

HSBC Qantas Rewards

Terms and Conditions –
HSBC Premier Credit Card
effective 01 July 2019

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 Frequent Flyer 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 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 Opting in to HSBC Qantas Rewards

- 3.1 Your ability to opt in to **HSBC Qantas Rewards** is governed by the following:
- (a) **you** may opt in to **HSBC Qantas Rewards** at any time and any number of times, subject to the time it takes us to process each request.
 - (b) Opting in to **HSBC Qantas Rewards** is subject to an annual opt in fee of \$99. This fee will be charged to your **account** automatically once per annum.
 - (c) When **you** opt in to **HSBC Qantas Rewards**, **you** will be provided with new cards and new **account** details, and the **HSBC Qantas Rewards program** will apply to all cards issued under that **account**.
 - (d) **You** must activate your new card(s) to begin earning **Qantas Frequent Flyer points** from **HSBC Qantas Rewards**. If **you** continue to use your existing card(s) or **account** before **you** activate and commence using your new card(s), **you** will earn HSBC Rewards points on those **eligible transactions** and these will remain in **HSBC Rewards Plus**.
 - (e) **You** should allow at least 2 business days for a request to opt in to **HSBC Qantas Rewards** to be processed and for HSBC to provide **you** with your new card(s) and **account** details.
 - (f) We will write to **you** within 3 business days of our processing your opt in request to advise **you** of the new **card(s)** and **account** details and the rewards program to which your **account** is linked.
- 3.2 If **you** choose to opt in to **HSBC Qantas Rewards** from **HSBC Rewards Plus** (that is, **you** have an existing **account** linked to **HSBC Rewards Plus** before **you** elect to opt in to **HSBC Qantas Rewards**), the terms and conditions of **HSBC Rewards Plus** will

continue to apply to any points **you** have already earned through **HSBC Rewards Plus**. **You** are encouraged to redeem these **HSBC Rewards Plus** points before **you** opt in to HSBC Qantas Rewards as they will not be transferred to HSBC Qantas Rewards and will expire upon transfer to HSBC Qantas Rewards and **you** will no longer be able to redeem these through **HSBC Rewards Plus**

- 3.3 **HSBC Rewards Plus points** cannot be earned on a **card** or **account** linked to **HSBC Qantas Rewards**. **You** will only be able to earn **Qantas Frequent Flyer points**.

4 Switching from HSBC Qantas Rewards to HSBC Rewards Plus

- 4.1 If **you** have opted in to **HSBC Qantas Rewards** your ability to switch to **HSBC Rewards Plus** is governed by the following:
- (a) An **account** holder may switch from **HSBC Qantas Rewards** to **HSBC Rewards Plus** at any time and any number of times, subject to the time it takes us to process each request.
 - (b) Once **you** switch to **HSBC Rewards Plus** the **HSBC Qantas Rewards** annual opt in fee of \$99 will no longer apply. However, any annual opt in fee that **you** have paid up until the time **you** choose to switch will not be refunded.
 - (c) When **you** switch to **HSBC Rewards Plus**, **you** will be provided with new **cards** and new **account** details, and the **HSBC Rewards Plus program** will apply to all cards issued under that **account**.
 - (d) **You** must activate your new **card(s)** and **account** to begin earning **points** from **HSBC Rewards Plus**. Any **Qantas Frequent Flyer points** **you** earn from using your existing **card(s)** or **account** before **you** activate and commence using your new **card(s)** will remain in **HSBC Qantas Rewards**.
 - (e) **You** should allow at least 2 business days for a request to switch to **HSBC Rewards Plus** to be processed and for HSBC to provide **you** with your new **card(s)** and **account** details

(f) We will write to **you** within 3 business days of our processing your opt in request to advise **you** of the new **card(s)** and **account** details and the **rewards program** to which your **account** is linked.

4.2 If **you** choose to switch to **HSBC Rewards Plus** from **HSBC Qantas Rewards**, the terms and conditions of **HSBC Qantas Rewards** and of the **Qantas Frequent Flyer program** will continue to apply to any **Qantas Frequent Flyer points** **you** have already earned through **HSBC Qantas Rewards**.

4.3 **Qantas Frequent Flyer points** can no longer be earned on a **card** or **account** once **you** have switched to **HSBC Rewards Plus**. **You** will only be able to earn **HSBC Rewards Plus points**, which do not include **Qantas Frequent Flyer points** and are not redeemable for **Qantas Frequent Flyer points**.

4.4 Once **you** have switched to **HSBC Rewards Plus**, **you** may still opt in to **HSBC Qantas Rewards** at any time, and any number of times, subject to the time it takes us to process your request. Should **you** elect to opt back in to **HSBC Qantas Rewards** **you** will be issued a new **card(s)** and **account** details and a \$99 annual opt-in fee will be charged to that **account**.

5 Qantas Frequent Flyer Points

5.1 To earn **Qantas Frequent Flyer 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.

5.2 In order for **us** to credit **Qantas Frequent Flyer points** to your **Qantas Frequent Flyer account** **you** authorise us to disclose any relevant personal information we hold about **you** to **Qantas**.

5.3 **Qantas Frequent Flyer points** are offered at our discretion and do not constitute your property. **You** cannot transfer your **Qantas Frequent Flyer points** to any other person or entity. In the case of

your death or bankruptcy, any **Qantas Frequent Flyer 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.

5.4 **Qantas Frequent Flyer 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**.

6 Earning points using a card

6.1 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**.

6.2 **We** will award **Qantas Frequent Flyer points** from the start of the first statement period for your **account** in the circumstances set out in *clause 7*.

6.3 **Qantas Frequent Flyer points** will not be earned on **ineligible transactions**.

6.4 The number of **ordinary points** and **bonus points** that can be earned in any statement period on your HSBC's Premier MasterCard Qantas Rewards is 10,000 points.

6.5 Reward points will no longer accrue within a statement period when the relevant points cap is reached.

7 Points allocation

7.1 **We** allocate one **ordinary point** for each whole AUD1.00 of the total value of an **eligible transaction** (rounded up or down to the nearest whole dollar value of the **eligible transaction**) in a statement period for your **account**.

7.2 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.

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

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

7.5 Qantas Frequent Flyer **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 Frequent Flyer points** will be credited within four weeks of the end of the applicable statement period.

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

8 Deduction of points

8.1 Any deduction of **Qantas Frequent Flyer 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.

8.2 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 Frequent Flyer points** will be reduced accordingly.

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

9 Redemption of points

- 9.1 **Qantas Frequent Flyer points** can only be credited to your **Qantas Frequent Flyer account**. **Qantas Frequent Flyer points** cannot otherwise be transferred, credited or redeemed.
- 9.2 **Qantas Frequent Flyer 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.

10 Statements of program accounts

We will provide **you** with a statement of the **Qantas Frequent Flyer 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 Frequent Flyer points** that **you** have earned and are eligible to be credited to your **Qantas Frequent Flyer** account online.

11 General

- 11.1 Your first or continued use of your card or **account** will be deemed to be acceptance of these terms and conditions as amended.
- 11.2 **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.
- 11.3 All complaints regarding **Qantas Frequent Flyer points** or the **terms and conditions** will be resolved by **us** in accordance with our complaints handling processes.

- 11.4 **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 Frequent Flyer points** under this **HSBC Qantas Rewards program** and the **Qantas Frequent Flyer program**.

12 Interpretation

- 12.1 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 Frequent Flyer points** will be allocated by reference to the Australian dollar value of that **eligible transaction**.
- 12.2 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.

13 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 Frequent Flyer 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**.

“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 Frequent Flyer 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 Frequent Flyer 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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