



NAB QANTAS BUSINESS FACILITY REWARD TERMS AND CONDITIONS

LOST/STOLEN CARD REPORTING

In Australia

Call toll-free, 24 hours per day

1800 033 103

Overseas

Call reverse charges, 24 hours per day

Visa **+1 443 641 2004**

MasterCard® **+1 636 722 7111**

CUSTOMER SERVICES

For telephone enquiries, please call Business Cards on

13 10 12 8am – 8pm AEST/AEDT, Monday to Friday or
9am – 6pm Saturday or Sunday.

For written correspondence concerning these commercial cards, use the following postal address:

Commercial Cards

GPO Box 9992

Melbourne VIC 3001

Facsimile **1300 656 521**

CONTENTS

	Page
NAB Qantas Business Facility Reward	
Terms and Conditions explained	4
Qantas Frequent Flyer program	4
Getting started	5
Earning points	5
Bonus points	8
Bonus points on selected Qantas services	8
When points are not earned	9
Statements	9
When points are credited to a membership account	10
When points are not credited to your membership account	10
Cancelling a card or closing your facility	11
Important things you should know	11
Appendix	12

NAB QANTAS BUSINESS FACILITY REWARD TERMS AND CONDITIONS

Effective – 1 July 2017

These reward terms and conditions will apply to the customer (“you”) in whose name NAB has established a NAB Qantas Business Card Facility or a NAB Qantas Business Signature Card Facility (“the facility”). You accept these reward terms and conditions on first use of any NAB Qantas Business Card or NAB Qantas Business Signature Card issued in connection with your facility.

NAB Qantas Business Facility Reward Terms and Conditions explained

- how Qantas Points (“points”) can be earned using either a NAB Qantas Business Card or a NAB Qantas Business Signature Card (“card”) issued in connection with a facility;
- how points can be credited to a Qantas Frequent Flyer Membership account (“membership account”); and
- how only points earners can have points credited to their membership account. Points earners are described in 4, below.

Qantas Frequent Flyer program

- 1 To be credited with points, a points earner must be a member of the Qantas Frequent Flyer program. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. Neither the establishment of the facility or the issue of a card entitles a points earner to membership of the Qantas Frequent Flyer program.

For a copy of the Qantas Frequent Flyer program Terms and Conditions and information about membership of the Qantas Frequent Flyer program, please visit qantas.com/frequentflyer.

These reward terms and conditions do not replace or alter the Qantas Frequent Flyer program terms and conditions.

The “Qantas Frequent Flyer program” means the loyalty rewards program operated under that name by Qantas Airways Limited ABN 16 009 661 901 (“Qantas”) or a related body corporate of Qantas.

Getting started

- 2 You must supply NAB with each points earner’s Qantas Frequent Flyer program membership number, first name and surname (together called “membership information”) to enable points earned using any card to be credited to a Qantas Frequent Flyer program membership account (“membership account”). You must ensure that you provide accurate membership information to NAB. If you do not provide accurate membership information, NAB will not be able to credit points to the applicable points earner’s membership account. If there is a discrepancy between membership information (as held by the Qantas Frequent Flyer program) and the personal information held by NAB in relation to the facility or a card issued under the facility, you agree, if requested by NAB, to amend the membership information held by the Qantas Frequent Flyer program so that it is accurate and matches the personal information held by NAB.
- 3 You may provide membership information to NAB at the time of application for a facility or request for the issue of a card or at the time you request a change to a points earner as described in 4. Otherwise you can provide your membership information to NAB by calling 13 10 12 or in any other manner acceptable to NAB.

Earning points

- 4 Points earned from the use of cards issued in connection with the facility are credited to applicable points earner’s membership accounts. Points will not be credited to you unless you are a points earner. You must notify any persons issued with a card from time to time that only points earners will be credited with points and that the issue of a card does not entitle that person to be credited with points earned from the use of the card.

At the time you apply for the facility you must:

- nominate who will be points earners. Only you or a person issued with a card can be a points earner. You must nominate one points earner for each card in the facility. You may nominate the same person for more than one card. For the purposes of nomination of you as a points earner, you will be required to nominate the person for the applicable business entity who is authorised to be a points earner, for example if the business entity is a company, then the director or company secretary, or if the business entity is a sole trader, then the individual.
- identify where any points earned through the use of cards are to be credited. For each card you request to be issued in connection with the facility you will be asked to nominate the applicable points earner who will be credited with any points earned through use of that requested card. Each points earner is required to consent to their membership information being provided to NAB, and to NAB exchanging this information with Qantas for the purpose of ensuring that points can be credited to their membership account.

For any facility you can ask NAB to change points earners once in any calendar year. At the time you make this change you can also change where points earned through the use of any card are to be credited. NAB may require you to complete a form when you make this request. Points will be credited to the new points earner's membership account at the end of the statement period in which the request was processed.

Each time you request a new card to be issued you will be required to identify where any points are to be credited through the use of that card.

Points are earned on net purchases during the period shown on the statement issued in connection with a card ("card statement period") in accordance with the rates and methods of calculation set out in 5. Net purchases means the total purchases less sales credits (eg returns) and other adjustments applicable to the card during the card statement period, excluding:

- Cash advances (which include bills paid over the counter at a bank, financial institution or post office, the purchase of travellers cheques);
- Fees and charges applicable to the card;
- Transactions for gambling or gaming purposes (as designated by Visa or MasterCard®), examples include purchase of lottery tickets, purchases of gaming chips or tokens and online gambling);
- Interest charges;
- Government fees and charges, which includes transactions where the card is used to make a payment to the Australian Taxation Office (ATO);
- Unauthorised purchases for which you are not liable;
- Transactions where a cardholder uses a card as a debit card to access linked accounts; or

5 Points are earned using a card as follows:

- Points are calculated on net purchases at the end of the card statement period and rounded up to the nearest whole point (points are awarded in whole numbers only); and
- Points are calculated on the Australian dollar amount of net purchases that appear on the card statement
- Points are capped at \$50,000 per card per statement period.
- Points are earned at the rates below

	Net purchases in AUD in a card statement period
NAB Qantas Business Card	\$1.50 = 1 Point
NAB Qantas Business Signature Card	\$1.50 = 1 Point

Sales credits or other adjustments will be used to calculate net purchases for the card statement period when the sales credit or other adjustments were processed. Points will not be credited to a points earner's membership account if the amount of net purchases in a card statement period is a negative amount. If the calculation of net purchases for a card statement period

results in a negative amount, this amount will be carried forward and set off against the amount of net purchases in subsequent card statement periods until such time as there is a positive amount of net purchases for a card statement period which can be credited to a points earner's membership account.

Examples of how points are calculated are set out in the appendix.

Bonus points

- 6 Bonus points are points that are earned by using a card at specific retail outlets in addition to points earned in accordance with 5. Aside from this advantage, bonus points are the same as other points and, once credited to a points earner's membership account, do not provide any additional benefits. There is no limit to the number of bonus points that can be earned in a card statement period.

Bonus points may be earned through NAB promotions (see 7 below) or on selected Qantas services (see 8 below).

- 7 NAB may, from time to time in its marketing and promotional materials, identify bonus points that are available for you to earn and, where applicable, NAB may allocate the bonus points in equal proportions to points earners or NAB may ask you to nominate which points earners will be credited with these bonus points. The marketing and promotional materials will tell you when these bonus points will be credited to the nominated points earners membership account.

Bonus points on selected Qantas services

- 8 Points are earned at the rate of 1 bonus point for every dollar charged to a card for the purchase in Australia of the following services directly from Qantas (eg where Qantas, and not its agent, is identified as the merchant on the credit card transaction):

- Qantas flights;
- Qantas Club and Qantas Frequent Flyer memberships; and
- Purchases from "Qantas Travel" customer shopfronts.

Unless otherwise notified, bonus points will not be earned in relation to purchases from: Qantas Freight; Qantas Holidays Limited; Qantas Business Travel Pty Limited; other businesses or franchisees of Jetset Travelworld Ltd; Qantas Staff Travel; Jetstar Airways Pty Limited; or other Jetstar-branded businesses, or for goods or services supplied by Qantas Frequent Flyer program partners.

- 9 If a sales credit or other adjustment is made in respect of a purchase on which bonus points were earned, an adjustment will be made to the bonus points earned for the card statement period when the credit or other adjustments was processed.

Bonus points will not be credited to a points earner's membership account if the amount of bonus points in a card statement period is a negative amount. If the calculation of bonus points for a statement period results in a negative amount, this amount will be carried forward and set off against the amount of bonus points in subsequent card statement periods until such time as there is a positive amount of bonus points for a card statement period which can be credited to a membership account.

When points are not earned

- 10 No points will be earned (including bonus points) if your card facility is in arrears, suspension or default, or if a card is, or is reasonably suspected by NAB to be, operated fraudulently, except for the case where you are able to satisfy NAB that its suspicions regarding fraudulent activity were wrong.

Statements

- 11 Where a statement is issued in accordance with your facility terms and conditions, the statement will set out the number of points earned from the use of each card during the applicable card statement period, the total of points to be credited to a points earner during that statement period and will also identify any bonus points earned.

When points are credited to a membership account

- 12 Points can only be credited to a points earner when you have provided NAB with valid

membership information applicable to the points earner. Any points (including bonus points) earned using a card before NAB receives such information will be credited to the points earner's membership account after NAB receives the valid membership information.

Once you provide NAB with membership information of a points earner:

- Points (including any bonus points) earned in a card statement period will be credited to the applicable points earner's membership account within two business days following the closing date of each card statement period.
- Bonus points earned in accordance with 7 will be credited to the applicable points earner's membership account as advised by NAB in the relevant promotional material. Once credited to the relevant membership account, points are subject to the terms and conditions of the Qantas Frequent Flyer program.

When points are not credited to your membership account

- 13 Points will not be credited to a points earner's membership account if:
- (a) The points earner ceases to be a member of the Qantas Frequent Flyer program; or
 - (b) You did not provide NAB with valid membership information applicable to a points earner (eg the Qantas Frequent Flyer program membership number you supplied to NAB is incorrect or not current).

Any points not credited to a points earner's membership account in the circumstances described in paragraph (b) above will be credited after you have provided NAB with the valid membership information.

Cancelling a card or closing your facility

- 14 (a) If either you or NAB request cancellation of a card, any points not yet credited to a points earner's membership account at the time of the closure request will be forfeited, including points in respect of any purchases made using the card during the card statement period in which the closure request is made and any bonus points not yet credited.
- (b) If the facility is closed by you or NAB, any points not yet credited to a points earner's membership account at the time of the closure will be forfeited, including points in respect of purchases made using a card during the card statement period in which the closure occurs and any bonus points not yet credited.

Important things you should know

- 15 A points earner can only have points credited to one membership account.
- 16 NAB recommends that you and anyone you nominate to receive points seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities.
- 17 NAB may change these Reward Terms and Conditions at any time. Where these changes are material in nature, You will be notified prior to these changes becoming effective.
- 18 NAB may terminate these reward terms and conditions at any time in respect of the facility. NAB may notify you prior to or after the termination. If NAB gives you prior notice of the termination, NAB will give you at least 90 days' notice of the termination.

If NAB gives you notice after the termination, points will continue to be credited to a points earner's membership account in relation to transactions that occurred prior to the date of termination but only if NAB receives notice of the transaction within 90 days after the date of termination.

- 19 NAB is not responsible for rewards points earners redeem under the Qantas Frequent Flyer program, any death or injury, loss or consequential loss or damage from a reward or the loss, theft or destruction of a reward or a rewards voucher. NAB will bear no responsibility for resolving any dispute with a rewards provider or for the dispute itself.
- 20 Under 20 of your facility terms and conditions (“notices”) will apply to any notice or correspondence to be given to you by NAB under these terms and conditions.
- 21 Where these reward terms and conditions confer a right or discretion on NAB, NAB will exercise that right or discretion reasonably after having regard to its legitimate business interests.
- 22 If you need to contact NAB regarding these terms and conditions or for information about resolving problems and disputes, please use the contact details provided at the back of this document.

Appendix

Example 1 – Sole Proprietor

A sole proprietor opens a new NAB Qantas Business Card facility with 4 cardholders attached. The sole proprietor is J Smith who is cardholder 1. J Smith chooses to be the sole points earner for all cards issued in connection with the facility.

For this card statement period, points earned from spend on cards 1, 2, 3 and 4 will be credited to J Smith’s QFF membership account 000423 1555.

Cardholder details	Cardholder 1 J Smith Net purchases \$500	Cardholder 2 T Baxter Net purchases \$500	Cardholder 3 R Thomas Net purchases \$600	Cardholder 4 P Sims Net purchases \$700
Points earner QFF membership details	333 points credited to J Smith QFF# 000423 1555	333 points credited to J Smith QFF# 000423 1555	400 points credited to J Smith QFF# 000423 1555	467 points credited to J Smith QFF# 000423 1555

Example 2 – Company

A company opens a new NAB Qantas Business Card facility with 3 cardholders attached. The company nominates each cardholder to be the points earner for their card. This means that points earned from spend on each card will be credited to the cardholder’s own QFF membership account.

For this card statement period, cardholders make the following net purchases and points will be credited to their QFF membership accounts accordingly:

Cardholder details	Cardholder 1 S Jones Net purchases \$500	Cardholder 2 T Baxter Net purchases \$500	Cardholder 3 R Sims Net purchases \$600
Points earner QFF membership details	333 points credited to S Jones QFF# 000423 1555	333 points credited to T Baxter QFF# 000793 7884	400 points credited to R Sims QFF# 000949 8001

Example 3 – Director

A company opens a new NAB Qantas Business Card facility with 2 cardholders. They nominate a Director (R Peters) who is not a cardholder to receive all points.

For this card statement period, the Director (R Peters) with QFF membership account 0001890076 will have 666 points credited to their QFF membership account.

Cardholder details	Cardholder 1 T Jones Net purchases \$500	Cardholder 2 T Baxter Net purchases \$500
Points earner QFF membership details	333 points credited to R Peters QFF# 000189 0076	333 points credited to R Peters QFF# 000189 0076

Example 4

A company opens a new NAB Qantas Business Card facility with 5 cardholders attached. The company nominates the Director (N Jack) who is also cardholder 1 to be the points earner for cardholders 1 and 2 and nominates cardholders 3, 4 and 5 to be the points earner for their own card spend.

For this card statement period, the Director (N Jack) with QFF membership account 0005544760 will have 666 points credited to their QFF membership account. Cardholders 3, 4, 5 will have points credited to their QFF membership accounts accordingly.

Cardholder details	Cardholder 1 N Jack Net purchases \$500	Cardholder 2 T Bowen Net purchases \$500	Cardholder 3 B Baxter Net purchases \$600	Cardholder 4 G Sims Net purchases \$700	Cardholder 5 L Ivy Net purchases \$700
Points earner QFF membership details	333 points credited to N Jack QFF# 000554 4760	333 points credited to N Jack QFF# 000554 4760	400 points credited to B Baxter QFF# 000043 3802	467 points credited to G Sims QFF# 000075 4332	467 points credited to L Ivy QFF# 000033 2211

*Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. For more information, visit qantas.com/frequentflyer.

This page has been left blank intentionally.

For more information, call Business Cards:

13 10 12

or visit us at nab.com.au



Hearing-impaired customers
with telephone typewriters
can contact us on **13 36 77**.