

**more
than
money**



NAB FLYBUYS REWARDS

**flybuys Rewards Points
Terms and Conditions**

**Please note: The NAB flybuys
Rewards Card is no longer for sale.**

effective 13.11.2017

These Rewards Points Terms and Conditions provided to you by National Australia Bank Limited (NAB) explain how **flybuys** points can be earned by a NAB account holder (“you”) using a NAB flybuys Rewards Card. These Rewards Terms and Conditions will apply to you if you have been issued a NAB flybuys Rewards Card.

You accept these Rewards Terms and Conditions on first use of your NAB flybuys Rewards Card account or any other NAB flybuys Card issued in connection with your account.

flybuys program

To earn points using your NAB flybuys Rewards Card, you must be a member of the flybuys Rewards program and have provided NAB with a valid flybuys membership number. Membership and points are subject to the Terms and Conditions of the flybuys Rewards program.

Clause 2.2 of the flybuys Membership Terms and Conditions requires flybuys and NAB to determine the services which qualify for flybuys points and the number of points which will be awarded.

The following explains how flybuys points are earned for your flybuys membership by use of a NAB flybuys Rewards Card.

1 Use of information

(a) To earn points using your NAB flybuys Rewards Card account, you must be a member of the flybuys Rewards program and have provided NAB with a valid flybuys membership number.

(b) To confirm your flybuys Rewards program membership and to facilitate the crediting of points to your flybuys Membership Account, NAB will give to Loyalty Pacific and Loyalty Pacific will give to NAB your flybuys membership number, full name and contact details.

2 The number of flybuys points earned for the flybuys membership depends on the net purchases on the NAB flybuys Rewards Card account during each statement period.

3 Net purchases means the total credit purchases less sales credits (i.e. returns) and adjustments during a statement period. It excludes:

- cash advances (including bills paid over the counter at a bank, financial institution or post office and purchase of travellers cheques);

- when the NAB flybuys Rewards Card is used as a debit card to access linked accounts;
- transactions we decide are wholly or partly for a business purpose;
- fees and charges (including government fees and charges) and interest charges;
- transactions for gambling or gaming purposes (as designated by Visa or MasterCard), examples include purchase of lottery tickets, gaming chips or tokens and online gambling;
- transactions which are disputed, fraudulent or involve abuse of your NAB flybuys Rewards Card account; or
- payments and purchases which are refunded or reimbursed. Transactions where you use your NAB flybuys Rewards Card to make a payment to the Australian Taxation Office (ATO).

- 4 flybuys points are calculated as follows: 1 point per \$1 spent Capped at \$20,000 points per statement period.
- 5 We allocate 1 flybuys point for each whole \$1.00 of the total value of the net purchases (rounded down) in a statement period.
- 6 flybuys points will be earned on all net purchases made with your NAB flybuys Rewards Card from the start of the statement period providing you have provided a valid flybuys membership number.
- 7 If the NAB flybuys Rewards Card account has negative net monthly purchases (because sales credits and adjustments exceed monthly purchases) any future flybuys points will be set off against the negative balance before otherwise being available.
- 8 The NAB flybuys Rewards Card statement will set out the number of flybuys points earned for the flybuys membership for the statement period.
- 9 Your NAB flybuys Rewards Card account may only be linked to one flybuys membership.

- 10** NAB and flybuys may vary these conditions at any time. You will be notified of the variation.
- 11** Expressions defined in the flybuys Membership Terms and Conditions have the same meaning when used in these conditions.

For full details of the terms and conditions governing the flybuys membership, please read the flybuys Membership Terms and Conditions. If you don't have a copy, please call **13 11 16**, 9am-7pm EST, Monday to Friday (excluding public holidays).

- 12** If your NAB flybuys Rewards Card account is closed all flybuys points earned during the statement period in which the credit card account was closed will be lost and no further flybuys points can be earned through the use of the NAB flybuys Rewards Card.
- 13** Where these terms and conditions confer a discretion on NAB, NAB will exercise that discretion reasonably and in accordance with its legitimate business interests.

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For more information call **13 22 65**

or

13 BANK

7 days a week

7am – 9pm AEST/AEDT, Monday – Friday

8am – 6pm AEST/AEDT, Saturday and Sunday

or visit us at nab.com.au



Hearing impaired customers
with telephone typewriters
can contact us on **1300 363 647**