

BankVic Qantas Visa Credit Card Rewards.

Terms and Conditions
June 2021.



For police, emergency
and health workers

IMPORTANT INFORMATION

These terms and conditions apply to you if you are an individual and the holder of a BankVic Qantas Visa credit card account (Card Account) issued by Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 Australian Credit Licence 240293 (trading as BankVic) whose principal place of business and registered office is at 215 Spring Street, MELBOURNE VIC 3053.

You must be a minimum of 18 years of age, an Australian resident, residing in Australia, and a member of the Qantas Frequent Flyer program to be eligible to participate in the BankVic Qantas Rewards Program.

These terms and conditions explain how you can earn Qantas Points by using your BankVic Qantas Visa credit card. These terms and conditions are separate from and in addition to the terms and conditions of use of your Visa credit card which are set out in the "Visa credit card Terms and Conditions of Use". Please take the time to read these terms and conditions carefully.

Police Financial Services Limited ABN 087 651 661 AFSL 240293
Australian Credit Licence 240293

GPO Box 2074, Melbourne, Vic 3001

T 13 63 73 **E** info@bankvic.com.au **W** bankvic.com.au

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1. Overview of the BankVic Qantas Rewards Program

If you hold a BankVic Qantas Visa credit card you will earn Qantas Points on Eligible Purchases, which will automatically be credited to your Qantas Frequent Flyer Account once a month, when you provide us with your Qantas Frequent Flyer membership number.

Your Qantas Frequent Flyer membership number must be provided to BankVic within twelve months of your BankVic Qantas Visa credit card approval. If you provide us with your Qantas Frequent Flyer membership number at a later date you will be entitled to claim Qantas Points only in relation to transactions made during the 12 months immediately preceding the date you notify BankVic of your Qantas Frequent Flyer membership number in addition to the Qantas Points you will earn from future purchases.

Please note that the Qantas Frequent Flyer membership must be in the same name as the primary account holder on the credit card.

To become a Qantas Frequent Flyer member, you can apply at the same time you apply for your BankVic Qantas Visa credit card (suggested method) or after your Credit Card has been approved via <https://www.qantaspoints.com/join-now?code=BANKVIC>.

2. How do you earn Qantas Points?

Subject to Section 5, you will earn Qantas Points which will automatically be credited to your Qantas Frequent Flyer Account once a month.

Where your purchase is an Eligible Purchase, we will include any GST as part of the purchase price for the purpose of calculating your Qantas Points. You and the Additional Cardholder can earn Qantas Points for Eligible Purchases however these Qantas Points are solely for your benefit. Bonus Qantas Points may be earned as part of a special offer or promotion.

Earning Qantas Points

Qantas Points earned per AU\$2 spent on Eligible Purchases	1.0
Eligible Purchases	Qantas Points are earned on all purchases made using the Card Account except the exclusions in Section 3.
Purchases that earn Bonus Qantas Points	1 Bonus Qantas Point for every AU\$1 spent on Qantas Flights; and Qantas Club/QFF Membership purchased on your BankVic Qantas Visa credit card directly from Qantas*

* Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number) Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas.

3. What restrictions apply to earning Qantas Points?

The following are not Eligible Purchases, and you will not earn Qantas Points or Bonus Qantas Points in respect of them:

Ineligible purchases that do not earn Qantas Points

Purchases that DO NOT earn Qantas Points

- cash advances;
- balance transfers;
- interest charges;
- credit fees and charges
- bank fees and charges;
- transactions we decide are disputed due to being fraudulent or which involve an abuse of your Card Account
- foreign exchange purchases;
- travellers cheques;
- Bpay
- utility Bills paid in person or at Australia Post
- transfer of funds from the Card Account
- all purchases for gaming or gambling transactions including gambling chip purchases and online gambling purchases;
- Government charges (other than GST payable in connection with the purchase of goods or services on which you earn Qantas Points);
- Business Related Expenses; and
- any other transactions which from time to time may be excluded by us.

When you obtain a refund or reimbursement for charges previously incurred on your Card Account (whether paid or not), for example when you return goods, we will reduce your Qantas Points by the corresponding amount of the Qantas Points (or Bonus Qantas Points) credited to your Card Account.

Qantas Points and Bonus Qantas Points are not property and do not have any monetary value except in respect of the value assigned to them by us.

Qantas Points and Bonus Qantas Points may not be converted or redeemed for cash, sold, transferred, assigned or otherwise dealt with except in accordance with these Terms and Conditions.

4. When do these Terms and Conditions apply?

You are to be bound by these terms and conditions as soon as you or an additional cardholder first activate or use the BankVic Qantas Visa credit card in accordance with the Card Account's terms and conditions of use. It is your responsibility to read and understand these terms and conditions of use, prior to you or an additional cardholder using your BankVic Qantas Visa credit card. If you have any difficulty reading or understanding these, please contact us for further assistance or alternatively seek independent legal advice.

5. Bankvic Qantas Rewards Program

5.1 Overview

You will, subject to this section 5, earn Qantas Points for Eligible Purchases. The rate of accrual of Qantas Points is set by BankVic in its absolute discretion and is subject to change from time to time.

Any such changes will be notified to you in accordance with section 9 of these Terms and Conditions. If you are a Card holder you will earn 1.0 Qantas Point for every \$2.00 Australian dollars (AU\$2.00) of Eligible Purchases. Only whole Qantas Points are credited and will be rounded down.

5.2 Crediting of Qantas Points

Subject to this Section, Qantas Points you earn will be credited once a month to the nominated Qantas Frequent Flyer Account. Qantas Points will normally be credited within 15 business days of the end of each statement period for the Card Account. Once credited they can be used immediately.

However, we accept no responsibility for loss or damage if Qantas Points are not credited or available for use within this time.

In addition, Qantas Points will not be credited where:

- your Card has been reported lost or stolen; or
- a monthly payment is more than 30 days overdue

Once Qantas Points are credited to your Qantas Frequent Flyer Account they are governed by the terms and conditions of the Qantas Frequent Flyer Program.

For queries of Qantas Points not appearing on your credit card statement (or not being credited to your Qantas Frequent Flyer Account) please contact BankVic on 13 63 73.

If you have any of the following queries, or complaints regarding:

- the use of your Qantas Points
- the process for redeeming Qantas Points through the Qantas Frequent Flyer Program

Please contact the Qantas Frequent Flyer Service Centre on 13 11 31 or visit [Qantas.com/frequentflyer](https://qantas.com/frequentflyer). For the terms and conditions of the Qantas Frequent Flyer Program visit qantas.com/terms.

We are not responsible for the Qantas Frequent Flyer Program in any way.

If Qantas discontinues, or makes any changes to, the Qantas Frequent Flyer Program, we will not be responsible for the impact this may have on Qantas Points earned through the BankVic Qantas Rewards Program.

Qantas Points are not property and do not have any monetary value except in respect of the value assigned to them by us.

5.3 Membership of Qantas Frequent Flyer Program

To earn Qantas Points you must be a member of the Qantas Frequent Flyer Program and you must provide your Qantas Frequent Flyer membership number and any other membership information requested by us in order for your Qantas Frequent Flyer Account to be credited with Qantas Points earned through the BankVic Qantas Rewards Program. Your Qantas Frequent Flyer membership number must be provided to BankVic within twelve months of your BankVic Qantas Visa credit card approval. If you provide us with your Qantas Frequent Flyer membership number at a later date you will be entitled to claim Qantas Points only in relation to transactions made during the 12 months immediately preceding the date you notify BankVic of your Qantas Frequent Flyer membership number, in addition to the Qantas Points you will earn from future purchases.

Being a BankVic Qantas Visa credit card Account Holder does not mean you automatically receive membership of the Qantas Frequent Flyer Program.

5.4 Bonus Qantas Points

A Card holder will be credited with Bonus Qantas Points per dollar on:

- Qantas flights; and
- Qantas Club membership joining and annual fees
- Qantas Frequent Flyer joining fee

Refer to section 2

5.5 Your Qantas Frequent Flyer Account

Your Qantas Frequent Flyer Account must be active in order for us to credit Qantas Points to your Qantas Frequent Flyer Account through the BankVic Qantas Rewards Program. Qantas Points may only be credited to a Qantas Frequent Flyer membership account in the name of the Account Holder.

If Qantas Points cannot be credited because the Qantas Frequent Flyer membership information you provided to us is not correct or is invalid, the automatic crediting of your Qantas Points will not take place until you have provided us with valid Qantas Frequent Flyer membership information. Qantas Points cannot be credited to the Qantas Frequent Flyer Account of any other person.

5.6 How do you keep track of your Qantas Points?

You will be able to view the Qantas Points earned for the statement period on your Credit Card Statement. We may adjust your total Qantas Points (backdating the adjustment if necessary) if Qantas Points have been incorrectly credited or debited for any reason. This adjustment, in most cases, will occur before they have been credited to your Qantas Frequent Flyer account.

You should refer to your Qantas Frequent Flyer Account to view your account balance of Qantas Points, which is accumulative. These Qantas Points are available to be redeemed. To view your Qantas Frequent Flyer Account please go to qantas.com/frequentflyer.

5.7 Member Assistance

If you have a query about:

- these Terms and Conditions;
- Qantas Points not showing up on your Credit Card Statement (or not being credited to your Qantas Frequent Flyer Account);
- your Card Account; or
- your Credit Card Statement

Please call the BankVic Sales & Servicing team on 13 63 73.

6. Qantas Points exclusions and cancellations

You will not earn Qantas Points or Bonus Qantas Points in respect of an Eligible Purchase (and we may correct your Credit Card Statement by deleting or reversing any Qantas Points invalidly awarded) if:

- a monthly payment is more than 30 days overdue or over limit;
- you become bankrupt;
- your Card has been reported lost or stolen and a lost or stolen status has been placed on your Card Account;
- we cancel your Card or terminate your Card Account for any reason;
- we reasonably decide that you or an Additional Cardholder are behaving fraudulently;
- a transaction relates to the conduct of a business, the Card is used to make business-related purchases (including any purchases of a personal business nature) or we reasonably believe the Card is used to purchase goods or services for Business Related Expenses; or
- you breach the conditions of your Card Account or these Terms and Conditions.

We will not allocate Qantas Points or Bonus Qantas Points (and may reverse an allocation of Qantas Points or Bonus Qantas Points) in respect of any Eligible Purchase which is the subject of cancellation, refund or return. The Rewards Statement may also be adjusted to correct billing errors or disputes. Any reversal of Qantas Points or Bonus Qantas Points will be

reversed at the rate at which they were earned.

Qantas Points (and Bonus Qantas Points) may be cancelled if:

- we reasonably suspect that you or an Additional Cardholder are behaving fraudulently; or
- the Account Holder dies.

If your Card Account is closed or access to it is cancelled and you have not provided us with your Qantas Frequent Flyer membership number, then you have 30 days from the date of closure or cancellation of access within which to supply your Qantas Frequent Flyer membership number so that the Qantas Points earned can be credited to your Qantas Frequent Flyer Account. If you do not supply your Qantas Frequent Flyer membership number within this time frame, all Qantas Points earned will be cancelled immediately on expiration of the 30 day period without prior notification.

7. Disputed statements and general dispute resolution procedure

7.1 How will any errors, mistakes and disputes be handled?

It is your responsibility to check the accuracy of information in your Credit Card Statement and to notify us promptly in writing if you dispute any information in the Credit Card Statement.

If you have a dispute or complaint about the BankVic Qantas Rewards Program, please call the BankVic Sales & Servicing team on 13 63 73. You may also contact our Complaints Officer at, GPO Box 2074 MELBOURNE VIC 3001, who will deal with any complaint according to established guidelines and will ensure fairness to all our customers.

If you have a complaint in relation to this rewards program, you must notify us within three months of the issue of your Statement of Account.

We may require you to confirm details of your complaint in writing and to provide supporting material.

We have a Complaint and Dispute Resolution Guide available on our website and upon request. This guide informs members how to make a complaint and how their complaint will be dealt with through our internal dispute resolution process. If you have a complaint, please contact us on 13 63 73 and speak to a representative. If you are not satisfied with the resolution of your complaint by our internal dispute resolution process or by our handling of the complaint, you are entitled to refer your complaint to our External Dispute Resolution scheme, free of charge.

BankVic is a member of the Australian Financial Complaints Authority (AFCA), who may be contacted at:

Web: www.afca.org.au

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Post: GPO Box 3, Melbourne, Victoria, 3001.

AFCA are unable to deal with your dispute unless you have attempted to resolve the issue with us first.

8. Termination

We can cancel the BankVic Qantas Rewards Program after providing you with 30 days written notice.

If the BankVic Qantas Rewards Program is terminated by us under this Section 8, Qantas Points earned up until the cancellation of the BankVic Qantas Rewards Program will be credited to your Qantas Frequent Flyer Account. If you have not provided us with your Qantas Frequent Flyer membership number, you have 30 days from the date of the cancellation of the BankVic Qantas Rewards Program to provide us with this number. If you do not supply your Qantas Frequent Flyer membership number within this time frame, all Qantas Points earned will be cancelled immediately on expiration of the 30 day period without prior notification.

9. Changes to these Terms and Conditions and the Bankvic Qantas Rewards Program

We can change any or all aspects of the BankVic Qantas Rewards Program as applicable (including these Terms and Conditions) at any time without your consent.

Changes we may make include a change to:

- the way you can earn Qantas Points or Bonus Qantas Points;
- the way Qantas Points are credited to your Qantas Frequent Flyer Account; or
- the number of Qantas Points you can earn for using your Card Account.

We will provide you with at least 30 days written notice of any material changes to these Terms and Conditions (including any material changes to the BankVic Qantas Rewards Program). You agree that we may give you such notice in writing by publishing the notice on the BankVic website.

If you are not satisfied with any change or variation in the BankVic Qantas Rewards Program or these Terms and Conditions, or for any reason wish to withdraw from the BankVic Qantas Rewards Program, you may close your Card Account.

We may novate some or all of our rights and obligations under these Terms and Conditions to another person at any time.

You agree that you consent to such novation when you (or an Additional Cardholder) first use your Card or Card Account after we notify you of the novation.

We have no liability to you for any disruption to the BankVic Qantas Rewards Program or any delay or inability to provide Qantas Points or Bonus Qantas Points caused by circumstances outside our control, such as strikes or industrial action, Acts of nature, floods, weather, aircraft unserviceability or unavailability, or war or civil disturbance.

10. How Do We Communicate With Each Other?

Notice of any change to these Terms and Conditions will be communicated to you by the website, the Credit Card Statement or by written notice to the address you have given us for the purposes of your Account. You must tell us if you change your address so that correspondence is sent to the correct address.

You should address all correspondence in relation to the BankVic Qantas Rewards Program to:

BankVic Qantas Rewards, GPO Box 2074, MELBOURNE VIC 3001 or to such other address as is advised to you from time to time.

11. Your responsibility to pay any costs

It is your responsibility to determine the tax impact on you of receiving Qantas Points and Bonus Qantas Points. We do not accept any responsibility for any income tax liability you may incur under the BankVic Qantas Rewards Program.

If we introduce a new fee, we will notify you in advance.

12. Limitation on liability

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

Nothing in these Terms and Conditions prevents you from being a member of any other reward program.

13. Additional privacy acknowledgment and consent

You authorise us, the Operator of the BankVic Qantas Rewards Program, Qantas, and any of our agents, employees, contractors, consultants, affiliates and related bodies corporate to access, collect and use information about you in connection with the BankVic Qantas Rewards Program including:

- personal details such as your name, address, date of birth, email address and occupation;
- transaction or event information resulting in Qantas Points being credited or debited;
- the number of Qantas Points credited or debited;
- the number of Qantas Points you earn;
- things you tell us about the BankVic Qantas Rewards Program; and

- your Qantas Frequent Flyer membership number.

Further, you acknowledge and authorise BankVic, the Operator of the Rewards Program and Qantas to exchange your personal information (including your name, address, email address, date of birth and Qantas Frequent Flyer membership details). You acknowledge that the exchange of this information is necessary and will be limited to that which is necessary to ensure that Qantas Points can be credited to your Qantas Frequent Flyer Account and that you can be provided with the benefits of the Qantas Frequent Flyer Program (subject to the terms and conditions of the Qantas Frequent Flyer Program). We agree not to use or disclose any of the information referred to above except in connection with:

- administering the BankVic Qantas Rewards Program; or
- providing services relating to the BankVic Qantas Rewards Program; or
- planning and research of our services; or
- promotion and marketing (whether targeted, direct or indirect) of our services and the goods or services of us or any other person.

You consent to us disclosing your information to any party to facilitate the above purposes. You may view the BankVic Privacy Policy at bankvic.com.au/qantasvisa or by calling the BankVic Sales & Servicing team on 13 63 73 or by going into a BankVic branch.

14. Definitions

In these Terms and Conditions, unless the context otherwise requires:

Account Holder means the person in whose name a Card Account is kept and who is responsible for all transactions on the Card. An Account Holder is not an Additional Cardholder.

Additional Cardholder means a person to whom a Card is issued at your request and who is authorised to transact on the Card Account.

Balance Transfer means the crediting of funds to another credit, charge or store Card Account held by you which is not an account with us.

BankVic Qantas Rewards Program means the rewards program operated by us which allows you to earn Qantas Points which are directly credited to your Qantas Frequent Flyer Account in accordance with these Terms and Conditions.

Bonus Qantas Points means any additional Qantas Points that are earned from selected Qantas products and services, or from any special offer or promotion.

Business Related Expenses means those purchases that are not made for personal, domestic or household purposes.

Card means a BankVic Qantas Visa credit card issued by us that we deem eligible to participate in the BankVic Qantas Rewards Program, but excludes all of our other credit cards.

Card Account means a Card account held by you with us.

Each Year means each successive period of 12 monthly statements.

Eligible Purchases means purchases made using the Card Account which are not excluded under Section 3 of these Terms and Conditions from earning Qantas Points or Bonus Qantas Points.

Qantas Points means the points in the Qantas Frequent Flyer Program earned as a result of you or an Additional Cardholder making an Eligible Purchase from merchants accepting your Card, subject to the restrictions in Section 3.

Qantas means Qantas Airways Limited ABN 16 009 661 901.

Qantas Frequent Flyer Account means the account established by Qantas to record an individual's membership entitlements of the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the loyalty program, operated by Qantas, known as the "Qantas Frequent Flyer Program".

Rewards Statement means the record established by us in your name and printed on your Card statement for the purpose of informing you about the Qantas Points and Bonus Qantas Points you have earned during the statement period (which are to be credited to your Qantas Frequent Flyer Account in accordance with Section 5).

we, us, our or **BankVic** means Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 Australian Credit Licence 240293, trading as BankVic, whose principal place of business and registered office is at 215 Spring Street, Melbourne, Vic 3053.

Website means the BankVic website located at www.bankvic.com.au

Website Terms and Conditions of Use means the additional terms and conditions located on the website which may be amended by us from time to time.

"**you**" and "**your**" mean the Account Holder.

Unless they are defined above, terms which have a defined meaning in the conditions of use brochures which govern the use and operation of our credit cards, will have the same meaning in these Terms and Conditions.

The singular includes the plural and vice versa.

A reference to anything includes the whole and each part of it.

The words '**including**' or '**such as**' when introducing an example does not limit the meaning of the words to which the example relates to or to examples of a similar kind.