

PLATINUM VISA CREDIT CARD - QANTAS POINTS - TERMS AND CONDITIONS

Effective 1 December 2017

This booklet contains important information about G&C Mutual Bank Platinum Visa Credit Card Qantas points and should be read carefully and stored in a safe place.

Please read these Terms and Conditions carefully. They set out the circumstances in which Qantas Points may accrue from Your use of Your G&C Mutual Bank Platinum Visa Credit Card, be credited to Your Qantas Frequent Flyer Membership Account or be cancelled.

These Terms and Conditions apply only to cardholders of a G&C Mutual Bank Platinum Visa Credit Card.

To earn Qantas Points, You (as the Primary Cardholder) must be a member of the Qantas Frequent Flyer Program and have supplied to G&C Mutual Bank Your valid Qantas Frequent Flyer Membership Number. You cannot supply a Qantas Frequent Flyer Program membership number of any Additional Cardholder or other third party as You will earn Qantas Points on eligible spending on both the primary card and any additional cards. You will only be credited with Qantas Points You have earned after You have advised G&C Mutual Bank of Your Qantas Frequent Flyer Membership Number.

1. General

The activation of Your Credit Card will be taken to signify Your understanding and acceptance of these Terms and Conditions.

2. Definitions

In these Terms and Conditions:

- **Bonus Partner** means a merchant or business with which G&C Mutual Bank has entered into an agreement for the provision of certain benefits to You.
- **Bonus Points** means Qantas Points that G&C Mutual Bank offers from time to time whereby additional or bonus Qantas Points are earned, for special goods or services, for transactions with a specific merchant or in accordance with a special promotion.
- **Business Expenses** means transactions that are deemed by G&C Mutual Bank to be wholly or partly for a business or investment purpose.
- **Calendar Month** means each month or part thereof where You accrue Qantas Points in accordance with these Terms and Conditions.
- **Credit Card** means the G&C Mutual Bank Platinum Visa Credit Card.

- **Eligible Transaction** means the purchase of goods or services from merchants accepting Your Credit Card (including GST payable for those goods or services by You) excluding the Ineligible Transactions such as Government related transactions (see below for a list of Ineligible Transactions).
 - **Ineligible Transaction** means any of the following transactions:
 - a. balance transfers;
 - b. cash advances;
 - c. Government related transactions (includes 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 AustraliaPost, payments to the Australian Taxation Office, fines and court related costs);
 - d. any payment or purchase transaction that is undertaken at a time when your G&C Mutual Bank Platinum Credit Card account has a Positive Credit Balance (as defined in Clause 2 of these Terms & Conditions) prior to the applicable transaction being debited to your account;
 - e. transactions for gambling or gaming purposes including payments and transfers to accounts held at betting exchanges and organisations (examples include purchase of lottery tickets, purchases of gaming chips or tokens and online gambling);
 - f. special promotions;
 - g. purchases of foreign currency or traveller's cheques;
 - h. Business Expenses (transactions that are deemed by G&C Mutual Bank to be wholly or partly for a business or investment purposes);
 - i. BPay transactions;
 - j. any fee or charge, including any government charges or duties and any fee or charge for Your membership of and participation in the Qantas Frequent Flyer Program;
 - k. interest and finance charges payable or paid on Your Card Account;
 - l. enforcement expenses;
 - m. transactions which are disputed, fraudulent or involve the abuse or unauthorised use of Your G&C Mutual Bank Platinum Visa Credit Card;
 - n. payments and purchases which are refunded or reimbursed; and
 - o. payments made by You to a loan, savings or card account held with any other bank or financial institution (including any such account held with G&C Mutual Bank).
 - **Monthly Rewards Balance** means the total number of Qantas Points that You have earned during a calendar month.
 - **Qantas** means Qantas Airways Limited ABN 16 009 661 901 (or such other company that operates the Qantas Frequent Flyer Program from time to time).
 - **Positive Credit Balance** means an account balance that is greater than \$0.00 which, for the avoidance of doubt, includes any account balance that is **not** prefaced and accompanied by a minus sign.
 - **Qantas Frequent Flyer Membership Account** means the Qantas Frequent Flyer Program membership account of the Primary Cardholder.
 - **Qantas Frequent Flyer Membership Number** means the Qantas Frequent Flyer Program membership number assigned by Qantas to the Primary Cardholder.
 - **Qantas Points** means Qantas Points in the Qantas Frequent Flyer Program.
 - **Qantas Frequent Flyer Program** means the loyalty program of that name that is operated by Qantas.
 - **Qantas Frequent Flyer Terms and Conditions** means the terms and conditions entered into between Qantas and a person that wishes to participate in the Qantas Frequent Flyer Program (as amended or substituted from time to time by Qantas). For details visit qantas.com/terms
 - **Terms and Conditions** means these Terms and Conditions, as amended from time to time.
 - **You/Your** means a Cardholder, their Spouse and Dependent Child/Children.
- ### 3. How You Can Earn Qantas Points
- 3.1 Subject to clauses 4 and 5 below and these Terms and Conditions, You will:
- a. earn Qantas Points each time You or an Additional Cardholder uses the G&C Mutual Bank Platinum Visa Credit Card for Eligible Transactions, whether in Australia or in any other country; and
 - b. Qantas Points earned will be credited to Your Qantas Frequent Flyer Membership Account monthly, which may be redeemed for rewards in the Qantas Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

3.2 G&C Mutual Bank will allocate 0.85 Qantas Point to Your Qantas Frequent Flyer Membership Account for every whole Australian dollar of the total value of all Eligible Transactions (the total value is rounded down to the whole Australian dollar value, ignoring cents) that is charged to Your Credit Card.

1 additional Qantas Point will be allocated to Your Qantas Frequent Flyer Membership Account for every whole Australian dollar spent on selected Qantas products and services. Selected Qantas products and services are Qantas passenger flights (with a QF flight number) purchased on the Qantas merchant account, i.e. directly with Qantas or some travel agents, and Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non airfare products, Qantas Freight and Qantas Staff Travel.

A points cap of 20,000 Qantas Points applies for each monthly statement cycle. Bonus Qantas points do not count towards the points cap. G&C Mutual Bank will make Bonus Qantas Points available on such terms and conditions as G&C Mutual Bank determines, including the period of time the relevant Bonus Qantas Points are available.

3.3 You will not be eligible to earn Qantas Points during any period in which You are in breach of Your Credit Card Contract (see 6.1). For so long as You remain in breach of Your Credit Card Contract:

- a. You will not be allocated Qantas Points on any Eligible Transactions;
- b. Qantas Points will not be allocated to Your Monthly Rewards Balance or credited to Your Qantas Frequent Flyer Membership Account.

4. Qantas Frequent Flyer Program

4.1 To earn Qantas Points from Your G&C Mutual Bank Platinum Visa Credit Card, You (as the Primary Cardholder) must be a member of the Qantas Frequent Flyer Program and have supplied G&C Mutual Bank with Your valid Qantas Frequent Flyer Membership Number. The name on Your Qantas Frequent Flyer Membership Account and Your Credit Card Account must be identical for G&C Mutual Bank to credit Qantas Points earned to Your Qantas Frequent Flyer Membership Account. The Qantas Frequent Flyer Program is available only to individuals. Membership of the Qantas Frequent Flyer Program and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer Program. A joining fee may apply. For details visit qantas.com/terms

4.2 You acknowledge and authorise G&C Mutual Bank and Qantas to exchange Your personal information (including Your name, address, email address, date of birth and Qantas Frequent Flyer Program membership details) to ensure that You can earn Qantas Points under and subject to these Terms and Conditions and the Qantas Frequent Flyer Program Terms and Conditions (available at qantas.com/terms and that You can be provided with the benefits of both programs.

4.3 Qantas Points are offered at G&C Mutual Bank's 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 (whether or not allocated to Your Monthly Rewards Balance) but which have not been credited to Your Qantas Frequent Flyer Account will automatically be forfeited and cannot be used by any other person.

4.4 Qantas Points earned through eligible spend on G&C Mutual Bank Platinum Visa Credit Cards are offered in accordance with these Terms and Conditions and have no cash or monetary value. You cannot transfer Your Qantas Points to any other person or entity other than in limited circumstances in accordance with the Qantas Frequent Flyer Terms and Conditions. Once credited to Your Qantas Frequent Flyer Account, Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.

4.5 Any air travel undertaken as a result of participation in the Qantas Frequent Flyer Program is subject to the Qantas Frequent Flyer Terms and Conditions and the Qantas Conditions of Carriage as amended from time to time. For details visit qantas.com/terms

4.6 A Primary Cardholder may only earn Qantas Points for one Monthly Rewards Balance which must be in the name of the Primary Cardholder. Non-individuals (e.g. companies or other organisations) are ineligible to earn Qantas Points.

5. How Qantas Points are Credited to Your Qantas Frequent Flyer Membership Account

5.1 If You have supplied Your Qantas Frequent Flyer Membership Number to G&C Mutual Bank, at the end of each statement period, G&C Mutual Bank will calculate Your Monthly Rewards Balance. G&C Mutual Bank will then arrange for Your Monthly Rewards Balance to be sent to Qantas and the Qantas Points earned will be credited to Your Qantas Frequent Flyer Membership Account. This may take up to approximately 10 days.

5.2 If You do not supply G&C Mutual Bank with Your Qantas Frequent Flyer Membership Number prior to making Eligible Transactions using Your Credit Card, Qantas Points that would otherwise be earned from Eligible Transactions will accrue until such time as the Primary Cardholder supplies the Qantas Frequent Flyer Membership Number to G&C Mutual Bank. At that time, all accrued Qantas Points will be added to the current month's Monthly Rewards Balance and credited to Your Qantas Frequent Flyer Membership Account in accordance with section 5.1.

5.3 Subject to section 3.1, once Your Qantas Points are successfully credited to Your Qantas Frequent Flyer Membership Account, the Qantas Points are governed by the Qantas Frequent Flyer Terms and Conditions. If You have a query in relation to Qantas Points (earned through eligible spending on your G&C Mutual Bank Platinum Visa Credit Card) either not showing up on Your Monthly Rewards Balance or not being credited to Your Qantas Frequent Flyer Membership Account, please contact G&C Mutual Bank on 1300 364 400.

5.4 Any questions or queries in relation to the Qantas Frequent Flyer Program generally, must be referred to Qantas.

5.5 When You obtain a refund or reimbursement of an Eligible Transaction pursuant to which You earned Qantas Points (for example, when You return goods or cancel bookings), any Qantas Points allocated as a result of that Eligible Transaction will be reversed accordingly. Any negative balance in Your Monthly Rewards Balance will be carried over to the next month.

5.6 Where You or any Additional Cardholder use the telephone or online services provided by G&C Mutual Bank, You agree they are governed and bound by the terms and conditions of those services.

6. When You Will Not Earn Qantas Points

6.1 You will not earn Qantas Points:

- a. if Your Card Account is in arrears for more than 30 days.
- b. if You are in default under the Credit Card Contract (including these Terms and Conditions) and have been provided with notice by G&C Mutual Bank of this default;
- c. from the date that Your Credit Card account is suspended or terminated in accordance with the Credit Card Conditions of Use;

- d. for Eligible Transactions that arise after the expiry date of Your Credit Card;
- e. if You lose Your Credit Card, until such time as a new Credit Card is issued to You by G&C Mutual Bank;
- f. where You dispute an Eligible Transaction; or
- g. for transactions that are fraudulent.

6.2 If Qantas Points are allocated to You after any of the events set out in section 6.1 apply, then G&C Mutual Bank will reverse that allocation accordingly.

7. Terminating Your Qantas Points

7.1 G&C Mutual Bank may cancel Your Qantas Points not yet credited to Your Qantas Frequent Flyer Membership Account at any time if:

- a. You breach the Credit Card Contract (including these Terms and Conditions) and You fail to remedy that default within 30 days after receiving a written notice from G&C Mutual Bank requesting You to remedy the default; or
- b. You close Your Credit Card account.

7.2 G&C Mutual Bank may restrict the crediting of any available Qantas Points to Your Qantas Frequent Flyer Membership Account in circumstances where:

- a. You are in default in accordance with section 7.1 above; and
- b. G&C Mutual Bank has notified You of this default and advised You that it will restrict access to Your Qantas Points if You do not rectify the relevant default in accordance with the timeframes set out in the notice G&C Mutual Bank provided to You.

8. Changes to these Terms and Conditions

8.1 G&C Mutual Bank reserves the right to change at any time these Terms and Conditions (including the number of Qantas Points that You earn or the way in which You earn Qantas Points) by giving You:

- a. at least 30 days notice if G&C Mutual Bank reduces the number of Qantas Points that You will earn for each Australian dollar charged to Your Credit Card account for Eligible Transactions; and
- b. notice at such time as G&C Mutual Bank determines appropriate for other changes.

8.2 G&C Mutual Bank may notify You of changes either through:

- a. a letter or email to Your last known address;
- b. notices on, or sent with account statements; or
- c. press or website advertisements.

9. Tracking Your Qantas Points

9.1 You will be able to track the number of Qantas Points You earn through eligible spending on your G&C Mutual Bank Platinum Visa Credit Card by logging on to qantas.com/terms and following the instructions for Qantas Frequent Flyer membership log in.

10. General

10.1 G&C Mutual Bank may change these Terms and Conditions at any time. A change will either be advertised in the national press, in G&C Mutual Bank's newsletter, or be provided to You in writing no later than the day on which the change takes effect, unless these Terms and Conditions or any applicable law or code of conduct requires G&C Mutual Bank to do something different.

10.2 All complaints regarding Qantas Points or any other matter under these Terms and Conditions will be resolved by G&C Mutual Bank in accordance with its dispute resolution processes.

10.3 You are responsible for any taxation liability or other government charge or reporting requirement arising from earning of Qantas Points under these terms and conditions or the redemption of Qantas Points. G&C Mutual Bank does not offer any advice or accept any responsibility with respect to these matters.

10.4 The failure by G&C Mutual Bank to enforce a particular term or condition does not constitute a waiver of that term or condition by G&C Mutual Bank.

10.5 By activating Your Credit Card You confirm Your request to have Your existing Qantas Frequent Flyer Membership Account linked to Your Card Account (or if You are not a member of that program) and Your acceptance of the terms and conditions of that program and this Rewards Program. It is Your obligation to ensure that G&C Mutual Bank have the correct Qantas Frequent Flyer Program Membership Number on file for You. Please contact G&C Mutual Bank if Your information changes or if G&C Mutual Bank do not have Your correct Qantas Frequent Flyer Program Membership Number or if You start using Your Credit Card and Your Points are not being credited to Your Qantas Frequent Flyer Membership Account within 8 weeks of You starting to use Your Credit Card.

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