

MEMBERSHIP REWARDS

TERMS AND CONDITIONS

Effective 19 March 2012 these Terms and Conditions supersede any previous Membership Rewards Terms and Conditions.

Terms and Conditions for the Membership Rewards *Ascent* Program for American Express Cards

Effective 19 March 2012, this agreement replaces any previous Membership Rewards Terms and Conditions. If you have not already accepted this agreement, you now accept it by using your Card or your account.

1. Definitions

'our, we, us' – American Express Australia Limited (ABN 92 108 952 085).

'Ascent' – the American Express Membership Rewards *Ascent* program which includes both frequent traveller rewards and non-frequent traveller rewards.

'Card and account' – the Card and account for any of the Australian dollar personal, business, charge or credit Cards we issue to you.

'Cardmember' – the person in whose name an account is opened and who is responsible for all transactions on the account.

'certain Cards' – Cards identified by us from time to time as having a particular earn rate.

'enrolment date' – the date we open the program account.

'eligible programs' – means those programs, as identified in our discretion, that Cardmembers can enrol in or transfer between.

'enrolment year' – the 12-month period commencing on the enrolment date and each successive 12-month period thereafter.

'frequent traveller program' – the various rewards programs and/or frequent guest programs operated by participating airlines and hotels in the American Express Membership Rewards *Ascent* program.

'frequent traveller rewards' – rewards offered by frequent traveller programs.

'linked accounts' – all eligible accounts you hold which are enrolled in the program and linked to the primary account for the purpose of accruing points. Only accounts billed in the same currency may be linked.

'non-frequent traveller rewards' – all rewards provided through the program other than frequent traveller rewards including merchandise, foreign currency, vouchers, gift cards, e-gift cards, points for credit, points for travel and such other rewards that may be added from time to time.

'points' – the American Express Membership Rewards points you earn in accordance with the program you are enrolled in.

'primary account' – the account designated by us to which any applicable program annual fee is billed and in respect of which monthly statements are issued which detail the combined points for all linked program accounts.

'program' – includes the American Express Membership Rewards *Ascent* program.

'program account' – the Membership Rewards account(s) opened for a Cardmember by American Express for the purpose of accruing points.

'Qantas Frequent Flyer program' – the loyalty program operated by or on behalf of Qantas Airways Limited.

'Supplementary Cardmember' – a person who holds and is authorised to use a Supplementary Card (being a Card issued on a Cardmember's account).

'this agreement' – these terms and conditions for the Membership Rewards *Ascent* program for American Express Cards.

'travel agent program partner' – a travel agent that American Express agrees may provide non-frequent traveller rewards.

'you, your' – means the Cardmember.

2. Eligibility and Enrolment

- 2.1 All Cardmembers may participate in the program subject to our approval. Each account can only be linked to and participate in one program at any one time.
- 2.2 You may opt to transfer between eligible programs no more than once each enrolment year. Each time you transfer between eligible programs, you will be charged the relevant transfer fee set out in the schedule of fees.
- 2.3 Following a transfer between eligible programs, any difference in the annual fee between those programs will be pro-rated from your transfer date and charged or credited to your primary account. Thereafter, the relevant annual fee for the new eligible program will be billed automatically to your primary account.
- 2.4 Points are not transferable between programs and must be redeemed within 30 days of notification of the transfer or will otherwise be forfeited.
- 2.5 Points earned by any Supplementary Cardmembers will automatically accrue to your program account only. Supplementary Cards cannot be enrolled in the program separately from your program account.
- 2.6 You cannot pool or combine your points with points accrued by another Cardmember.
- 2.7 Only accounts kept in good standing and which are not overdue are eligible for enrolment and participation in the program.

3. Fees

The relevant annual fee for your program, as specified in the schedule of fees, will be billed to your primary account on the enrolment date and will be automatically billed to your primary account at the beginning of each enrolment year. The annual fee is non-refundable on cancellation of your participation in the program or cancellation of your account, unless otherwise agreed.

4. Points Accrual

Except for promotional offers and offers relating to applicable American Express foreign exchange products, you will accrue a designated number of points (earn rate) (as notified to you from time to time) for every one Australian dollar spent on goods and services, charged and billed on your account. Subject to these terms and conditions, points are calculated on each purchase of goods or services charged to your Card. Each purchase is rounded down to the nearest dollar then multiplied separately by each applicable earn rate to determine the number of points awarded. However, only full points will be earned. We will disregard and not accumulate a fraction of a point.

5. Points Accrual – Exclusions

- 5.1 You will not accrue points for:
 - (a) charges processed, billed or prepaid prior to the enrolment date;
 - (b) cash advances, Corporate Cash, Express Cash or any other cash services or transactions;
 - (c) American Express Travellers Cheque and Gift Cheque purchases;
 - (d) charges for dishonoured payments;
 - (e) interest charges – including Line of Credit charges and American Express Credit Card account finance charges;
 - (f) fees and charges, including joining fees, annual Card fees and Membership Rewards program fees;
 - (g) late payment charges;
 - (h) charges for the pay portion of a Points + Pay Membership Rewards redemption;
 - (i) charges in relation to promotional offers which we exclude from points accrual;
 - (j) charges for which we do not receive payment in full for any reason;

- (k) fees and charges incurred for processing and amending applicable American Express foreign exchange products;
- (l) balances transferred from other credit card accounts;
- (m) charges at a merchant that you or any supplementary card member to your account or any third party related to you have any ownership interest in, excluding shares quoted on a recognised stock exchange; or
- (n) any credits that are posted to your primary account or any linked accounts – including those arising from returned goods or services or from billing disputes. Any points accrued in your program account will be reduced to reflect the amount credited.

5.2 Points accrued in your program account have no monetary value.

6. Points Expiration/ Transfer from Accounts Administered Overseas

- 6.1 There is no expiry date for points earned while in the program so long as you are a Cardmember, you are enrolled in the program and all your accounts with us are kept in good standing and are not overdue.
- 6.2 You may end this agreement at any time by requesting the cancellation of your program. Subject to this agreement and provided your primary account is open and current, if you cancel your enrolment in the program, you may redeem any unused points for up to one month after the date of cancellation.
- 6.3 If you hold a program account administered by a company related to us in another country, we may impose a conversion rate to transfer points to a program account administered by us in Australia. This conversion rate will be advised to you at the time of your transfer request.

7. Notice of Accumulated Points

We will notify you of the balance of points accrued in your program account, including points accrued from any linked accounts, in your monthly primary account statement.

8. Redeeming Non-Frequent Traveller Rewards

- 8.1 Points may be redeemed for non-frequent traveller rewards provided all your accounts with us are kept in good standing and are not overdue.
- 8.2 Points may be redeemed for rewards by any Supplementary Cardmember and/or other third parties only when we have received prior written authorisation from you.
- 8.3 You can purchase points for the redemption of any reward, excluding Points for Travel and Points for Credit rewards, but any points purchased must be redeemed at the time of purchase. Points can only be purchased in multiples of 1,000 for the relevant fee set out in the schedule of fees and the cost will be billed to your primary account.
- 8.4 All rewards are subject to availability and restrictions may apply.
- 8.5 Once delivered we are not responsible for any lost or stolen rewards, reward certificates, vouchers or tickets. Claims for undelivered merchandise, Gift Card, e-Gift Cards or voucher rewards must be raised within 28 days post redemption, after this time no claims will be accepted.
- 8.6 Merchandise, Gift Card or Voucher rewards redeemed under the program cannot be exchanged for other rewards and are not refundable, replaceable or transferable for cash or credit. Gift Card or voucher rewards are valid for a period of three months from the date of issue, unless otherwise stated.
- 8.7 Should your non-frequent flyer reward not be available within the timeframe confirmed at time of redemption we may communicate to you an alternate delivery timeframe and/or (at our reasonable discretion) supply an alternative reward of equal or greater value to that which was redeemed by you.

9. Redeeming Points for Travel

- 9.1 You may redeem points for prepaid travel of a nominated value booked through any travel agent program partner with point-of-purchase redemption capability or through American Express Membership Travel Services.
- 9.2 Subject to the standard booking terms and conditions of the travel partner the travel you redeem using points may be booked for any person, provided all your accounts are kept in good standing and are not overdue.
- 9.3 Supplementary Cardmembers and/or other third parties may only redeem points for travel when we have received prior written authorisation from you.
- 9.4 Once points are redeemed for a travel booking, the booking may not be converted back to points and the booking is non-transferable and non-refundable.
- 9.5 Points cannot be redeemed for commercial travel bookings, Australian currency or travel for resale or promotional purposes.
- 9.6 You are solely responsible for any (i) insurances; (ii) airport transfer fees; (iii) airport taxes; (iv) fuel surcharges and levies; and (v) other service fees and charges relating to any Membership Rewards travel booking through any of our travel agent program partners. Such fees will be advised at the time of booking. In addition, you may be requested to pay airport taxes on departure.
- 9.7 All travel bookings made by redeeming points are subject to availability and the terms of this agreement. The availability of redeeming points for travel will also depend on whether those particular rewards are included in the program selected by you. This agreement prevails over the terms and conditions of any airline, hotel or tour operator connected with any travel bookings.
- 9.8 Changes are only permitted on travel bookings made by redeeming points in accordance with this agreement and the standard terms of the applicable travel agent partner program. Changes may be subject to the travel agent program partners applicable fees and any additional amendment fee as required and advised at time of change by American Express Membership Travel Services or the travel agent program partner.
- 9.9 Travel bookings made by redeeming points may not be eligible for airline rewards partner points, depending on the airline carrier.

10. Redeeming Points for Credit on the Card

Provided that your account is in good standing and not overdue you may redeem points for a credit on your account. The redemption of Points for Credit will be administered by us within three business days and cannot be reversed. Points for Credit is not available for redemption by Corporate accounts and is not redeemable for cash via credit balance refund. There may be tax implications associated with your participation in the Membership Rewards program. You are advised to check with your accountant or tax advisor for further information. Points for Credit is only available for American Express Qantas Corporate Cardmembers enrolled in the *Spirit* program from 1 July 2011 to 31 December 2011. No other Corporate Cardmembers are entitled to points for credit.

11. Redeeming Frequent Traveller Rewards

- 11.1 You may redeem points for frequent traveller rewards provided you are enrolled in the *Ascent* program, and all your accounts with us are kept in good standing and not overdue. You may only redeem points into a participating frequent traveller program(s) in your name. Points transferred to a frequent traveller program account in any other name will be returned to your program account. Once points are redeemed for frequent traveller rewards, they may not be converted back to points.
- 11.2 You can purchase points for the redemption of any reward but any points purchased must be redeemed for rewards at the time of purchase. Points can only be purchased in multiples of 1,000 for the relevant fee set out in the schedule of fees and the cost will be billed to your primary account.

- 11.3 To redeem points to any frequent traveller program you must be a member of the applicable program. Enrolment in such programs is solely your responsibility and fees may apply.
- 11.4 A minimum number of points must be transferred to a frequent traveller program, as outlined in the following table:

ASCENT PROGRAM	
Frequent Traveller Program	Minimum Points Transfer
Singapore Airlines KrisFlyer Cathay Pacific Asia Miles Thai Airways International Royal Orchid Plus	5,000 points
Velocity Rewards Virgin Atlantic Flying Club Air New Zealand Airpoints And any other participating frequent flyer programs not specifically listed here	2,000 points
Malaysia Airlines Enrich	500 points
Hilton HHonors Etihad Starwood Preferred Guest	1,000 points
Sirius Jumeriah Recognition Program	900 points

Points must be transferred in multiples which enable a whole number of the selected frequent traveller program points to be received.

- 11.5 Points transferred to frequent traveller programs are subject to, and Cardmembers must comply with, the Terms and Conditions of those programs.
- 11.6 The conversion rate applicable for redeeming points into points in frequent traveller programs varies among those programs.
- 11.7 Whilst we will endeavour to process requests to transfer points to frequent traveller rewards promptly, we have no control over and assume no responsibility for the speed at which frequent traveller rewards are credited on the systems of the relevant frequent traveller program.
- 11.8 Card travel insurance and benefits do not apply to flights taken or tickets issued using a frequent traveller program unless (i) you have enrolled in a Card travel insurance and benefit program expressly offering an option for frequent flyer ticket coverage; (ii) all fees relating to the particular program have been paid; and (iii) you have otherwise complied with the terms and conditions of the particular travel insurance and benefit program. For Platinum Card members, overseas travel insurance may apply to frequent traveller rewards, subject to conditions. Call Platinum Services for details.

12. Program Account

- 12.1 If any of your accounts (including accounts for any company or organisation represented by you) is not in good standing, is overdue (we do not receive payment within 40 days of the account statement date) or if you are in breach of any conditions applicable to any Card, any points accrued by you relating to the overdue amount will be forfeited, your privilege to earn points may be removed, and your enrolment in the program may be cancelled.
- 12.2 We reserve the right to withdraw all Card benefits from you and any Supplementary Cardmember due to the failure of you or the Supplementary Cardmember to adhere to the conditions applicable to any Card.
- 12.3 If you cancel your primary account with us or if, for any reason, we cancel the primary account or any linked account, any points accrued in the program

account will be forfeited and will not be capable of transfer, conversion or redemption.

- 12.4 If you hold more than one account and voluntarily cancel any such account and at least one account remains, any points accrued in the program in relation to the cancelled Card may only be transferred to a similar reward program in relation to another of your accounts. Such points may not be transferred to a Membership Rewards program different to that which those points currently relate (e.g. you cannot transfer points from a *Ascent* program to an *Ascent Premium* program).
- 12.5 Provided the Card account and program account have not been cancelled and such request is made within three months of your Card account statement date to which the overdue payment relates and you bring your account into good standing, you may request we reinstate forfeited points. If you so request, a reinstatement fee as set out in the schedule of fees shall be payable. Generally, your account will be cancelled by us if we do not receive payment within three months of your Card account statement date. Once your account is cancelled or three months has elapsed since the original statement date to which your accrued points relate, then any such forfeited points cannot be reinstated.

13. Our Liability to you

- 13.1 To the fullest extent of the law we make no warranties or representations, either expressed or implied, and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard, fitness or suitability for any purpose of rewards provided under the program. Warranty claims should be directed to the manufacturer or service provider in accordance with their warranty information (if applicable) and we will provide you with such proof of purchase information as reasonably available to allow you to pursue such claims. Where we supply goods or services to you as a consumer as defined in the Competition and Consumer Act 2010 ('the Act'), then nothing in this clause excludes, restricts or modifies any liability, right or remedy imposed or conferred by the Act. However, to the extent permitted by the Act, our liability is limited (at our option) to supplying the goods or services again or paying the equivalent cost of supplying the goods or services again.
- 13.2 Where points are used for travel bookings with an American Express partner you acknowledge that such travel bookings are supplied by third parties and not American Express. Upon redeeming points for a travel booking with an American Express travel partner, you agree to release us, our subsidiaries and affiliates from any and all liability in respect of the redemption or use of such reward or other participation in the program. We will bear no responsibility for resolving any dispute between you and the travel partner.
- 13.3 Where points are used for travel bookings with American Express Member Travel Services we act as agent for the supplier or service provider (such as an airline) in booking or arranging all transport, sightseeing, hotel accommodation and other travel-related services for you. We do not own, manage, control or operate any supplier of services, and all coupons, receipts and tickets that you are issued with will be subject to the terms and conditions specified by the supplier of that coupon, receipt or ticket. By accepting the coupons and tickets and utilising the services, you agree that we shall not be liable for any loss, injury or damages to you or your belongings or in connection with any accommodation, transport or other services or resulting directly or indirectly from occurrences beyond our control, including breakdown in equipment, strikes, theft, delay or cancellation or change in itinerary or schedule, etc. Also remember that travel documents, if necessary, and compliance with customs regulations, if applicable, are your responsibility.
- 13.4 Once we have transferred points following your instructions we assume no responsibility for points redeemed from a program account into a frequent traveller program or for the actions of any airline and/or hotel in connection with its frequent traveller program or otherwise.

14. Changes to these Terms

- 14.1 We may add reward partners and reward benefits and make non-material changes to these terms at any time without giving prior notice to you.
- 14.2 We may vary the number of points required to purchase a specific reward at any time without giving you prior notice. However, we will give you at least 60 days notice if we choose to significantly increase the number of points required to redeem rewards as a whole unless this increase is as a result of an increase in the cost to us in providing such rewards.
- 14.3 We may remove rewards which we believe are not material to the program without prior notice. This may include the removal of certain rewards partners and/or the removal of certain reward products supplied by those partners. For rewards and reward partners which we do consider material to the program we may remove such rewards on giving you no less 90 days prior notice provided that we shall not be obliged to give you notice if the removal was required by law.
- 14.4 We may suspend the program on giving you reasonable notice unless required to do so by law or to protect our systems in which case we shall not be required to give you notice. We may terminate the program at any time provided we give you 90 days prior notice unless we are required by law to terminate the program in which case we shall not be required to give you prior notice.
- 14.5 We may change the fees payable under the program or the standard points accrual rates applicable to the Card on giving you 90 days prior written notice.
- 14.6 We may make other material changes to these terms and conditions by giving you at least 30 days notice.

15. Privacy and Personal Information

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the *Privacy Act*, you can access personal information about you held by us, and advise if you think it is inaccurate, incomplete or out-of-date. To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to – The Privacy Officer, American Express Australia Limited, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about you including your financial circumstances and the use and administration of the program. You agree that, subject to the *Privacy Act*, we and our agents may do the following:

Partners. Provide personal information to frequent traveller reward suppliers, non-frequent traveller reward suppliers, our agents, affiliates and related companies for the purposes of marketing, planning, product development and administration of the program and seek from and exchange with such organisations personal information about you.

Marketing lists. Use personal information for marketing purposes. This includes putting your name and contact details on marketing lists for the purpose of offering you goods or services of an American Express company or of any third party, by mail, email or telephone or having our related companies do so directly. Please call us on 1300 132 639 if you wish to have your name removed from our marketing lists.

Our service providers. Transfer personal information confidentially to our related companies and other organisations which issue or service the program, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.

Call monitoring. Monitor and record telephone conversations from time to time, including for the purposes of service quality and coaching.

16. General

- 16.1 Fraud and abuse relating to the earning of points in the program or redemption of rewards, including transfer of points to participating frequent traveller programs, may result in forfeiture of points as well as cancellation of the program account.
- 16.2 You are solely responsible for any government tax, duty or other charge imposed by law in any country in respect of the program, your participation in the program, any points acquired or redeemed or any other transaction within the program.
- 16.3 For business spend on the Card there may be tax implications for you as a result of participating in the program. You are advised to consult your accountant or tax adviser.
- 16.4 All questions or disputes regarding eligibility for the program, the eligibility of points for accrual or redemption of points or rewards including transfer of points to a participating frequent traveller program, will be resolved by us at our sole discretion. Any such questions or disputes must be brought to our attention and resolved within 12 months. Additionally, any points disputes must be raised and resolved within 12 months from when the points are first credited to or deducted from the program account.
- 16.5 The program account is not transferable.
- 16.6 Our failure to enforce a particular term or condition does not constitute a waiver of that term or condition by us.
- 16.7 Assignment
- (a) Transfer by us
- We may assign any of our rights under this agreement. We may also transfer our obligations under this agreement to any third party provided we are reasonably satisfied that there will be no detriment to you in the transfer.
- You agree that we may disclose any information or documents we consider necessary to help us exercise any of these rights.
- (b) Transfer by you
- Your rights under this agreement are personal to you and may not be assigned without our written consent.
- 16.8 Points accrued in your program account are not your property and cannot be transferred to any other person, entity or program account, whether by operation of law or otherwise.

Schedule of Fees (AUD inclusive of GST)

Program Account – Annual Fee	
Membership Rewards <i>Ascent</i>	\$80 per year
Other Fees	
Transfer fee to transfer between Membership Rewards <i>Ascent</i> and Membership Rewards <i>Ascent Premium</i>	\$5 per 1,000 points transferred
Fee for purchasing points	\$25 per 1,000 points
Points Reinstatement Fee	
Reinstatement by telephone or by written request	\$25
Reinstatement online	\$20

Terms and Conditions for the Qantas Direct Program for American Express Cards

If you have not already accepted this agreement, you now accept it by using your Card or your account.

1. Definitions

'our, we, us' – American Express Australia Limited (ABN 92 108 952 085).

'Affinity Cards' – Cards issued by American Express to an Affinity Partner's members or customers bearing the brands of both American Express and the Affinity Partner.

'Affinity Partner' – a professional association which, in conjunction with American Express, promotes an American Express-issued Card bearing the brands of both American Express and it, to its members or customers.

'Cardmember' – the person in whose name an Affinity or Distribution Card account is opened and who is responsible for all transactions on the account.

'certain Cards' – Cards identified by us from time to time as having a particular earn rate.

'Card and account' – the Card and account for any of the Australian-dollar personal, business, charge or credit Cards we issue to you.

'Distribution Cards' – Cards issued by American Express and promoted by a Distribution Partner to the Distribution Partner's customers bearing the brands of both American Express and the Distribution Partner.

'Distribution Partner' – a financial services corporation or other organisation which, in conjunction with American Express, promotes an American Express-issued Card bearing the brands of both American Express and it, to its customers.

'eligible programs' – means those American Express Membership Rewards programs, as identified at our discretion, that Cardmembers can enrol in or transfer between.

'enrolment date' – the date we open the program account.

'enrolment year' – the 12-month period commencing on the enrolment date and each successive 12-month period thereafter.

'linked accounts' – all eligible Affinity and Distribution Card accounts you hold which are enrolled in the program and linked to the primary account for the purpose of accruing points. Only Affinity and Distribution accounts billed in the same currency may be linked.

'points' – the points you earn in accordance with the program.

'primary account' – the account designated by us to which any applicable program annual fee is billed and in respect of which monthly statements are issued which detail the combined points for all linked program accounts.

'program' – the American Express Qantas Direct program (only available to eligible Cardmembers).

'program account' – the Qantas Direct account opened for a Cardmember by American Express for the purpose of accruing points.

'Qantas Direct' – the American Express Qantas Direct program (only available to eligible Cardmembers).

'Qantas Frequent Flyer account' – an account under the Qantas Frequent Flyer program.

'Qantas Frequent Flyer points' – points issued under the Qantas Frequent Flyer program.

'Qantas Frequent Flyer program' – the loyalty program operated by or on behalf of Qantas Airways Limited.

'Supplementary Cardmember' – a person who holds and is authorised to use a Supplementary Card (being a Card issued on a Cardmember's account).

'this agreement' – these terms and conditions for the Qantas Direct program for eligible American Express Cards.

'you, your' – means the Cardmember.

2. Eligibility and Enrolment

- 2.1 Eligible Cardmembers, whose eligibility shall be determined and advised by us from time to time (being persons in whose name an Affinity and/or Distribution Card account is opened) may participate in the program subject to our approval. Each account can only be linked to and participate in one eligible program at any one time.
- 2.2 No Cards or accounts can be linked to the program other than eligible Affinity Cards or Distribution Cards referred to in clause 2.1.
- 2.3 You may opt to transfer between eligible programs no more than once each enrolment year.
- 2.4 If you opt to cancel your enrolment in Qantas Direct or transfer from Qantas Direct to another eligible program, then all accrued points in the Qantas Direct program account will be redeemed for Qantas Frequent Flyer points. A new account will be opened for the new eligible program.
- 2.5 If you opt to transfer from another eligible program to Qantas Direct, then no accrued points in the other eligible program account may be transferred to the Qantas Direct program. Your accrued points will remain in your other program account for 30 days only, and a new program account will be opened for the Qantas Direct program.
- 2.6 Following a transfer between eligible programs, any difference in the annual fee between those programs will be pro-rated from your transfer date and charged or credited to your primary account. Thereafter, the relevant annual fee for the new eligible program will be billed automatically to your primary account.
- 2.7 Points earned by any Supplementary Cardmembers will automatically accrue to your program account only. Supplementary Cards cannot be enrolled in the program separately from your program account.
- 2.8 Only accounts kept in good standing and which are not overdue are eligible for enrolment and participation in the program.
- 2.9 Only individual Cardmembers, not companies, may participate in the program. You cannot pool or combine your points with points accrued by another Cardmember.

3. Fees

The relevant annual fee for your program as specified in the schedule of fees will be billed to your primary account on the enrolment date and will be automatically billed to your primary account at the beginning of each enrolment year. The annual fee is non-refundable on cancellation of your participation in the program or cancellation of your account, unless otherwise agreed.

4. Points Accrual

- 4.1 Except for promotional offers and offers relating to applicable American Express foreign exchange products, you will accrue a designated number of points (earn rate) (as notified to you from time to time) for every one Australian dollar spent on goods and services, charged and billed on your account. Subject to these terms and conditions, points are calculated on each purchase of goods or services charged to your Card. Each purchase is rounded down to the nearest dollar then multiplied separately by each applicable earn rate to determine the number of points awarded. However, only full points will be earned. We will disregard and not accumulate a fraction of a point.
- 4.2 If you hold an Affinity or Distribution Platinum Credit Card and have enrolled into Qantas Direct, subject to the exclusions in clause 5, you will accrue one additional point for every one Australian dollar (AUD1) which is charged to the account or any linked accounts for selected Qantas products and services in Australia. Selected Qantas products and services are: (i) Qantas passenger flights (with a QF flight number) or Qantas Club and Qantas Frequent Flyer program memberships purchased on the Qantas merchant account (i.e. online at qantas.com or with a Qantas sales consultant); or (ii) purchases from travel

shops on the Qantas merchant account. Excludes purchases with Qantas Freight, Qantas Holidays, Qantas Business Travel, Jetset Travelworld, Qantas Staff Travel, Jetstar and Qantas branded non-airfare products operated by third parties (e.g. Qantas Box Office).

5. Points Accrual – Exclusions

- 5.1 You will not accrue points for:
- (a) charges processed, billed or prepaid prior to the enrolment date;
 - (b) cash advances, Express Cash or any other cash services or transactions;
 - (c) American Express Travellers Cheque and Gift Cheque purchases;
 - (d) charges for dishonoured payments;
 - (e) interest charges, including American Express Credit Card account finance charges;
 - (f) fees and charges, including annual Card fees and program fees;
 - (g) late payment charges;
 - (h) charges in relation to promotional offers which we exclude from points accrual;
 - (i) charges for which we do not receive payment in full for any reason;
 - (j) charges at a merchant that you or any supplementary card member to your account or any third party related to you have any ownership interest in, excluding shares quotes on a recognised stock exchange;
 - (k) balances transferred from other credit card accounts; or
 - (l) any credits that are posted to your primary account or any linked accounts including those arising from returned goods or services or from billing disputes. Any points accrued in your program account will be reduced to reflect the amount credited.
- 5.2 Points accrued in your program account have no monetary value.

6. Qantas Frequent Flyer Points

- 6.1 All points will be automatically redeemed into Qantas Frequent Flyer points in your Qantas Frequent Flyer account on a monthly basis.
- 6.2 You can only redeem points for Qantas Frequent Flyer points if you are enrolled in the program, and all your accounts with us (including accounts which are not enrolled in this program) are kept in good standing and are not overdue.
- 6.3 Points can only be redeemed into a Qantas Frequent Flyer account in your name. Points redeemed to a Qantas Frequent Flyer account in any other name will be returned to your program account. Once points are redeemed into Qantas Frequent Flyer points, they may not be converted back to points.
- 6.4 To earn or redeem points for Qantas Frequent Flyer points you must be a member of the Qantas Frequent Flyer program first. Enrolment in the Qantas Frequent Flyer program is solely your responsibility and fees may apply.
- Membership of the Qantas Frequent Flyer program and all Qantas Frequent Flyer points are subject to the Terms and Conditions of the Qantas Frequent Flyer program. To obtain a copy of the Terms and Conditions, visit qantas.com/frequentflyer or call the Qantas Frequent Flyer service centre on 13 11 31.
- 6.5 You must advise us of your Qantas Frequent Flyer program membership number. If we have not been notified of your Qantas Frequent Flyer program membership number, we are unable to transfer points to your Qantas Frequent Flyer account.
- 6.6 Points redeemed for Qantas Frequent Flyer points are subject to, and Cardmembers must comply with, the terms and conditions of the Qantas Frequent Flyer program.
- 6.7 Card travel insurance and benefits do not apply to flights taken or tickets issued under the Qantas Frequent Flyer program unless (i) you have enrolled in a Card travel insurance and benefit program expressly offering an option for frequent

flyer ticket coverage; (ii) all fees relating to the particular program have been paid; and (iii) you have otherwise complied with the terms and conditions of the particular travel insurance and benefit program.

- 6.8 The number of seats available for award flight bookings through the Qantas Frequent Flyer program is limited and some flights may not have any award seats available.

7. Program Account

- 7.1 If any of your accounts are not in good standing, are overdue (we do not receive payment within 40 days of the account statement date) or if you are in breach of any conditions applicable to any Card, any points accrued by you relating to the overdue spend amount will be forfeited, your privilege to earn points may be removed and your enrolment in the program may be cancelled.
- 7.2 We reserve the right to withdraw all Card benefits from you and any Supplementary Cardmember due to the failure of you or the Supplementary Cardmember to adhere to the conditions applicable to any Card.
- 7.3 If you cancel your primary account with us or if, for any reason, we cancel the primary account or any linked account, any points accrued in the program will be forfeited and will not be capable of transfer, conversion or redemption.
- 7.4 Provided the card account and program account have not been cancelled and such request is made within three months of your Card account statement date to which the accrued points relate and you bring your account back into good standing, you may request we reinstate forfeited points. If you so request, a reinstatement fee as set out in the schedule of fees shall be payable. Generally, your account will be cancelled by us if we do not receive payment within three months of your Card account statement date. Once your account is cancelled or three months has elapsed since the original statement date to which your accrued points relate, then any such forfeited points cannot be reinstated.

8. Privacy and Personal Information

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the *Privacy Act*, you can access personal information about you held by us, and advise if you think it is inaccurate, incomplete or out-of-date. To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to – The Privacy Officer, American Express Australia Limited, GPO Box 1582, Sydney NSW 2001.

In this section 'personal information' means information about you, including your financial circumstances and the use and administration of the program. You agree that, subject to the *Privacy Act*, we and our agents may do the following:

Partners. (a) Provide 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, and our agents, affiliates and related companies for the purposes of marketing, planning, product development and administration of or under the program or the Qantas Frequent Flyer program; and (b) Seek from and exchange with such organisations personal information about you.

Marketing lists. Use personal information for marketing purposes. This includes putting your name and contact details on marketing lists for the purpose of offering you goods or services of an American Express company or of any third party, by mail, email or telephone or having our related companies do so directly. Please call us on 1300 132 639 if you wish to have your name removed from our marketing lists.

Our service providers. Transfer personal information confidentially to our related companies and other organisations which issue or service the program, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.

Call monitoring. Monitor and record telephone conversations from time to time, including for the purposes of service quality and coaching.

9. Our Liability to you

- 9.1 To the fullest extent of the law we make no warranties or representations, either expressed or implied, and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard, fitness or suitability for any purpose of rewards provided under the program. Where we supply goods or services to you as a consumer as defined in the Competition and Consumer Act 2010 ('the Act'), then nothing in this clause excludes, restricts or modifies any liability, right or remedy imposed or conferred by the Act. However, to the extent permitted by the Act, our liability is limited (at our option) to supplying the goods or services again or paying the equivalent cost of supplying the goods or services again.
- 9.2 Once we have transferred points we assume no responsibility for any loss or damage incurred in the connection with the Qantas Frequent Flyer program.

10. Changes to these terms

- 10.1 We may add reward benefits, bonus point offers and make non-material changes to these terms at any time without giving prior notice to you.
- 10.2 We may suspend the program on giving you reasonable notice unless required to do so by law or to protect our systems in which case we shall not be required to give you notice. We may terminate the Qantas Direct program at any time provided we give you 90 days prior notice unless we are required by law to terminate the program in which case we shall not be required to give you prior notice.
- 10.3 We may change the fees payable under the program or the standard points accrual rates applicable to the Card on giving you 90 days prior written notice.
- 10.4 The Qantas Frequent Flyer program can be changed, suspended or terminated in accordance with the Qantas Frequent Flyer program Terms and Conditions.

11. General

- 11.1 Fraud and abuse relating to the earning of points in the program or the redemption of points into Qantas Frequent Flyer points may result in forfeiture of points or Qantas Frequent Flyer points as well as cancellation of the program account.
- 11.2 You are solely responsible for any government tax, duty or other charge imposed by law in any country in respect of the program, your participation in the program, any points acquired or redeemed or any other transaction within the program.
- 11.3 For business spend on the Card there may be tax implications for you as a result of participating in the program. You are advised to consult your accountant or tax adviser.
- 11.4 The program account is not transferable.
- 11.5 Our failure to enforce a particular term or condition does not constitute a waiver of that term or condition by us.
- 11.6 Assignment
- (a) Transfer by us
- We may assign any of our rights under this agreement. We may also transfer our obligations under this agreement to any third party provided we are reasonably satisfied that there will be no detriment to you in the transfer.
- You agree that we may disclose any information or documents we consider necessary to help us exercise any of these rights.
- (b) Transfer by you
- Your rights under this agreement are personal to you and may not be assigned without our written consent.

11.7 Points accrued in your program account are not your property and cannot be transferred to any other person, entity or program account, whether by operation of law or otherwise.

Schedule of Fees (AUD inclusive of GST)
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Program Account – Annual Fee	
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Qantas Direct	\$80 per year
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Other Fees	
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Points Reinstatement Fee	
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Reinstatement by telephone or written request	\$25
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Reinstatement online	\$20
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American Express Australia Limited

Membership Rewards, GPO Box 240, Sydney NSW 2001

General enquiries 1300 363 276 (8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday, AEST)

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