

Terms and Conditions

Suncorp Bank Rewards and
Suncorp Bank Qantas Frequent
Flyer Rewards for Suncorp Clear
Options Personal Credit Cards

Effective Date: July 2014

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Citigroup Pty Ltd ABN 88 004 325 080, AFSL No. 238098, Australian credit licence 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). Suncorp Bank, and its related entities, are not responsible for the obligations owed under the Rewards Programs, nor do they guarantee any of the benefits under those programs.

1. Meaning of Words

"Account" means your Suncorp Clear Options Credit Card facility.

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

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

"Airline Loyalty Program" means any loyalty program operated by an airline, which has been nominated by us in writing.

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

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

"Eligible Transaction" means any Retail Purchase which is made by the use of a Card or any other means permitted by us, excluding (but not limited to) transactions by way of Cash Advances, Balance Transfers, Special Promotions, fees, purchases of foreign currency and travellers cheques, foreign exchange and ATM/ Bank charges, interest charges, finance charges, government charges, payments to the Australian Taxation Office, insurance charges, payments to loan accounts (mortgage etc), purchases in excess of limits on the Account, transactions made in operating a business and if the Account is more than \$10,000 in credit only, all other transactions.

"Fast Track" 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 "Fast Track item" identified by us.

"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.

"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 us from time to time as rewards in Suncorp Bank Rewards and includes as applicable Reward Certificates, Voucher Rewards, travel Rewards and Cashback.

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

"Rewards Program" means the Rewards programs offered by us as described in these Terms and Conditions which are the Suncorp Bank Qantas Frequent Flyer and Suncorp Bank Rewards.

"Suncorp Bank Qantas Frequent Flyer" means the Rewards program offered by us as described in these terms and conditions which allow Cardholders to have all their Points automatically redeemed for Qantas Frequent Flyer Points on a monthly basis.

"Suncorp Bank Rewards" means the Reward program offered by us as described in these Terms and Conditions which allow you to redeem for Reward options (excluding Qantas Frequent Flyer points).

"Take Flight®" is the service which allows the redemption of Points for travel 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.

"We", "us" or "our" will be generally read as a reference to Citigroup Pty Ltd ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence No. 238098 (Citigroup) the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722, Australian Credit Licence No. 229882 (Suncorp Bank) distributes the Clear Options Credit Cards under an agreement with Citigroup. Suncorp Bank, and its related entities, are not responsible for the obligations owed under the Rewards Programs, nor do they guarantee any of the benefits under those programs.

"You/your" means the person in whose name the Account is opened.

INTRODUCTION

These Terms and Conditions explain how you can earn Points on your Account and redeem these Points in either Suncorp Bank Rewards or Suncorp Bank Qantas Frequent flyer.

Chapter One

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

2. Participation and Agreement

- 2.1 You are eligible to participate in Suncorp Bank Rewards if your Account Terms and Conditions do not expressly exclude you from participation.
- 2.2 You may only participate in either Suncorp Bank Rewards or Suncorp Bank Qantas Frequent Flyer at any one time, and not both at the same time. Unless you notify us that you wish to participate in Suncorp Bank Qantas Frequent Flyer, we will assume you wish to participate in the Suncorp Bank 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. Accumulation of Points

- 3.1 We 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 Points cannot be redeemed unless they have been allocated to your Points Balance.
- 3.3 The number of Points awarded is calculated by reference to the dollar amount of the Eligible Transaction. The accrual rate of the Reward points and the maximum number of Points that may be awarded to your Account in any twelve month period beginning and ending on the anniversary your Account is enrolled in the Rewards Program (please refer to table below)

Type of Card	Earn Rate for Suncorp Bank Rewards	Earn Rate for Suncorp Bank Qantas Frequent Flyer	Maximum Number of Points per 12 month period
Gold	1 Point per \$1.00 AUD spent	2 points per \$3.00 AUD spent	65,000
Platinum	1.25 Points per \$1.00 AUD spent	1 point per \$1.00 AUD spent	120,000

- 3.4 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).

- 3.5** 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 in writing within six months of the date of the Eligible Transaction. We may 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 in respect of an Eligible Transaction pursuant to which you earned Points (for example, as a result of returned goods or services or a disputed transaction), your Rewards Balance will be reduced accordingly.

5. Duration and Loss of Points

- 5.1** We may 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. 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 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 your Rewards Balance, as at the date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions.
- 5.3** If you instruct us to close your Account and/or elect not to participate in the Rewards Program you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

6. General

- 6.1** We may decide not to offer one or more of the Rewards Programs. If we do this we will give all participants in the relevant Rewards Program at least 90 days written notice before we terminate the Rewards Program, including whether any points may be transferred to another Rewards Program or must be redeemed before a particular date.
- 6.2** We may vary these Terms and Conditions from time to time. We will notify you of a change in the following ways:
- if we change the rate at which all points in the program are generally earned or converted we will give you 90 days written notice of that change.
 - We will give you 30 days written notice of other changes to these Terms and Conditions.
 - If we change the point value of individual goods or services in the program to reflect changes in the price charged by our suppliers for those goods or services, or if a particular Reward is unavailable we will notify you on our Rewards website at the time you redeem your Reward.

- 6.3** Suncorp Bank 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.
- 6.4** 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.
- 6.5** We are not responsible for Rewards you redeem under the Rewards Program, any death or injury, loss or consequential loss or damage from a Reward or the loss, theft or destruction of a Reward or Voucher Rewards.
- 6.6** 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 clause does not prevent you from claiming against us for Rewards manufactured by us.

Chapter Two

Chapter Two applies only to Cardholders who are enrolled in Suncorp Bank Rewards and not enrolled in Suncorp Bank Qantas Frequent Flyer Rewards.

7. Redemption of Points for Rewards

- 7.1** Pursuant to these Terms and Conditions, you may redeem Points for Rewards which have been nominated by us in writing.
- 7.2** If you make a request to redeem Points for Rewards, this request cannot be reversed, cancelled or changed after it has been accepted.
- 7.3** 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).
- 7.4** The first Cardholder to be added as an Additional Cardholder on your Account may redeem Points for a Reward (other than Airline Loyalty Points), unless otherwise specified by you. We are not responsible for any unauthorised transactions by your first Additional Cardholder including, the unauthorised redemption of Points.
- 7.5** 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.
- 7.6** If a Reward is damaged or faulty when you receive it, you must notify us within 7 business 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.
- 7.7** If you make a request to redeem Points by using our call centre (other than for Platinum 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 the Rewards catalogue and will also be advised at the time the request is made before you have incurred the charge and only after you have agreed to proceed.

8. Cashback and Fast Track

- 8.1 If you redeem Points for a Cashback Reward, the amount of any Cashback Reward or will be set-off against the Closing Balance of your Account on your next statement.
- 8.2 You can only redeem a Reward using Fast Track if that Reward is eligible for Fast Track redemption, you have accumulated the required amount of Points and you use your Card to purchase the Fast Track redemption.
- 8.3 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 and make all payments as set out in your Account Terms and Conditions.
- 8.4 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.

9. Reward Certificates, Vouchers and Travel Vouchers

- 9.1 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.
- 9.2 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.
- 9.3 Reward Certificates and Voucher Rewards may not be replaced by the issuer if lost, stolen or destroyed. Nor can points for lost, stolen or destroyed Reward Certificates or Reward Vouchers be re-credited to your Account.
- 9.4 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 Reward 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.

10. Airline Loyalty Programs

- 10.1 If you are a Platinum or Gold Cardholder, you can redeem Points for Airline Loyalty Points, as specified in our current promotional material. The types of Airline Loyalty Points that we offer may change over time because of decisions taken by the airline. Please refer to the current Rewards catalogue or the rewards website for details of which Airline Loyalty Points are currently offered.
- 10.2 You must be a member of the Airline Loyalty Program in which you wish to claim Airline Loyalty Points and have advised us of your Airline Loyalty Program membership number prior to any such redemption.
- 10.3 If you are a member of the Airline Loyalty Program, you are subject to the terms and conditions of the Airline Loyalty Program.
- 10.4 If you redeem Points for Airline Loyalty Points, the Airline Loyalty Points may take up to 28 business days to appear in your Airline Loyalty Program membership account.

11. Platinum Personalised Rewards

- 11.1** Platinum Cardholders may choose to redeem Points for Platinum Personalised Rewards.
- 11.2** If you choose to redeem Points for a Platinum Personalised Rewards 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.
- 11.3** When considering whether to fulfil a request for a Platinum Personalised Reward, we can choose, in our absolute discretion, to source or purchase the Platinum Personalised Reward from an alternate supplier and/or vendor.
- 11.4** 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.
- 11.5** We may 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 Cardholders who have enrolled into Suncorp Bank Qantas Frequent Flyer Rewards and are not enrolled in Suncorp Bank Rewards.

12. Suncorp Bank Qantas Frequent Flyer Rewards

- 12.1** Suncorp Bank Qantas Frequent Flyer is only available to Suncorp Clear Options Gold Cardholders enrolled prior to 31 October 2011, and Suncorp Clear Options Platinum Cardholders. An annual rewards fee for the Qantas Frequent Flyer will apply as per our fees and charges schedule.
- 12.2** 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 Suncorp Bank Qantas Frequent Flyer. 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.
- 12.3** 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.
- 12.4** 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.

- 12.5** 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.
- 12.6** If, in any given Statement Period, you opt-out of the Suncorp Bank Qantas Frequent Flyer, 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.
- 12.7** If you opt out of Suncorp Bank Rewards, and into Suncorp Bank Qantas Frequent Flyer, you will lose all your accrued Points in our Rewards Program. You cannot redeem them or use the Points you accrued in the Suncorp Bank Rewards in Suncorp Bank Qantas Frequent Flyer. You cannot transfer Points from one Rewards program to the other.
- 12.8** Points may not be redeemed for any Reward other than by automatic redemption for Qantas Frequent Flyer Points in accordance with these Terms and Conditions.
- 12.9** 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 Suncorp Clear Options Platinum Cardholders only.

13. Platinum Concierge Services

- 13.1** We provide a Concierge Service to Platinum Cardholders via third parties. Concierge Services will act on your behalf and as an intermediary in assisting you with the following requests:
- Travel - for example, pre-trip information, flight and hotel availability and bookings;
 - Entertainment - for example, ticket bookings for events, and restaurant reservations;
 - Lifestyle - for example, information on golf clubs, health clubs, and pet services;
 - Shopping - for example, sourcing hard to find items or arranging gift purchase and delivery;
 - Business - for example, computer rentals, conference services and urgent interpretation.
- 13.2** 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.
- 13.3** 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 co-ordination 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.
- 13.4** Concierge Services will not locate goods and services if they are:
- requested for re-sale, professional or commercial purposes;

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

13.5 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 goods be insured for mailing or shipping. 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.
- c) We do not provide mailing or shipping services. Mailing and shipping services are organised in accordance with your instructions. You may have remedies against the company which ships the goods to you.

13.6 Concierge Services accepts no liability arising from any provider that does not fulfill their obligations to you.

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For more information on Suncorp Clear Options Credit Cards visit us at

suncorpbank.com.au or call **13 11 75**

Platinum Cardholders should call

1800 070 524

If you are calling from overseas please call

+61 7 3362 1712

For general correspondence please write to

GPO Box 40

Sydney NSW 2001

For privacy related enquiries you may contact our Privacy Officer at privacy.officer@citi.com.au

or write to:

GPO Box 204

Sydney NSW 2001

Alternatively you may call us on the number above.

Contact us for more information
or to change your details:



Call 13 11 75



suncorpbank.com.au



Visit your local branch or agency



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