Important information about your credit card account.

Changes to your Suncorp Bank Rewards and Suncorp Bank Qantas Frequent Flyer Rewards for Suncorp Clear Options Personal Credit Cards Terms and Conditions

Effective 1 January 2017, Clause 6.1 and 6.2 are deleted and replaced with a new clause 6.1:

> We may vary these Rewards Program 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, you will be notified on our website 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, we will give you as much notice as is reasonably practical.
>
> Clauses 6.3 to 6.6 are renumbered accordingly.

SUNCORP BANK

Citigroup Pty Ltd ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence No. 238098 (Citigroup) is the credit provider and issuer of Suncorp Clear Options Credit Cards (Credit Cards). Suncorp-Metway Ltd ABN 66 010 831 722, Australian Credit Licence No. 229882 (Suncorp Bank) promotes and distributes the Clear Options Credit Cards under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts and agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking).

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