

# HSBC Qantas Rewards

**Terms and Conditions –**  
HSBC Platinum Qantas Credit Card

Effective 28 February 2025



# 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 eligible for membership in the **HSBC Qantas Rewards program** if **you** have an **account** with **us** for a **HSBC Platinum Qantas Credit Card** and **we** have made the program available to **you**. Non-individuals (i.e. companies, firms, associations and other organisations) are ineligible for membership in the **HSBC Qantas Rewards program**.
- 1.2 **You** are a member of the **HSBC Qantas Rewards program** if **you** have an **account** with **us** and **we** link that **account** to the **HSBC Qantas Rewards program**.
- 1.3 **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**.
- 1.4 In respect of each **additional cardholder** you must provide to any **additional cardholder** a copy of these **terms and conditions**.
- 1.5 **We** may cancel your membership in the **HSBC Qantas Rewards program** if:
- (a) your **account** is in default, **we've** told **you** about this and **you** haven't fixed it in the timeframe notified to **you**;
  - (b) **we**, acting reasonably, determine that **you** have been abusing your membership in the **HSBC Qantas Rewards program**; or
  - (c) it is reasonably necessary to protect **our** legitimate business interests.
- We** will give **you** at least 30 days' notice before any cancellation unless it is reasonably necessary to give **you** a shorter notice period or no notice to manage material and immediate risks.
- 1.6 **Your** membership in the **HSBC Qantas Rewards program** is automatically cancelled if your **account** is closed.

- 1.7 Subject to clause 1.6 your membership in 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 in the **HSBC Qantas Rewards program** to any other person.
- 1.9 **We** may suspend or terminate the **HSBC Qantas Rewards program** where **we** have a legitimate business interest to do so. Before **we** do this, **we** will give **you** at least 30 days' notice unless it is reasonably necessary to give **you** a shorter notice period or no notice to manage material and immediate risks.
- 1.10 If **we** suspend or 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.

## 2 Other terms and conditions

- 2.1 These **terms and conditions** are supplemental to, and do not replace the terms and conditions for your **account**.

## 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**. A joining fee usually applies, however HSBC has arranged for this to be waived for HSBC credit card customers opting in to the **HSBC Qantas Rewards program** who are not already members in the **Qantas Frequent Flyer program** - join by visiting [qantas.com/hsbcjoin](https://qantas.com/hsbcjoin). Membership in the **Qantas Frequent Flyer Program** is subject to the terms and conditions of the **Qantas Frequent Flyer Program**. For details visit [qantas.com/terms](https://qantas.com/terms).
- 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 account**:
- (a) will automatically be forfeited; and
  - (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 Points** for one **HSBC Qantas Rewards program account**.
- 4.2 **We** will calculate and award **you ordinary points** based on the total value of your **net purchases** at the end of each **statement period** for your **account**, as per the circumstances set out in clause 5.1.
- 4.3 The total value of your **net purchases** at the end of each **statement period** for your **account** excludes **ineligible transactions**. Hence, **Qantas Points** will not be awarded on **ineligible transactions**.
- 4.4 The number of **ordinary points** that can be earned in respect of your **account** is capped when the total value of your **net purchases** in each 12-month period reaches 120,000 AUD. The 12-month period is not based on a calendar year but resets on the next anniversary of your **account** opening date, and on every anniversary thereafter.
- 4.5 **Ordinary points** will no longer accrue when the total value of your **net purchases** in each 12-month period reaches 120,000 AUD.
- 4.6 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**.

## 5 Points allocation

5.1 **We** will award 1 **ordinary point** for each whole 1.00 AUD of the total value of your **net purchases** at the end of each **statement period** (rounded up or down to the nearest dollar).

5.2 In addition to **ordinary points**, **we** will award 1 **bonus point** for each whole 1.00 AUD of total value of spend (rounded up or down to the nearest whole dollar value) made with the following merchants:

- (a) flights booked directly through qantas.com and **Qantas** Contact Centres;
- (b) **Qantas** flights booked through selected travel agents;
- (c) **Qantas Frequent Flyer membership** and **Qantas** Club membership, joining and annual fees;
- (d) **Qantas** Gift Vouchers; and
- (e) purchases from marketplace.qantas.com. **We will not award** 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 award **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 **Ordinary points** awarded based on the total value of your **net purchases** and any applicable **bonus points** awarded (pursuant to clause 5.2) will be submitted to **Qantas** for crediting to your **Qantas Frequent Flyer account** shortly after the end of the **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 **You** should notify **us** of any queries regarding your missing **Qantas Points** as soon as possible.

## 6 Deduction of points

- 6.1 **We** may deduct Qantas Points 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 **Qantas Points**, your **program account** or otherwise.
- 6.2 Where **we** reasonably believe that **we** have incorrectly awarded **you** with **Qantas Points** (for example, where **we** erroneously awarded **you** with **Qantas Points** for an **ineligible transaction**) or your **Qantas Points** balance is otherwise incorrect, **we** may correct and reduce your **Qantas Points** balance in your **program account** accordingly.
- 6.3 When **you** obtain a refund or reimbursement of an **eligible transaction** that formed part of your **net purchases** for which **we** have previously awarded **you Qantas Points** (for example when **you** return goods or cancel bookings made and paid for and a credit is issued to your **account**) your **Qantas Points** balance in your **program account** may be reduced accordingly to reflect the change in your **net purchases** during the relevant **statement period**.
- 6.4 Where a **chargeback** has been applied resulting in a credit to your **account**, the **chargeback** amount will be deducted from the total value of your **net purchases** for a **given statement period** accordingly. Your **Qantas Points** balance in your **program account** may also be reduced accordingly.

- 6.5 Where the value of your **net purchases** for a given **statement period** is negative, meaning the total dollar amount of any refunds, reimbursements or **chargebacks** of **eligible transactions** which have been credited to your **account** during a given **statement period**, is greater than the total dollar amount **you** have spent on **eligible transactions** during the same **statement period**, the **Qantas Points** balance of your **program account** will reduce accordingly. Where the **Qantas Points** balance of your **program account** is placed in negative as a result of the negative value of your **net purchases** for a given **statement period**, this negative **Qantas Points** balance will be carried forward and offset against any subsequent calculations of your **Qantas Points** balance until such a time that **you** have a positive **Qantas Points** balance in your **program account** once again.

## 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/terms](https://qantas.com/terms).

## 8 Statements of program accounts

- 8.1 **We** will provide **you** with a statement of the **Qantas Points** in your **program account** with your statement of **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 make changes to these **terms and conditions** in accordance with the section 'Changes to your agreement' of your HSBC Credit Card Terms.
- 9.3 All complaints regarding **Qantas Points** or these **terms and conditions** will be resolved by **us** in accordance with our complaints handling processes as set out in your HSBC Credit Card Terms.
- 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 awarded 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 **HSBC Qantas Rewards program**.

**"additional cardholder"** means a person to whom a card is issued under clause 5 of your HSBC Credit Card Terms.

**"bonus points"** means the **Qantas Points** awarded to your **program account** in addition to **ordinary points** and are based upon your expenditure at selected **bonus points providers** as communicated to **you** from time to time, and includes expenditure as set out in clause 5.2.

**"bonus points provider"** means any provider who has entered into an agreement to offer additional **Qantas 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.

**“chargeback”** means where **we** reverse all (or part of) the amount of a disputed transaction back to your **account** in accordance with the card scheme rules set by Visa.

**“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 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**, subject to the HSBC Rewards Plus terms and conditions.

**“HSBC Rewards Plus points”** means points earned under HSBC Rewards Plus and are also known as “HSBC’s Credit Card Rewards Plus points”.

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

- (a) balance transfers;
- (b) **cash advances**;
- (c) interest free transactions and HSBC’s Credit Card special promotions;
- (d) **business expenses**;
- (e) fees or charges, including government fees or charges such as registrations, rates, licences, infringements or Australian Taxation Office payments;
- (f) a transaction which **we** reasonably determine is fraudulent or involves the abuse of a card;
- (g) a disputed debit transaction;
- (h) **BPAY®**; and
- (i) cash transfers.

**“net purchases”** means the total dollar amount **you** have spent on **eligible transactions** in AUD in a given **statement period**, *less*, the total dollar amount of any refunds, reimbursements or **chargebacks** of **eligible transactions** in AUD, credited to your **account** during the same **statement period**.

**“ordinary points”** means the **Qantas Points** awarded to your **program account** based upon the value of an **eligible transaction**.

**“points cap”** means the maximum number of **ordinary points** that can be earned in a 12-month period in respect of your **account**. The 12-month period is not based on a calendar year but resets on the next anniversary of your **account** opening date, and on every anniversary thereafter.

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

**“promotional points”** means the **Qantas Points** awarded 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** and any or all combinations of them together, which may be earned in accordance with these **terms and conditions**.

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

**“statement period”** means the dates shown on each of the statements of **account** that are provided to **you** by **us**.

**“terms and conditions”** means the terms and conditions for the **HSBC Qantas Rewards program** 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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