

HSBC Qantas Rewards

Terms and Conditions –
HSBC Platinum Qantas Credit Card

effective 01 November 2017

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**.
- 2.3 General descriptive information about our banking services is set out in our booklet "What **you** need to know about your HSBC Credit Card." This booklet includes the following information:
 - (a) complaint handling procedures;
 - (b) HSBC's obligations regarding the confidentiality of your information; and
 - (c) a recommendation that **you** read the applicable **terms and conditions**.
- 2.4 The relevant provisions of the Code of Banking Practice apply to this **HSBC Qantas Rewards program**.

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.
- 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* and *bonus 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 AUD2,500 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.

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®**
- (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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