetset Travelworld or the Jetstar Group of companies.

**We** may from time to time vary the Qantas products and services that are eligible to earn **bonus points** at our absolute discretion.

5.3 **We** may allocate **bonus points** and promotional points at our absolute discretion.

5.4 **Bonus points** and promotional points will be awarded in response to transactions occurring within Australia unless otherwise specified.

5.5 **Qantas Points** earned in a statement period will be submitted to Qantas for crediting to your **Qantas Frequent Flyer account** shortly after the end of that statement period as shown on your monthly statement of account. Usually your **Qantas Points** will be credited within four weeks of the end of the applicable statement period.

5.6 Any disputes for missing **Qantas Points** will only be considered if notified to **us** within 4 months of the date of the relevant transaction and supporting evidence is provided.

## **6 Deduction of points**

6.1 Any deduction of **Qantas Points** is at our discretion, including where **you** or any **additional cardholder** request **us** or any of our agents or contractors who may be appointed from time to time, to do anything in connection with a **reward**, a redemption of **points**, your **program account** or otherwise.

6.2 When **you** obtain a refund or reimbursement of an **eligible transaction** (for example when **you** return goods or cancel bookings made and paid for and a credit is issued to your **account**) your **Qantas Points** will be reduced accordingly.

6.3 If we terminate the **HSBC Qantas Rewards program**, cancel your participation in the **HSBC Qantas Rewards program** or your **account** is closed, any **Qantas Points** that have not been credited to your **Qantas Frequent Flyer account** at that time are forfeited.

## 7 Redemption of points

- 7.1 **Qantas Points** can only be credited to your **Qantas Frequent Flyer account**. **Qantas Points** cannot otherwise be transferred, credited or redeemed.
- 7.2 **Qantas Points** are redeemable in accordance with the **Qantas Frequent Flyer program** and are subject to the **terms and conditions** of that program. For details visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer).

## 8 Statements of program accounts

We will provide **you** with a statement of the **Qantas Points** in your program account with your statement for your account or if **you** are registered online to use our Credit Cards Online Service, **you** may check the number of **Qantas Points** that **you** have earned and are eligible to be credited to your **Qantas Frequent Flyer account** online.

## 9 General

- 9.1 Your first or continued use of your card or account will be deemed to be acceptance of these **terms and conditions** as amended.
- 9.2 **We** may change these **terms and conditions** at any time. A change will either be advertised in the local or national press or be provided to **you** in writing no later than the day on which the change takes effect, unless any applicable law or code of conduct requires **us** to do something different.
- 9.3 All complaints regarding **Qantas Points** or the **terms and conditions** will be resolved by **us** in accordance with our complaints handling processes.
- 9.4 **You** are responsible for any taxation liability or other government charge or reporting requirement arising from the **HSBC Qantas Rewards program** or the crediting, earning and redeeming of **Qantas Points** under this **HSBC Qantas Rewards program** and the **Qantas Frequent Flyer program**.

## 10 Interpretation

- 10.1 All references to dollars are to Australian dollars



unless otherwise stated and where an **eligible transaction** is initially recorded in your **account** in a foreign currency the relevant amount of **Qantas Points** will be allocated by reference to the Australian dollar value of that **eligible transaction**.

- 10.2 The use of examples is for illustration purposes only and the operative effect of those provisions is not to be limited by the examples given.

## 11 Meaning of words

“**account**” means an **account you** have with **us** which **we** determine may be linked to the **program**.

“**additional cardholder**” means a person to whom a card is issued under condition 5 of your HSBC Credit Card Conditions of Use.

“**bonus points**” means the **Qantas Points** allocated to your **program account** in addition to the **ordinary points** and based upon your expenditure at selected **bonus points** providers as communicated to **you** from time to time.

“**bonus points provider**” means any provider who has entered into an agreement to offer additional points to cardholders as communicated to **you** from time to time.

“**BPAY®**” means the electronic payment service provided by BPAY® Pty Ltd (ABN 69 079 137 518).

“**business expenses**” means expenses which are wholly or predominately the ordinary and necessary expenses incurred in the cardholder’s business or trade.

“**cash advance**” means:

- (a) each amount of cash supplied by use of a card on your **account** or by any other operation of your **account**;
- (b) each payment made by a **user** to a person who does not accept or is not entitled to accept credit payments from your **account** or states that any payment to them will be processed as a **cash advance** or if **you** are

using your card for gambling purposes or to purchase a cash substitute,

- (c) each amount transferred from your **account** to any other **account you** have with **us** or any other person (for instance, to effect a balance transfer), and
- (d) cash advance usage charge.

**“eligible transaction”** means a transaction which is debited to your **account** other than an **ineligible transaction**.

**“HSBC Qantas Rewards program”** means the rewards program offered by HSBC which provides for **you** to earn Qantas Frequent Flyer points directly, subject to these **terms and conditions**.

**“HSBC Rewards Plus”** means the rewards program offered by HSBC which provides for **you** to earn HSBC Rewards Plus points as a reward, subject to the **HSBC Rewards Plus terms and conditions**.

**“HSBC Rewards Plus points”** means points earned under **HSBC Rewards Plus**.

**“ineligible transaction”** means a transaction which is debited to your **account** and takes the form of one or any of the following:

- (a) balance transfer;
- (b) **cash advances**;
- (c) interest free transactions and HSBC’s Credit Card special promotions;
- (d) business expenses;
- (e) a fee or charge, including government fees or charges such as registrations, rates, licences, infringements or Australian Taxation Office payments;
- (f) any value charged to your card in association with a points + \$ redemption under this scheme;

- (g) any expenditure incurred as part of a points + \$ transaction;
- (h) a transaction which we decide is fraudulent or involves the abuse of a card
- (i) a disputed debit transaction; and
- (j) **BPAY**<sup>®</sup>
- (k) cash transfer

**“ordinary points”** means the **points** allocated to your **rewards account** based upon the value of an **eligible transaction**.

**“points cap”** means the maximum number of **ordinary points** and **bonus** points that can be earned in any 12 month period in respect of your **account**.

**“program account”** means the **account we** establish in your name for recording **points** for the purposes of these terms and conditions.

**“promotional points”** means the **Qantas Points** allocated to your **program account** at HSBC’s discretion and in response to special promotional or marketing activities that may be communicated to **you** from time to time.

**“Qantas”** means Qantas Airways Limited  
ABN 16 009 661 901.

**“Qantas Frequent Flyer account”** means the **Qantas Frequent Flyer** program account held in the name of the primary cardholder.

**“Qantas Frequent Flyer membership number”** means the **Qantas Frequent Flyer** account number given to **you** by **Qantas** when **you** join the **Qantas Frequent Flyer program**.

**“Qantas Frequent Flyer program”** means the frequent flyer program operated by **Qantas**.

**“Qantas Points”** means points in the Qantas Frequent Flyer program, and includes **ordinary points, promotional points** and **bonus points** which may be earned in accordance with these

**terms and conditions.**

“**rewards program**” means HSBC Rewards Plus or HSBC Qantas Rewards.

“**terms and conditions**” means the terms and conditions for HSBC Qantas Rewards which are set out in this document.

“**we** or **us**” means HSBC Bank Australia Limited ABN 48 006 434 162 and any related body corporate (as that term is defined in the Corporations Act 2001 (Cth))

“**you**” means a person who has an **account** with **us**.

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