



NAB QANTAS CREDIT CARD ACCOUNT

Reward Terms and Conditions
effective 21.02.18

These National Australia Bank Limited (“NAB”) Reward Terms and Conditions explain how Qantas Frequent Flyer points (“**Points**”) can be earned by a NAB accountholder (“**you**”) using a NAB Qantas Credit Card account (“**Card Account**”). These Reward Terms and Conditions will apply to you if you have been issued with a NAB Qantas Credit Card.

You accept these Reward Terms and Conditions on first use of your Card Account or any other NAB Qantas Credit Card issued in connection with your Card Account.

QANTAS FREQUENT FLYER PROGRAM

- 1 To earn Points using your Card Account, you must be a member of the Qantas Frequent Flyer program and have provided NAB with a valid Qantas Frequent Flyer program membership number. Membership and Points are subject to the Terms and Conditions of the Qantas Frequent Flyer program. A joining fee applies. Your Card Account does not entitle you 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 your Qantas Frequent Flyer program membership number, first name and surname (together called “**Membership Information**”) to earn Points using your Card Account and to enable those Points to be credited to your 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 your Points to your Membership Account. If there is a discrepancy between your Membership Information (as held by the Qantas Frequent Flyer program) and the personal information held by NAB in relation to your Card Account, you agree, if requested by NAB, to amend your Membership Information held by the Qantas Frequent Flyer program so that it is accurate and matches the personal information held by NAB in relations to your Card Account.

Use of information

- 3 a) You may provide your Membership Information to NAB at the time of application for a Card Account or where you already have a Card Account, you can provide your Membership Information to NAB by calling **13 22 65** or in any other manner acceptable to NAB.
- b) To confirm your Qantas Frequent Flyer program membership and to facilitate the crediting of Points to your Membership Account, NAB will give to Qantas and Qantas will give to NAB your Qantas Frequent Flyer program membership number, full name and contact details.

Earning Points

- 4 Points are credited to you, not to additional cardholders. Any Points earned through the use of additional cards on your Card Account will be credited to your Membership Account.

Points are earned on Net Purchases during a Card Account statement (“**statement**”) period in accordance with the rates and methods of calculation set out at 5.

Net Purchases means the total purchases less sales credits (e.g. returns) and other adjustments on your Card Account during a 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, and balance transfer amounts you request transferred from non-NAB credit card or store accounts);
- Fees and charges under your Card Account;
- Transactions for gambling or gaming purposes (examples include purchase of lottery tickets, purchases of gaming chips or tokens and online gambling);

- Interest charges;
- Government fees and charges;
- Unauthorised purchases for which you are not liable;
- Transactions where you use your Card Account card as a debit card to access linked accounts; or
- Transactions NAB decides are wholly or partly for a business purpose. Transactions where you use your Card Account to make a payment to the Australian Taxation Office (ATO).

Cash advance and **purchase** each have the meaning given in your Card Account terms and conditions.

5 Points are earned using your Card Account as follows:

- Points are calculated on Net Purchases at the end of a statement period and rounded up to the nearest whole Point (Points are awarded in whole numbers only).
- Points are calculated on the Australian dollar amount of Net Purchases that appear on your statement.
- Points you earn for each dollar of Net Purchases will depend on the type of Card Account you have (i.e. NAB Qantas Rewards Card or NAB Qantas Rewards Signature Card).

Points earned on Net Purchases in a statement period and capped as set out in the tables below:

| NAB Qantas Rewards Card | |
|------------------------------------|-------------------|
| Net Purchases | Visa |
| Up to \$3,000 per statement period | 0.5 Point per \$1 |

| NAB Qantas Rewards Premium Card | |
|---|--------------------|
| Net Purchases | Visa |
| For the first \$3,000 (\$0 - \$3,000) per statement period | 1 Point per \$1.50 |
| For the next \$3,000 (\$3,001 - \$6,000) per statement period | 1 Point per \$3 |

| NAB Qantas Rewards Signature Card | |
|---|-------------------|
| Net Purchases | Visa |
| For the first \$5,000 (\$0 - \$5,000) per statement period | 1 Point per \$1 |
| For the next \$15,000 (\$5,001 - \$20,000) per statement period | 0.5 Point per \$1 |

| NAB Qantas Plus Card | |
|---|--------------------|
| Net Purchases | Visa |
| For the first \$3,000 (\$0 - \$3,000) per statement period | 1 Point per \$1.50 |
| For the next \$3,000 (\$3,001-\$6,000) per statement period | 1 Point per \$3 |

Sales credits or other adjustments will be used to calculate Net Purchases for the statement period when the sales credit or other adjustments were processed.

The adjustment to the calculation of Net Purchases will depend on the card type used for the sales credit or other adjustment. The card type used for the sales credit or other adjustment must be the same as used for the original purchase.

Points will not be credited to your Membership Account if the amount of Net Purchases in a statement period is a negative amount. If the calculation of Net Purchases for a statement period results in a negative amount, this amount will be carried forward and set off against the amount of Net Purchases in subsequent statement periods until such time as there is a positive amount of Net Purchases for a statement period which can be credited to your Membership Account.

Bonus Points

- 6 Bonus Points are Points that are earned by using your 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 your Membership Account, do not provide you with any additional benefits. There is no limit to the number of Bonus Points that can be earned in a 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. The marketing and promotional materials will tell you when these Bonus Points will be credited to your Membership Account.

Bonus Points on selected Qantas services

- 8 You will earn 1 Bonus Point for every dollar charged to your Card Account for the purchase in Australia of the following services directly from Qantas (i.e. where Qantas, and not its agent, is identified as the merchant on the credit card transaction):
- Qantas flights booked directly through qantas.com and Qantas Contact Centres;
 - Qantas flights booked through selected travel agents but processed with Qantas Airlines identified to card scheme as the relevant merchant;
 - purchases of Qantas Frequent Flyer membership;
 - purchases of Qantas Club membership, joining and annual fees;
 - purchases of Qantas Gift Vouchers; and
 - purchases made through qantasstore.com.au, qantashop.com.au and qantasepique.com.au.

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 statement period when the credit or other adjustments was processed.

Bonus Points will not be credited to your Membership Account if the amount of Bonus Points in a 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 statement periods until such time as there is a positive amount of Bonus Points for a statement period which can be credited to your Membership Account.

When Points are not earned

- 10 You will not earn Points (including Bonus Points) if your Card Account is in arrears, suspension or default, or if your Card Account 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 or you have not provided NAB with a valid Qantas Frequent Flyer program membership number.

Statements

- 11 Where a statement is issued in accordance with your Card Account terms and conditions, your statement will set out the number of Points earned during that statement period and will also identify any Bonus Points you have earned.

When Points are credited to your Membership Account

- 12 Once you provide NAB with your Membership Information:
 - Points (including Bonus Points in accordance with 8, but excluding Bonus Points earned in accordance with 7) earned in a statement period will be credited to your Membership Account within two business days following the closing date of each statement period.
 - Bonus Points earned in accordance with 7, will be credited to your Membership Account as advised by NAB in the relevant promotional material.

When Points are not credited to your Membership Account

- 13 Points will not be credited to your Membership Account if:
 - a) You cease to be a member of the Qantas Frequent Flyer program;
 - b) You did not provide NAB with valid Membership Information (e.g. the Qantas Frequent Flyer program membership number you supplied to NAB is incorrect or not current); or
 - c) Your first name or surname on your Membership Account do not match those on your Card Account.

Closing your Card Account

- 14 If either you or NAB request closure of your Card Account, any Points not yet credited to your Membership Account at the time of the closure request will be forfeited, including Points in respect of any purchases during the statement period in which the closure request is made and any Bonus Points not yet credited.

Important things you should know

- 15 You may only link your Card Account to a Membership Account that is held in your name. A Card Account can only be linked to one Membership Account.
- 16 NAB recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax and goods and services 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 If reasonably necessary for business reasons, NAB may terminate these Reward Terms and Conditions at any time in respect of your Card Account or Card Accounts generally. 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 your 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 you 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 Clause 19 of your Card Account terms and conditions ("**Notices**") will apply to any notice or correspondence to be given to you by NAB under these terms and conditions.
- 21 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.
- 22 **Exercise of discretions.** Where this **agreement** confers a discretion on **NAB, NAB** will exercise that discretion reasonably.
- 23 If any law making unfair contract terms void could apply to a term in this contract, the following rules apply to interpreting that term.
 - a) If the law would make the term void because the term permits us to exercise a right or discretion in a way or to an extent that would cause detriment to you, the term shall be read down and construed so as not to permit us to exercise the right or discretion in such a way or to such an extent but otherwise the term shall be construed as permitting us to exercise the right or discretion in all ways and to any extent consistent with the term.

- b) If the law would make the term void because the term imposed a particular amount for a fee or charge, the term shall be read down and construed as authorising the maximum amount for that fee or charge which would not cause the term to be void.
- c) If the law would make the term void because it authorised us to recover costs or losses or damages to be calculated by us in a specified way or in a way we chose, the term shall be read down and construed as authorising us to recover the maximum reasonable costs, losses and damages to be calculated in a reasonable way that did not cause the term to be void.
- d) If, despite the application of rules (a), (b) and (c) to the term, the law would make the term void, the term is to be read down and construed as if it were varied, to the minimum extent necessary, so that the term is not void.

These reading down rules apply before any other reading down or severance provision in this contract.

This page has been left blank intentionally.

This page has been left blank intentionally.

This page has been left blank intentionally.

For more information call

13 22 65

or visit us at nab.com.au



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