



Woolworths Money Qantas Rewards Program

Terms and Conditions

EFFECTIVE 11 MAY 2016

1. When do these Terms and Conditions apply to me?

You agree to be bound by these Terms and Conditions when you or an Additional Cardholder first use or activate your new Card or authorise a transaction on your Account. You agree that these Terms and Conditions apply to any Qantas Points you or any Additional Cardholder earn by using a Card.

The use of your Card is also subject to separate Conditions of Use. Some of the words used in these Terms and Conditions are defined in the Conditions of Use.

A current copy of each of the Conditions of Use and these Terms and Conditions are available at woolworthsmoney.com.au

2. How does the Woolworths Money Qantas Rewards Program work?

You will earn Qantas Points whenever you use your Card or Account for eligible purchases, subject to the Conditions of Use and these Terms and Conditions. You will also earn Qantas Points whenever any of your Additional Cardholders use their Card or your Account for eligible purchases, subject to the Conditions of Use and these Terms and Conditions.

3. Qantas Points

You will earn Qantas Points for each Australian dollar amount of eligible Purchases made on your Account (rounded up or down to the nearest whole dollar value of the eligible Purchase) in each Statement Period as detailed on our website woolworthsmoney.com.au or if you call us on **1300 10 1234**. Bonus Qantas Points in connection with Special Promotions may also be allocated on an eligible Purchase at our absolute discretion from time to time.

Qantas Points earned on eligible Purchases made on your Account by Additional Cardholders may only be credited to your Qantas Frequent Flyer Account and not the Qantas Frequent Flyer Account of any Additional Cardholders.

3.1 Qantas Frequent Flyer Program Membership

In order for Qantas Points earned through the Woolworths Money Qantas Rewards Program to be credited to your Qantas Frequent Flyer Account and redeemed through the Qantas Frequent Flyer Program, you must be a member of the Qantas Frequent Flyer Program.

Membership of the Qantas Frequent Flyer Program and the earning and redemption of Qantas Points is subject to the terms and conditions of the Qantas Frequent Flyer Program. Membership of the Qantas Frequent Flyer Program is available only to individuals. Any Qantas Points credited to your Qantas Frequent Flyer Account are governed by and are subject to the terms and conditions of the Qantas Frequent Flyer Program. We are not responsible for the Qantas Frequent Flyer Program in any way. If Qantas makes changes to the Qantas Frequent Flyer Program we will not be responsible for the impact it may have on you.

For details, visit qantas.com/frequentflyer. A current copy of the Qantas Frequent Flyer Program terms and conditions is available at qantas.com/terms

3.2 Your Qantas Frequent Flyer Membership Number

Before any Qantas Points can be credited to your Qantas Frequent Flyer Account, we must have received a valid Qantas Frequent Flyer Membership Number. The name on your Card and Account must be identical to the name on your Qantas Frequent Flyer Account.

If we have not received a valid Qantas Frequent Flyer Membership Number, we will record your accumulation of Qantas Points for a period of 12 months from your Account opening date. Your Qantas Points balance will be available upon request from us. However, they will not be able to be transferred to your Qantas Frequent Flyer Account until a valid Qantas Frequent Flyer Membership Number has been received by us. If, after 12 months we still have not received a valid Qantas Frequent Flyer Membership Number you will:

- forfeit all Qantas Points you have accrued by using your Card in the previous 12 month period, and
- begin to accrue new Qantas Points on eligible Purchases following the forfeiture.

It is your obligation to ensure that we have the correct Qantas Frequent Flyer Membership Number on file for you and that the name on your Qantas Frequent Flyer Account matches the name on your Account. Please contact us if your personal information changes, if we do not have your correct Qantas Frequent Flyer Membership Number or if your Qantas Points are not being credited to your Qantas Frequent Flyer Account.

3.3 Do my Qantas Points expire?

Once the Qantas Points have been credited to your Qantas Frequent Flyer Account, the Qantas Frequent Flyer Program terms and conditions (available at qantas.com/terms) will govern when those Qantas Points will expire.

3.4 Is there a limit to the amount of Qantas Points that I can earn?

We may, at our absolute discretion, choose to limit the maximum number of points that may be awarded in any one Statement Period or any one year, commencing on the anniversary of Account opening, as detailed on our website woolworthsmoney.com.au or if you call us on **1300 10 1234**.

3.5 How do I redeem Qantas Points?

Qantas Points can only be redeemed once they have been credited to your Qantas Frequent Flyer Account.

Qantas Points can only be redeemed through the Qantas Frequent Flyer Program and only in accordance with the Qantas Frequent Flyer Program terms and conditions.

For more information on the redemption options for your Qantas Points, visit qantas.com/usingpoints

3.6 How do I keep track of my Qantas Points?

The Qantas Points that you have earned in the Statement Period will appear on your monthly Card statement or you can view the current Statement Period balance by visiting online, woolworthsmoney.com.

To view the total number of Qantas Points you have earned using your Card, you will need to log in to your Qantas Frequent Flyer Account at qantas.com/login

Qantas Points earned in accordance with these Woolworths Money Qantas Rewards Program Terms and Conditions do not include

Qantas Points earned in accordance with the Everyday Rewards program and its Terms and Conditions, which may be credited to your Qantas Frequent Flyer Account on different dates even though they relate to the same Transaction. To view a summary of Qantas Points earned through these Rewards Terms and Conditions, and points earned in accordance with the Everyday Rewards program, visit your account at woolworthsmoney.com.au

3.7 Crediting Qantas Points to your Qantas Frequent Flyer Account

If we have received your valid Qantas Frequent Flyer Membership Number, the Qantas Points accrued during a Statement Period will be notified to Qantas who will add these to your Qantas Frequent Flyer Account, usually within five business days of the end of that Statement Period.

If we have not received your valid Qantas Frequent Flyer Membership Number, or if the Qantas Frequent Flyer Membership Number or the name registered with your Account is different to the Qantas Frequent Flyer Membership Number or the name associated with your Qantas Frequent Flyer Account, when we attempt to allocate your accrued Qantas Points to your Qantas Frequent Flyer Account, Qantas will notify us that they do not hold a Qantas Frequent Flyer Account matching your details. The Qantas Points will be credited back to your Woolworths Account and the number of Qantas Points accumulated on your Account will again be displayed. You will need to contact either Qantas or us to provide or correct the Qantas Frequent Flyer Membership Number or the membership name so that your Account and your Qantas Frequent Flyer Account contain identical details, to enable Qantas to add accrued Qantas Points to your Qantas Frequent Flyer Account.

3.8 Qantas Points themselves do not have monetary value

Qantas Points do not have any monetary value. To understand how Qantas Points are transferred, forfeited and redeemed, please see the Qantas Frequent Flyer Program terms and conditions, available at qantas.com/terms

3.9 What happens if you cease to be a Qantas Frequent Flyer Member?

If you cease to be a Qantas Frequent Flyer Member, we will accrue Qantas Points in accordance with section 3.2 above.

On termination or cancellation of your Qantas Frequent Flyer Account, your Qantas Points will be dealt with in accordance with the Qantas Frequent Flyer Program terms and conditions.

3.10. Privacy

You acknowledge and authorise:

- (i) that we may provide your personal information to Qantas Airways Limited (and any related body corporate of Qantas) and any company, organisation or person which operates or supplies goods or services to the Qantas Frequent Flyer Program for the purposes of marketing, planning, product development and administration of or under the Qantas Frequent Flyer Program and for us to seek from and exchange with such organisations personal information about you
- (ii) Qantas or us to contact you if required to obtain your Qantas Frequent Flyer Membership Number or to discuss your membership status.

4. Administration

4.1. How do I communicate with you?

You can contact us by calling Card Services on **1300 10 1234**.

We will write to you at your postal address or email address – please ensure you inform Card Services if you change your address or email address.

4.2 How do I claim missing Qantas Points?

For matters regarding missing Qantas Points call Card Services on **1300 10 1234**. Disputes regarding Qantas Points will not be accepted more than three (3) months after the date of the relevant Transaction.

4.3. Are there situations where we will not award Qantas Points?

Qantas Points are not earned in respect of the following amounts that may be charged to your Account:

- GST and government charges (including fines paid to any government agency)
- payments made to the Australian Tax Office
- interest and other bank fees and charges (including any GST payable on any of these)
- BPAY® payments, ie bill payments and other payments made through the BPAY Electronic Payments Scheme
- cash advances
- transactions for items that are directly convertible to cash (including, but not limited to, purchase of foreign currency and travellers cheques) or cash equivalent transactions
- balance transfers
- transactions deemed by us to be for operating a business or in connection with business expenditure
- transactions that are reversed (refunds)
- payments for credit card protection insurance
- transactions used for gambling purposes (including gambling chip and lottery ticket purchases).

Spending on these items on your Card will not be eligible Purchases.

We reserve the right to suspend or exclude you from participation or continuing to participate in Woolworths Money Qantas Rewards Program if:

- (i) you are in breach of the Conditions of Use or these Woolworths Money Qantas Rewards Program Terms and Conditions
- (ii) your Account is suspended, cancelled or terminated.

Any accrued Qantas Points which have not yet been credited to your Qantas Frequent Flyer Account will be retained by us until your Account is no longer in breach of the Conditions of Use, suspended or cancelled. You will continue to accrue Qantas Points on your Account during this period.

We reserve the right to request Qantas to reverse any crediting of Qantas Points to your Qantas Frequent Flyer Account if any eligible Purchase Transaction is reversed and the number of Qantas Points that would otherwise have accrued on your Account is subsequently reduced.

4.4 My responsibility to pay any costs

You are responsible to pay for any tax liability (including any GST that may be payable), stamp duty or other duty or government charges in connection with the receipt of Qantas Points or a reward.

4.5 Changes to the Woolworths Money Qantas Rewards Program

Acting reasonably, we may, at any time, and without notice, vary the Woolworths Money Qantas Rewards Program and/or these Terms and Conditions. We may make changes to these Terms and Conditions, Qantas Points (as they apply to the Woolworths Money Qantas Rewards Program) and any applicable fees, including changes to:

- add, withdraw or substitute any other benefit offered from time to time
- alter the earn rate of Qantas Points in relation to eligible Purchases
- alter the fees payable under the Woolworths Money Qantas Rewards Program.

If we make changes to these Terms and Conditions we will use our best efforts to give you at least 30 days written notice. If you are not satisfied with any change or variation to the Woolworths Money Qantas Rewards Program or for any other reason want to withdraw from the Woolworths Money Qantas Rewards Program, you may terminate your participation in the Woolworths Money Qantas Rewards Program immediately by giving us notice to that effect in writing, or by contacting our Call Centre on **1300 10 1234**.

If it is not reasonably possible to provide you with the notice period of any changes above (for example if regulatory requirements require us to make changes immediately), we will provide you as much notice as we reasonably can.

The most up to date version of these Terms and Conditions are always available at woolworthsmoney.com.au, or upon request to us.

4.6 Termination or suspension of earning Qantas Points

We give no warranty as to the continuing availability of earning Qantas Points as this depends on our arrangements with the Qantas Frequent Flyer Program. If reasonably necessary for business reasons, we may terminate or suspend the ability to earn Qantas Points in connection with the Woolworths Money Qantas Rewards Program at any time.

We will give you 60 days notice of such termination or suspension, where we reasonably can. If we terminate or suspend the ability to earn Qantas Points in connection with the Woolworths Money Qantas Rewards Program, you will continue to earn Qantas Points on your Card during any notice period in accordance with these Terms and Conditions. If the suspension expires or is cancelled, your ability to earn Qantas Points in connection with the Woolworths Money Qantas Rewards Program will be reinstated, subject to these Woolworths Money Qantas Rewards Program Terms and Conditions. If we have terminated the ability to earn Qantas Points in connection with the Woolworths Money Qantas Rewards Program, upon the expiry of any notice period, you will no longer earn Qantas Points and your Account will no longer be linked to your Qantas Frequent Flyer Account. You will still be able to redeem any Qantas Points you have previously earned in accordance with the Qantas Frequent Flyer Program terms and conditions.

If Qantas ceases to operate the Qantas Frequent Flyer Program and/or has gone into liquidation or other forms of administration, the balance of any Qantas Points that you have earned in connection with your Card, but which have not been credited to your Qantas Frequent Flyer Account, will be forfeited. Qantas Points already credited to your Qantas Frequent Flyer Account will be dealt with in accordance

with the Qantas Frequent Flyer Program terms and conditions and otherwise as specified by Qantas. Qantas Points accrued within the Woolworths Money Qantas Rewards Program have no monetary value on termination or suspension of the ability to earn Qantas Points in connection with the Woolworths Money Qantas Rewards Program.

4.7. Liability

The only conditions and warranties which are binding on us in respect of the type, quality, standard, fitness or suitability for any purpose of the Qantas Points and the Woolworths Money Qantas Rewards Program are those expressly set out in these Terms and Conditions, and those imposed and required to be binding by statute (including the Australian Consumer Law).

We warrant that, in relation to Qantas Points and the Woolworths Money Qantas Rewards Program, we will exercise due care and skill to:

- procure the supply of rewards to you
- manage relationships with redemption partners and bonus partners
- manage the relationship with Qantas
- use our reasonable endeavours to procure the crediting of Qantas Points to you in accordance with these Terms and Conditions.

To the full extent permitted by law, our liability in relation to the above warranty is limited to supplying the service again or payment of the cost of having the service supplied again. Except as required by law, we and our rewards providers:

- make no express or implied warranty or representation in connection with the rewards (including with respect to type, quality, standard or fitness for any purpose)
- are not liable for any loss you suffer (including consequential loss) arising in connection with a reward (including a failure to provide a reward, its loss, theft or destruction)
- are not liable for any loss you suffer (including consequential loss) in connection with our negligence or our breaching a term, warranty or condition in relation to the Woolworths Money Qantas Rewards Program.

If we or our rewards providers are liable for a breach of these Terms and Conditions, then, to the full extent permitted by law, our liability will exclude any indirect or consequential loss you may suffer. To the full extent permitted by law, we limit our liability to you in relation to goods and services acquired by way of the Woolworths Money Qantas Rewards Program.

To the full extent permitted by law, we are not liable for any loss you suffer (including any losses, costs or expenses) in connection with:

- the operation of the Qantas Frequent Flyer Program
- your redemption of Qantas Points for flights or other goods and services offered by Qantas
- any complaint or dispute you may have with Qantas
- any unredeemed Qantas Points in the event that Qantas ceases to carry on business or conduct the Qantas Frequent Flyer Program as these events are outside of our reasonable control.

We may not exclude our liability as set out above in this section, if any losses, costs or expenses have been caused by our own negligence or default.

Interpretation

In these Terms and Conditions all defined terms have the same meaning as in the Woolworths Money Credit Cards Conditions of Use booklet. Additional defined terms are as follows:

Qantas means Qantas Airways Limited (ABN 16 009 661 901).

Qantas Frequent Flyer Account means your Qantas Frequent Flyer Program membership account established and administered by Qantas under the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Membership Number means the membership number to your Qantas Frequent Flyer Account administered by Qantas under the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the program established and operated by Qantas (or a related body corporate of Qantas) and governed by the terms and conditions of the program issued by Qantas from time to time.

Qantas Points means rewards points in the Qantas Frequent Flyer Program accrued on your Qantas Frequent Flyer Account by eligible Purchases made on your Account.

Redemption Partner means us or any other person who agrees to provide rewards or bonuses in connection with the Woolworths Money Qantas Rewards Program.

“We”, “our” or “us” means Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) and its successors and assigns.

Woolworths means Woolworths Limited ABN 88 000 014 675.

Woolworths Money Qantas Rewards Program means the rewards program operated by us on these Terms and Conditions and as set out in promotional material, as amended from time to time.

In these Terms and Conditions the following rules of interpretation will apply:

- the singular includes the plural and vice versa
- a reference to anything includes the whole and each part of it
- a reference to a document includes any variation or replacement of it.

Our failure to enforce a term of these Terms and Conditions does not mean we waive that term.

If any term in these Terms and Conditions is invalid or not enforceable in accordance with its terms, all other terms or parts which are self sustaining and capable of separate enforcement without regard to the invalid or unenforceable term or part will be, and continue to be, valid and enforceable in accordance with their terms.

Card Services

Phone: 1300 10 1234

Online: woolworthsmoney.com.au

Qantas Frequent Flyer Program enquiries

Phone: 131 131 (Australia)

Online: www.qantas.com/frequentflyer