

Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions

November 2023



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of credit cards under the Card Services brand and the provider of the rewards program in these terms and conditions. NAB has acquired the business relating to this product from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the product.

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1. Definitions

Account means your Card Services Credit Card facility.

Account Terms and Conditions are the Terms and Conditions that relate to your Account.

Airline and Other Loyalty Points means points earned or capable of redemption under an Airline and Other Loyalty Program.

Airline and Other Loyalty Program means any participating loyalty program operated by a third party (other than the Qantas Frequent Flyer Program), which has been nominated by us in writing.

Bonus Points are Points available on certain Eligible Transactions in addition to the standard points earn rate.

Card means a card which we authorise you to use on your Account to get cash, goods or services.

Cashback means the redemption of Points for a credit to your Account, reducing your outstanding balance.

Card Services Qantas Rewards means the Rewards program offered by us as described in these Terms and Conditions which allow eligible Cardholders to have all their Points automatically redeemed for Qantas Frequent Flyer Points on a monthly basis. This Rewards Program was closed to new enrolments on 30 October 2011.

Card Services Rewards means the Rewards program offered by us as described in these Terms and Conditions which allow you to redeem Point for Reward options (excluding Qantas Frequent Flyer Points).

Concierge Services means the concierge services provided to Platinum Cardholders as described in Chapter 4 of these Terms and Conditions.

Consequential Loss means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits,

loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

Eligible Transaction means any purchase excluding (but not limited to) Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, bank fees and charges such as interest and ATM charges, transactions made using Points and government related transactions. Government related transactions include 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 Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity or an investment in shares, and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity or an investment company.

Platinum Personalised Rewards means the additional Reward offered by us to Platinum Cardholders described in these Terms and Conditions.

Points are the points earned on Eligible Transactions.

Points Plus Pay is a process by which you can fast track the redemption of a Reward by using your Card in conjunction with a nominated

number of Points for the redemption of a "Points Plus Pay item" identified by us.

NAB/Our/Us/We means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686), unless the context otherwise requires, the credit provider and issuer of the Card Services Credit Card facility.

Qantas means Qantas Airways Limited ABN 16 009 661 901, its successors and assigns.

Qantas Frequent Flyer Points means points in the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the frequent flyer program operated by or for Qantas under that name.

Reward means the goods and services described in the current promotional material or otherwise offered by Card Services Rewards from time to time and includes as applicable Reward Certificates, Voucher Rewards, travel Rewards and Cashback.

Rewards Balance is your current Points balance which appears on your monthly Statement.

Reward Certificates are personalised certificates forwarded to you when any eligible Cardholder makes a Reward request, which may be issued by third party suppliers.

Rewards Program means the Reward program offered by us as described in these Terms and Conditions, including the Card Services Qantas Rewards and Card Services Rewards.

Travel Voucher Rewards are Voucher Rewards that are issued by third party travel service providers.

Voucher Rewards are Reward Certificates, which are not personalised.

You, your means the holder of the Account.

Any other capitalised terms have the same meaning as in your Account Terms and Conditions.

INTRODUCTION

These Rewards Terms and Conditions should be read in conjunction with the Account Terms and Conditions and explain how you can earn Points on your Account and redeem these Points in either Card Services Rewards or Card Services Qantas Rewards.

CHAPTER ONE

Chapter One applies to all Cardholders enrolled in the Rewards Program.

2. Participation and Agreement

- 2.1 You are eligible to participate in the Rewards Program if you are an individual and your Account does not expressly exclude you from participation.
- 2.2 You may only participate in either Card Services Rewards or Card Services Qantas Rewards at any one time, and not both at the same time. Unless you enrolled in Card Services Qantas Rewards prior to 30 October 2011 you can only participate in Card Services Rewards.
- 2.3 Additional Cardholders are not eligible to participate in the Rewards Program, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

3. Awarding of Points

- 3.1 Card Services will award Points for all Eligible Transactions debited to your Account during the statement period. Your Rewards Balance will appear on your Account statement.
- 3.2 You can redeem points once they have been allocated to your Rewards Balance.
- 3.3 Points have no monetary value (unless

a Reward specifically permits), do not constitute your property, are not transferable and cannot be redeemed for cash (unless a Reward specifically permits).

- 3.4 If you have a dispute in relation to the number of Points which you have been awarded in respect of an Eligible Transaction, such a dispute must be made within 12 months of the date of the Eligible Transaction or within such time as is reasonable in the circumstances. We may, acting reasonably, require you to provide documentary evidence to support your claim.

4. Adjustments and Deductions to your Rewards Balance

- 4.1 The Points you redeem will be deducted from your Rewards Balance.
- 4.2 When you obtain a refund or reimbursement for an Eligible Transaction that you earned Points on (e.g. from returning goods or services or a disputed transaction) (Reversed Transaction) the total number of Points you earned for the Reversed Transaction will be deducted from the total number of Points you actually received and would have received (e.g. points not earned due to the maximum spend limits being reached) for Eligible Transactions during the Statement Period in which the Reversed Transaction was posted.

5. Duration and Loss of Points

- 5.1 We may, acting reasonably, cancel or suspend your right to participate in the Rewards Program including the ability to earn and redeem Points, if your Account is in default. In addition, if your Account is suspended under the Account Terms and Conditions your participation in the Rewards Program will also be suspended. During any period of suspension, your Rewards Balance will be frozen and you will not be able to redeem Points. If your Account is returned to good

standing, we will reinstate your right to participate in the Rewards Program unless we reasonably believe that the Points were not properly earned. In the event we cancel your right to participate in the Rewards Program, your Rewards Balance will be cancelled and your right to earn Points on Eligible Transactions will be cancelled.

- 5.2 If we notify you that your right to participate in the Rewards Program is no longer suspended (including because your Account suspension has been lifted), your Rewards Balance, as at the date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions from the date your suspension ends.
- 5.3 If you instruct us to close your Account and/or elect not to participate in the Rewards Program, or we receive notification that you have passed away, you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

6. General

- 6.1 We may, acting reasonably, vary these Terms and Conditions from time to time. For example, we may:
- change the way Reward points are earned;
 - change the way Reward points are redeemed;
 - introduce or change program features, fees and specific Rewards conditions; and/or
 - make changes as a result of changes made by our suppliers or partners.

We will provide at least 30 days' prior notice of changes, unless we reasonably consider

the change to be non-material in nature. For any changes we consider to be non-material, we will either publish this on our website or otherwise notify you at the time you redeem your Reward. Where the change is as a result of an increase in third party costs, or the continued availability of a Reward or the way in which points are redeemed (or their availability), we will give you as much notice as is reasonably practical and, where possible, we will give you an opportunity to redeem points before the change takes effect. However, you acknowledge that Third Party Points (such as Qantas Frequent Flyer Points) will be subject to the terms of that program which may be subject to change in accordance with the terms and conditions of that program.

- 6.2 Card Services Rewards and its Rewards Partners may seek, collect, use, store, share or disclose for the purpose of your participation in the Rewards Program information about Eligible Transactions, adjustments to your Account as a result of reimbursements, disputed transactions and refunds, your Rewards Balance and the conduct of your Account.
- 6.3 We give no warranty and accept no responsibility as to the ultimate tax treatment of Rewards. You will need to check with your tax advisor whether receiving a Reward affects your tax situation.
- 6.4 Where the rewards you redeem under this Program are provided by third parties, to the extent permitted by law we are not responsible for those or any death or injury, loss or Consequential Loss or damage from that Reward. We are not responsible for any loss arising from the loss, theft or destruction of a Reward or Voucher Rewards (except to the

extent such loss or damage is caused by our fraud, negligence or misconduct).

- 6.5 We give no warranty (whether express or implied) whatsoever with respect to Rewards provided by third parties. Rewards will normally come with warranties from the supplier or manufacturer of the Rewards and any claims in respect of those Rewards should be made with those suppliers or manufacturers. In particular, we do not represent that any particular Reward is suitable for the purpose for which you intend to use it. This section does not prevent you from claiming against us for Rewards manufactured by us.
- 6.6 We will exercise any rights or discretions that we have under these Rewards Program Terms and Conditions in a fair and reasonable manner. That includes whenever we are:
- a) considering any request you make;
 - b) deciding whether to give our consent or to exercise a right, discretion or remedy;
 - c) setting any conditions for doing any of those things; or
 - d) making changes under section 6.1 or anywhere else in these Rewards Program Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

CHAPTER TWO

Chapter Two applies only to Card Services members who are enrolled in Card Services Rewards and not enrolled in Card Services Qantas Rewards.

7. Accumulation of Points

7.1 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:

Type of Card	Reward Point Earn Rate
Silver Rewards	1 Point
Platinum Rewards	1 Point

7.2 From time to time we may tell you that Bonus Points will be awarded for particular Eligible Transactions. This may include but is not limited to purchases you make at participating Bonus Points merchant partners or pursuant to specific promotional offers, the terms of which will be provided separately.

8. Redemption of Points for Rewards

8.1 Pursuant to these Terms and Conditions, you may redeem Points for Rewards which have been nominated by us in writing.

8.2 If you make a request to redeem Points for Rewards, this request cannot be reversed, cancelled or changed after it has been accepted.

8.3 When you redeem Points for a Reward, you may nominate a third party to receive the Reward (any Rewards which contain alcohol cannot be given to persons under 18).

8.4 A Rewards catalogue may specify that a Reward has a market value. The specified market value of a Reward is not a representation that the monetary value of

a Reward or the difference between the number of Points required to redeem similar Rewards is the lowest price charged for that Reward in the market. We are not liable if you are able to find the Reward for a price that is lower than the one we specify.

- 8.5 If a Reward is damaged or faulty when you receive it, you must notify us within 7 days of receipt, giving full details including the name of the carrier. This does not take away any rights you may have to claim under any manufacturer's warranty for the Reward.
- 8.6 If you make a request to redeem Points by using our customer service centre (other than for Personalised Rewards), you will require an additional number of Points than if you redeemed the same Points using the website. The additional Points required will be contained in our rewards catalogue and will also be advised to you at the time the request is made, before you have incurred the charge. The additional Points will only be redeemed after you have agreed to proceed.

9. Cashback and Points Plus Pay

- 9.1 If you redeem Points for a Cashback Reward, the amount of any Cashback Reward will be set-off against the Closing Balance of your Account on your next statement.
- 9.2 You can only redeem a Reward using Points Plus Pay if that Reward is eligible for Points Plus Pay redemption, you have accumulated the required amount of Points and you use your Card to purchase the Points Plus Pay redemption.
- 9.3 A Cashback Reward does not satisfy your obligation to make the Payment Due on your statement. To keep your Account in order, you must disregard the amount of any Cashback Reward that has not been credited

to your Account and make all payments as set out in your Account Terms and Conditions.

- 9.4 A Cashback Reward is not allocated to repay a specific transaction. It will reduce the balance owing on your Account in the ordinary application of payments set out in your Account Terms and Conditions. You may contact us for more information.

10. Reward Certificates, Vouchers and Travel Vouchers

- 10.1 You may redeem Points for Reward Certificates and Voucher Rewards, which will entitle you (or the person nominated by you) to redeem the Reward Certificate or Voucher Reward with the named supplier.
- 10.2 Reward Certificates and Voucher Rewards are subject to the Terms and Conditions noted on the Reward Certificates and Voucher Rewards and the named supplier's terms and conditions.
- 10.3 Reward Certificates and Voucher Rewards are equivalent to cash and cannot be replaced if they are lost, stolen or destroyed. Nor can Points for lost, stolen or destroyed Reward Certificates or Reward Vouchers be re-credited to your Account.
- 10.4 You or your nominee is responsible for making all reservations with the supplier. When redeeming a hotel or Travel Voucher Reward, it is the onus of the recipient of the voucher to check room or flight availability prior to ordering the certificate. We are not liable for any cancellation fees incurred with respect to a reservation.

11. Airline and Other Loyalty Programs

- 11.1 If your Account allows you to redeem Points for Airline and Other Loyalty Points, as

specified in our current promotional material, the types of Airline and Other Loyalty Points that we offer may change over time because of decisions taken by the loyalty program operator. Please refer to the current Rewards catalogue or the Rewards website for details of which Airline and Other Loyalty Points are currently offered.

- 11.2 You must be a member of the Airline and Other Loyalty Program in which you wish to claim Airline and Other Loyalty Points and have advised us of your Airline and Other Loyalty Program membership number prior to any such redemption.
- 11.3 If you are a member of the Airline and Other Loyalty Program, you are subject to the terms and conditions of the Airline and Other Loyalty Program.
- 11.4 If you redeem Points for Airline and Other Loyalty Points, the Airline and Other Loyalty Points may take up to 28 business days to appear in your Airline and Other Loyalty Program membership account.

12. Platinum Personalised Rewards

- 12.1 Platinum Cardholders may choose to redeem Points for Platinum Personalised Rewards subject to these Terms and Conditions. Platinum Personalised Rewards allow a Platinum Cardholder to redeem Points for a publicly available item of their choosing.
- 12.2 If you choose to redeem Points for a Platinum Personalised Reward you must provide us with all the relevant details relating to your proposed Platinum Personalised Reward including, the Australian dollar price, the name of the intended supplier and/or vendor and the contact details of the intended supplier and/or vendor. We may request that you provide this information to us in writing

and sign your request.

- 12.3 When considering whether to fulfil a request for a Platinum Personalised Reward, we can choose, to source or purchase the Platinum Personalised Reward from an alternate supplier and/or vendor.
- 12.4 If we notify you that we are prepared to accept a request to redeem Points for a Platinum Personalised Reward we will nominate the Australian dollar price of the Platinum Personalised Reward, the amount of Points required to redeem the Platinum Personalised Reward and the estimated time of delivery of the Platinum Personalised Reward.
- 12.5 We may, acting reasonably, refuse any request for a Platinum Personalised Reward which:
- a) in our view is inconsistent with our corporate standards;
 - b) in our view is not appropriate as a Reward;
 - c) in our view cannot be ordered without some personal knowledge of an individual's taste including custom-made items; or
 - d) cannot be fulfilled due to unavailability.

CHAPTER THREE

Chapter three applies only to Gold Card Services Cardholders who have enrolled in Card Services Qantas Rewards program prior to 30th October 2011.

13. Card Services Qantas Rewards Program

13.1 Card Services Qantas Rewards is only available to Platinum Rewards Account holders who enrolled prior to 30th October 2011.

13.2 You must be a member of the Qantas Frequent Flyer Program and have advised us of your Qantas Frequent Flyer Program membership number before you can participate in Card Services Qantas Rewards. You will only earn Qantas Frequent Flyer Points after you advise us of your Qantas Frequent Flyer Program membership number. We will not credit you with Points of any sort before you advise us of your Qantas Frequent Flyer Program membership number.

13.3 We allocate Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:

Type of Card	Reward Points Earn Rate
Silver Rewards	N/A
Platinum Rewards	0.5 Points up to \$8,000 spent in each Statement Period.

13.4 Your Rewards Balance will be automatically redeemed for Qantas Frequent Flyer Points at the end of each Statement Period. It may take 28 business days for the Qantas Frequent Flyer Points to appear in your Qantas Frequent Flyer membership account.

13.5 When Points are redeemed for Qantas Frequent Flyer Points they will be redeemed

at a rate of 1 Point for 1 Qantas Frequent Flyer Point.

- 13.6 Membership of the Qantas Frequent Flyer Program is subject to the terms and conditions of that program. Once Points are redeemed for Qantas Frequent Flyer Points, the redemption cannot be reversed, cancelled or changed. The Qantas Frequent Flyer Points are subject to the terms and conditions of the Qantas Frequent Flyer Program and these Terms and Conditions will no longer apply.
- 13.7 If, in any given Statement Period, you opt-out of Card Services Qantas Rewards, your Rewards Balance will cease to be redeemed for Qantas Frequent Flyer Points after the end of the Statement Period in which you have made the election. Once you have opted out you cannot opt back in to Card Services Qantas Rewards.
- 13.8 Points may not be redeemed for any Reward other than automatic redemption for Qantas Frequent Flyer Points in accordance with these Terms and Conditions.
- 13.9 Qantas Frequent Flyer Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

CHAPTER FOUR

Chapter four applies to Platinum Cardholders only.

14. Platinum Concierge Services

- 14.1 Card Services provides Concierge Services to Platinum Cardholders via third parties. Concierge Services will act on your behalf and as an intermediary in assisting you with the following requests:
- a) Travel - for example, pre-trip information, flight and hotel availability and bookings;

- b) Entertainment - for example, ticket bookings for events, and restaurant reservations;
- c) Lifestyle - for example, information on golf clubs, health clubs, and pet services;
- d) Shopping - for example, sourcing hard to find items or arranging gift purchase and delivery;
- e) Business - for example, computer rentals, conference services and urgent interpretation.

14.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Concierge Services will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.

14.3 Concierge Services will provide you with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research or coordination services performed by Concierge Services. You will be responsible for all other costs and expenses related to your request. To the extent possible, goods and services acquired on your behalf will be charged directly by the provider to your Account. If Concierge Services advances funds for goods or services, Concierge Services shall bill that amount to your Account.

14.4 Concierge Services will not locate goods and services if they:

- a) are requested for re-sale, professional or commercial purposes;

- b) are purchased abroad and customs regulations prohibit the shipping of the items to you;
- c) are prohibited under applicable law or which contravene popular moral or ethical standards; or
- d) do not clearly provide some recreational benefit to you.

14.5 When goods or services are purchased on your behalf, items will be purchased and/or delivered in accordance with national and international regulations;

- a) you are at all times responsible for customs and excise fees and formalities;
- b) Concierge Services recommends that they be insured for mailing or shipping. We do not provide mailing or shipping services. Mailing and shipping services are organized in accordance with your instructions. Concierge Services does not arrange for an insurance policy to apply to the goods or services purchased on your behalf. If you require an insurance policy for the goods and services purchased on your behalf, you must specify this and you will be charged the cost of the insurance. You may have remedies against the company which ships the goods to you.

14.6 Concierge Services accepts no liability arising from any provider that does not fulfil their obligations to you except to the extent loss or damage is caused by our fraud, negligence or misconduct.

For more information on
Card Services Rewards please call
1300 135 538

Platinum Cardholders should call
1300 369 092

For general correspondence please write to
GPO Box 40
Sydney NSW 2001



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