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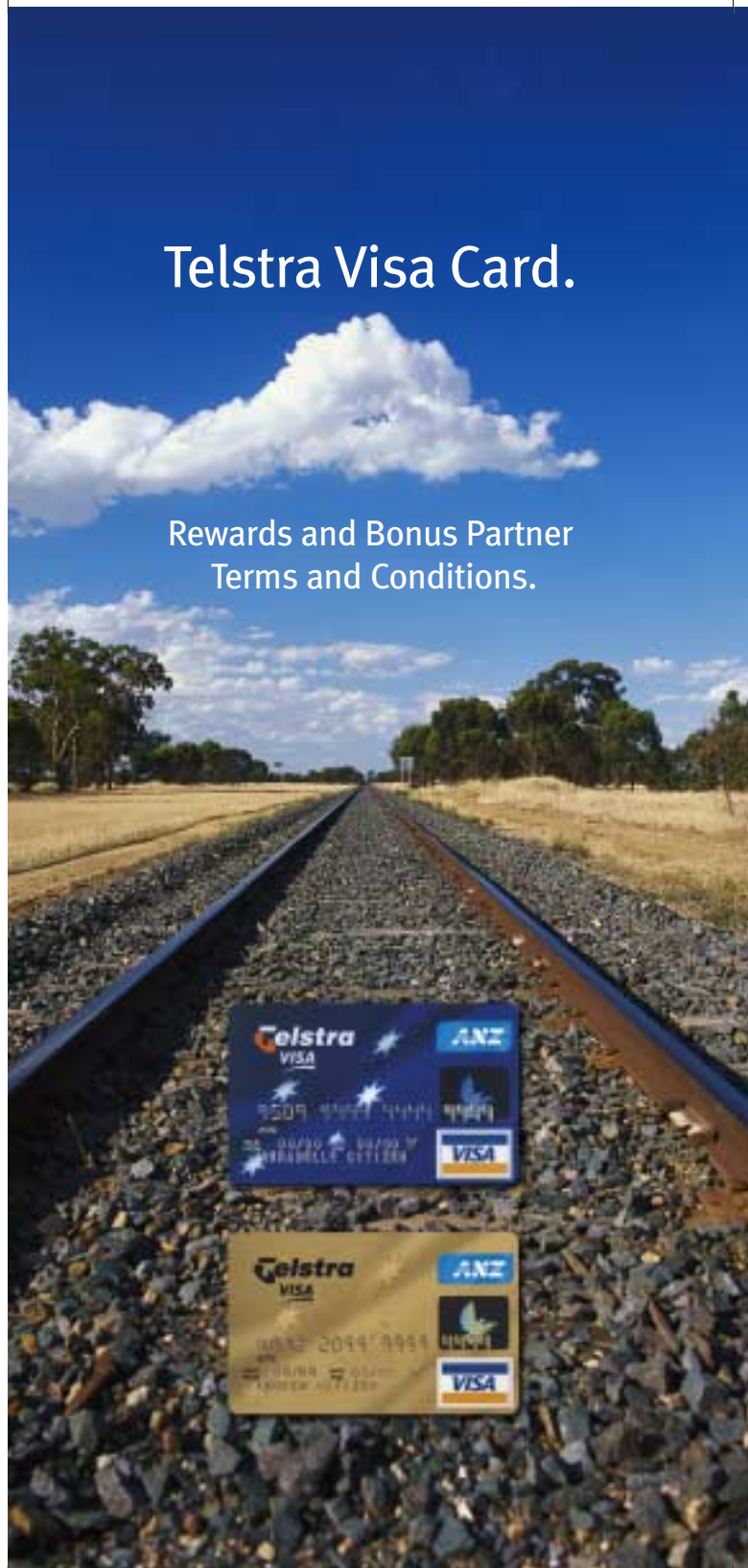
Telstra Visa Card.

Rewards and Bonus Partner
Terms and Conditions.

www.anz.com/cards



Australia and New Zealand Banking Group Limited
ABN 11 005 357 522



Definitions and Interpretation.

(1) In these terms and conditions:

'Account Holder' means the person in whose name a Card account is kept and who is responsible for all transactions on the Card account.

'Additional Cardholder' means a person to whom a Card is issued, at the request of the Account Holder and who is authorised to transact on the Card account.

'ANZ' means Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) and any of its agents or contractors from time to time, including Pinpoint.

'BPAY[®]' means BPAY Pty Ltd (ABN 69 079 137 518).

'Bonus Partner' means Telstra, ANZ and any other person who agrees to provide Bonus Reward Points and/or provide Rewards.

'Bonus Reward Points' means the extra Reward Points that are earned, over and above one Reward Point per dollar charged to the Card, upon the acquisition of goods or services from Bonus Partners.

'Card' means a Telstra Visa credit card which is either:

- (a) a Classic Card; or
- (b) a Gold Card; or
- (c) an ANZ Visa PAYCARD,

which is issued by ANZ.

'Cardholder' means, in relation to a Card account, the Account Holder and each Additional Cardholder.

'Pinpoint' means Pinpoint Pty Ltd (ABN 49 002 693 656).

'Points Plus Pay' means a method of claiming a nominated Reward by which an Account Holder utilises a Points Portion as a deposit for a Reward and pays the balance, by either a lump sum or periodic payments whether or not by use of the Card, equal to the cost of the Reward less the monetary value assigned by ANZ to the Points Portion.

'Points Portion' means a specified number of Reward Points which may vary from time to time at the discretion of ANZ which can be used as a deposit by an Account Holder seeking to claim a Reward by the Points Plus Pay method.

'Points Record' means a record maintained by ANZ in relation to a Card account for the purpose of determining when the Account Holder becomes entitled to claim a Reward.

'Telstra Visa Card Points' means points earned or capable of redemption under the Telstra Visa Card Rewards Program.

'Reward' means a reward, gift, bonus or other benefit (including the pooling of Reward Points to another Account Holder), including but not limited to a Points Portion or Reward Certificate obtained by an Account Holder, through the accumulation of Reward Points through use of the Card or a Card account or as otherwise nominated by ANZ.

'Rewards and Bonus Partner Guide' means the guide published by ANZ from time to time containing details of:

- (a) Reward Points which will be received as a result of purchasing qualifying products or services from Bonus Partners; and
- (b) Rewards that may be claimed by an Account Holder and the Reward Points required to claim a Reward in accordance with these terms and conditions.

'Reward Certificate' means a certificate issued by or on behalf of a Bonus Partner and forwarded to the Account Holder by ANZ when a request is made by the Account Holder for a Reward.

'Reward Centre' means the centre maintained by Pinpoint as agent for ANZ to administer aspects of the Card relating to Rewards, Points Records, Reward Certificates, the Rewards and Bonus Partner Guide, these terms and conditions, newsletters, the Rewards database and Rewards Statements.

'Reward Points' means Telstra Visa Card Reward Points and includes Bonus Reward Points, added to or subtracted from a Points Record in accordance with these terms and conditions.

'Rewards Statement' means the quarterly summary of Reward Points in the Account Holder's Points Record which is provided in accordance with clause 20.

'Telstra' means Telstra Corporation Limited (ABN 33 051 775 556).

Other expressions used in these terms and conditions which are not defined here have the same meaning as in the ANZ Credit Card or the ANZ Visa PAYCARD Conditions of Use.

Reward terms and conditions.

General terms applicable to the Telstra Visa Card Rewards Program.

- (2) These terms and conditions, the Bonus Partner Terms and Conditions and any terms and conditions in the Rewards and Bonus Partner Guide may be changed or amended at any time by ANZ without giving any reason. Account Holders will be notified of changes to these terms and conditions in such manner as is determined by ANZ.
- (3) First use of the Card account to acquire goods or services will bind the Account Holder to these terms and conditions, the Rewards and Bonus Partner Terms and Conditions, any terms and conditions included in the Rewards and Bonus Partner Guide and any policies or procedures adopted by ANZ.

Receipt by the Account Holder of notice of an amendment or the first use of the Card account to acquire goods or services after an amendment to these terms and conditions, the Bonus Partner Terms and Conditions or the terms and conditions included in the then current Rewards and Bonus Partner Guide or any relevant policies or procedures, whichever occurs first, will bind the Account Holder to those terms and conditions, policies or procedures.

Any failure to follow any applicable terms, conditions, policies or procedures or any misrepresentation of information to ANZ may result in cancellation of accrued Reward Points.

- (4) Information as to transactions or events resulting in Reward Points being credited or debited, information about the number of such Reward Points being credited or debited, information about the number of such Reward Points accumulated by the Account Holder and any information relating to the Rewards Program

subsequently disclosed by the Account Holder to ANZ in any capacity may be sought, collected, used or disclosed for one or more of the following purposes:

- administering the Rewards Program and the provision or performance of services relating to that Reward Program including, for example, the operation of the Reward Centre or fulfilling Reward claims; or
- planning, research, and the promotion and marketing (whether targeted, direct or indirect) of goods, services or products of ANZ or any Bonus Partner, and by using the Card or Card account each Account Holder specifically authorises ANZ and any of its agents or contractors (including but not limited to Pinpoint) and Bonus Partners to:
- seek access to, collect and use that information; or
- disclose that information between themselves, for the above purpose, provided that no Bonus Partner (except ANZ) will have access to the Cardholder's name and address.

Each Cardholder has access to stored information relating to that Cardholder and may request changes to inaccurate information. A Cardholder can call 13 19 51 to find out how to access information held about them.

- (5)** ANZ has the right to terminate or change Rewards and the Rewards and Bonus Partner Guide in whole or in part at any time with or without notice even though changes may affect Reward Points already accumulated. Bonus Partners also reserve the right to make any changes, at any time without prior notice, to the goods or services which are qualifying goods or services for the purposes of clause 14 and the number of Reward Points which the Account Holder will receive as a result of a Cardholder acquiring such goods or services. An outlet may cease to be a Bonus Partner and additional outlets may become Bonus Partners, at any time without notice.

- (6)** **(i)** ANZ reserves the right to cancel or suspend Reward Points relating to the Card account if it is in arrears, suspension or default, or if the Card account is or is reasonably suspected to be operated fraudulently.
- (ii)** Reward Points earned but not redeemed at the time of death of the Account Holder will be cancelled.
- (7)** ANZ will use its reasonable endeavours to transmit Rewards Statements, notices and other material relevant to the Account Holder to advise the Account Holder of various matters of interest including changes to these terms and conditions, Rewards, the Bonus Partner Terms and Conditions and the Rewards and Bonus Partner Guide but ANZ expressly disclaims any liability for failure to do so. ANZ will not be responsible for correspondence lost or delayed in the mail. Any Rewards Statement or notice will be deemed to have been given by ANZ if posted to the Account Holder's mailing address. The Account Holder is responsible for advising ANZ of any change of address.
- (8)** Cards, Rewards, Reward Points or Rewards Certificates may not be transferred or sold. The Account Holder can use any Reward Points accrued to the Points Record to acquire Telstra Visa Card Reward Points if the Account Holder:
- pays all amounts owing on the Telstra Visa Card account;
 - closes the Telstra Visa Card account;
 - cancels the Telstra Visa Card; and
 - is a Telstra Visa Card Account Holder.
- (9)** Subject to clause 10, the Account Holder's entitlement to claim Rewards is based on the Reward Points in the Rewards Statement in relation to a Card account. The number of Reward Points required to acquire a Telstra Visa Card Reward Point is one. ANZ reserves the right to change the Reward Points required to acquire a Telstra Visa Card Reward Point from time to time.

- (10)** Subject to clause 11, Reward Points must be used to claim a Reward within 36 months of 31 December of the year in which the Reward Points were added to a Points Record. Reward Points remaining unused after that period will be cancelled.
- (11)** Subject to clause 22, in the event a Card account is closed, ANZ will notify the Account Holder of such closure and any claim for a Reward must be made within 60 days of the date of closure. Subject to clause 22, in the event the Telstra Visa Card Reward scheme is terminated, ANZ will notify the Account Holder of such termination and any claim for a Reward must be made within 90 days of the date of termination.
- (12)** Rewards can only be selected from the Rewards and Bonus Partner Guide current at the time the Account Holder seeks to claim a Reward, subject to clause 37 and to any statement of changes to the Rewards sent to the Account Holder from time to time.
- (13)** ANZ will not be liable for any delay or inability to provide any Rewards or Rewards Certificates caused by circumstances beyond the control of ANZ including strikes or industrial disputes, acts of God, flood, terrorism, weather, aircraft unavailability or unavailability, war or civil disturbance.

Earning Reward Points.

- (14)** The Account Holder will accumulate Reward Points from ANZ relative to the number of Australian dollars charged, billed and paid on the Card account, except for (in relation to which no Reward Points will be accrued unless otherwise notified to an Account Holder): interest charges; government charges; bank fees; Card account adjustments resulting from disputed transactions or otherwise; and cash advances and quasi-cash transactions including, but not limited

to the following transactions: foreign exchange, travellers' cheque and gambling chip purchases, and utility bills paid in person at a bank or Australia Post or any bills paid using the Card in conjunction with BPAY[®] if the billing merchant does not accept credit cards to pay bills using BPAY.[®]

For overseas transactions, two Reward Points accrue on the value of the transaction in Australian dollars after conversion from the overseas currency amount. Double Reward Points do not accrue on purchases made on Christmas Island, Cocos (Keeling) Islands, Heard and McDonald Islands, Kiribati, Nauru, Norfolk Island and Tuvalu.

Reward Points may also be accumulated by an Account Holder as a result of a Cardholder using a Card or Card account to purchase qualifying goods or services from a Bonus Partner in Australia. ANZ by agreement with Bonus Partners will determine which goods or services are qualifying goods or services. Reward Points may also be added to the Account Holder's Points Record for promotional and incentive programs offered by Bonus Partners from time to time. Reward Points will not be available for use of the Telecard function of a Card.

- (15)** The number of Reward Points which will accrue from time to time under clause 14 will be specified in the then current Rewards and Bonus Partner Guide or other communication from ANZ.
- (16)** When the Account Holder obtains a refund or reimbursement for charges previously incurred (for example, for returned merchandise), a 'credit' is issued to the Card account in the amount of the reimbursement granted. Such credits posted to the Card account, including but not limited to those arising from returned goods or services, will reduce the Reward Points accrued to the Card account in proportion to the adjustment.

(17) Reward Points are not property; they have no monetary value. Except in respect of the value assigned by ANZ to a Points Portion, Reward Points are not convertible and can only be redeemed for Rewards. A Points Record is used to record when the Account Holder becomes entitled to claim a Reward. The obligation to provide Rewards in accordance with these terms and conditions and the Rewards and Bonus Partner Guide is an obligation of ANZ and the Account Holder will have no recourse against any Bonus Partner in respect of Reward Points recorded in the Account Holder's Points Record. There will be no refunds for Reward Points which are not used to claim a Reward.

(18) Reward Points will accrue monthly based on the relevant Card account billing cycle and use of the relevant Card or Card account in the previous month.

(19) ANZ expressly reserves the right to establish additional means of accruing Reward Points, to delete any or all of the means currently recognised or to exclude specific types of transactions from the accumulation of Reward Points.

(20) Rewards Statements will be issued quarterly showing Reward Points accrued together with details of any Rewards claimed. Requests for missing Reward Points must be submitted in writing to the Rewards Centre and be accompanied by a legible copy of the relevant sales receipts or Card account statements. ANZ will investigate all Rewards Statement queries but reserves the right to be the final arbiter in the event of any dispute. ANZ further reserves the right to adjust Points Records and Reward Statements in whole or part at any time for any reason with or without notice even though changes may affect Reward Points already accumulated.

Obtaining Rewards.

(21) All questions or disputes regarding eligibility for Rewards or the eligibility of Reward Points for accrual will be resolved by ANZ at its sole discretion.

(22) If a Card account is in arrears, suspension or default, no Rewards will be claimable.

(23) An Account Holder may choose to:

- accrue further Reward Points towards a higher value Reward or multiple Rewards;
- make a claim for a Reward if sufficient Reward Points have accumulated.

However, ANZ may, in its sole discretion:

- allow the Account Holder to use the Points Plus Pay option to qualify for a Reward; or
- arrange for Rewards to be available to Account Holders other than by the accumulation of Reward Points.

After accumulating the required number of Reward Points, the Account Holder may, subject to the time limits in these terms and conditions for using the Reward Points, and any restriction on the number of multiple Rewards with the one type that may be claimed, request a Reward in accordance with the then current Rewards and Bonus Partner Guide.

To request a Reward, the Account Holder must have received his or her Rewards Statement. Subject to these terms and conditions and any terms and conditions in the Rewards and Bonus Partner Guide, ANZ will forward a Reward to the Account Holder when a request is made for a Reward.

(24) Reward Points used to claim a Reward will be deducted from the Account Holder's Points Record at the time the request is received by the Reward Centre and the adjustment will be reflected in the next Rewards Statement. The oldest Reward Points in the Account Holder's Points Record will be deducted first when a Reward is claimed.

All enquiries regarding Rewards Statements must be made to the Reward Centre within 90 days of the date of issue.

- (25)** Rewards must be applied for by the Account Holder personally. Additional Cardholders are not entitled to claim Rewards.
- (26)** Rewards cannot be returned for Reward Points to a Points Record or cashed in. Any Telstra Visa Card Reward Points acquired by use of Reward Points are subject to the terms and conditions applicable from time to time to the Telstra Visa Card Rewards Program.
- (27)** Except as provided in any law which cannot lawfully be excluded or modified by agreement, ANZ:
- makes no warranties or representations either expressed or implied and expressly disclaims any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the Rewards;
 - expressly disclaims any and all liabilities in respect of negligence and breach of terms implied by law (including statute); and
 - does not accept any liability with respect to death, injury or any consequential loss arising from the supply of a Reward or from the loss, theft or destruction of a Reward.

In the event that ANZ is liable for breach of any term implied by law, ANZ limits that liability where it is entitled to do so to:

- replacement or repair of the Reward or payment of the cost of replacing or repairing the Reward; and
- supplying the services again or payment of the cost of having the services supplied again.

- (28)** All Rewards are subject to availability and substitutions may be necessary. Special conditions may apply in relation to individual Rewards.
- (29)** Once a request for a Reward has been made, it cannot be changed for a Reward of any other form.
- (30)** Travel product Rewards can only be booked and ticketed through the Reward Centre.
- (31)** Travel product Rewards must be booked at least 28 days prior to intended travel.
- (32)** All Reward Certificates must be used by the expiry date shown on the certificate.
- (33)** Reward Certificates will be sent by mail to the address last notified to ANZ by the Account Holder. ANZ and Pinpoint will not be responsible for any lost mail.
- (34)** Subject to clause 28, Reward Certificates and, where applicable, Rewards cannot be replaced if lost, stolen or otherwise destroyed.
- (35)** ANZ may at any time and in its discretion, and without prior notice to the Account Holder, withdraw, limit, modify, cancel or increase the continued availability of any Reward or the number of Reward Points required to obtain a particular Reward. ANZ expressly reserves the right to limit the number of multiple Rewards of any one type which an Account Holder may claim at any time or from time to time.
- (36)** ANZ does not accept any liability whatsoever in connection with any Bonus Partner's refusal to accept a Reward Certificate. Subject to these terms and conditions, Rewards are obtained from Bonus Partners (or, in the case of the acquisition of Telstra Visa Card Reward Points, from the ANZ trustee of the Telstra Visa Card rewards scheme) by ANZ on behalf of the Account Holder claiming the Reward. The rights (if any) which the Account Holder may have in connection with a Reward are solely against the

supplier of the Reward. The Account Holder may contact the Rewards Centre to assist in the resolution of any dispute with a supplier of the Reward.

- (37)** Every effort is made to ensure that the information provided in the Rewards Statements and the Rewards and Bonus Partner Guide is correct. However, ANZ expressly disclaims any responsibility for any inaccuracy or misdescription contained in them. As the Rewards offered may change from time to time, the Account Holder should always contact the Reward Centre to ensure that their Rewards Statement and Rewards and Bonus Partner Guide are current before claiming a Reward.
- (38)** Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or on any benefit derived by the Account Holder from the use of a Card by him or her or an Additional Cardholder or receipt of a Reward is the Account Holder's sole responsibility.
- (39)** Bonus Partners other than ANZ are not responsible for the management, operation or administration of the Telstra Visa Card rewards program.
- (40)** The Australian Securities and Investments Commission has granted relief from certain provision of the Corporations Act 2001 relating to managed investments. The relief granted means that the Telstra Visa Card Rewards Program is not required to be registered as a managed investment scheme and provisions do not apply to the prospectus or product disclosure statement.

Bonus Partner terms and conditions.

(1) General.

Bonus Partners and the number of Bonus Reward Points offered by them when goods or services purchased from them are charged to the Card or the Card is produced at the time of a transaction may change. Only goods and services purchased in Australia at Bonus Partners are eligible for Bonus Reward Points from those Bonus Partners.

To avoid any doubt, where goods or services provided by one Bonus Partner ('first Bonus Partner') are:

- (a) arranged, organised or booked; and
- (b) paid for using the Card,

with or through another Bonus Partner ('second Bonus Partner'), Bonus Reward Points will only be earned in respect of transactions with the second Bonus Partner. However, any additional transactions made directly with the first Bonus Partner using the Card will earn Bonus Reward Points for goods or services acquired directly from that first Bonus Partner.

(2) Telstra Bonus Reward Points.

Telstra's role in the Telstra Visa Card Rewards Program is only as a Bonus Partner.

Subject to the next paragraph, you will earn one Bonus Point for every dollar charged to the card for any Telstra accounts up to a maximum of \$25,000 per card account per annum.

Please be aware that:

- (a) up to \$10,000 of any Telstra account can be paid using the Telstra Pay By Phone or online services in any seven-day period;

- (b) one Bonus Reward Point is earned per dollar charged to your Card when your Telstra Visa Card is used to pay a MobileNet® account at Telstra Shops or T Shops.

No Bonus Reward Points are earned when a Telstra Visa Card is used:

- (a) at licensed Telstra Shops at Garden City and Westfield Toombul in Queensland; Eastgardens and Crows Nest in New South Wales; and Ballarat, Highpoint, Malvern and Forest Hills in Victoria; or
- (b) to pay any BigPond™ accounts at Telstra Shops;
- (c) at any Australia Post office (no Reward Points or Bonus Reward Points are earned for any transactions conducted using the Card at Australia Post Offices or its Agents);
- (d) in conjunction with BPAY® to make any credit card payment by phone or online to Telstra. No Bonus Reward Points are earned if BigPond™ charges are billed directly to a Telstra phone account. Only Telstra MobileNet® bills can be paid by direct debit to your Telstra Visa Card. No other Telstra bills can be paid by direct debit to your Card.

All vouchers are subject to the terms printed on them and must be used before the stated expiry date. Vouchers may only be redeemed by an Account Holder to a maximum value of \$750 per transaction. Mobile phone vouchers cannot be used to pay Telstra MobileNet® accounts.

(3) Telstra Mobile Phones.

- (a) Reward Certificates can be redeemed at Telstra Shops and participating Telstra MobileNet® dealers.
- (b) Reward Certificates can only be redeemed against mobile phones and mobile phone accessories.

- (c) Normal Telstra MobileNet® conditions apply in relation to connection.

(4) ANZ.

When a Cardholder successfully applies for a Home Equity Loan, Easy Start Residential Investment Loan, Standard Variable Home Loan, Variable Residential Investment Loan or Easy Start Home Loan, the Account Holder will receive 7,500 Bonus Reward Points on settlement of the loan. The Cardholder must quote their Telstra Visa Card number at the time of loan application for the Account Holder to earn Bonus Reward Points.

A maximum of 7,500 Bonus Reward Points can be earned by any one Account Holder. Therefore, regardless of whether one or more Cardholders draws one or more loans, the total Bonus Reward Points that will be earned by the Account Holder is 7,500. Bonus Reward Points are not earned in respect of a rollover of one loan for another or a change from a fixed to a variable rate loan. Bonus Reward Points are only earned on the above loans if a full Loan Approval Fee (LAF) is paid. No Bonus Reward Points are earned if the LAF is reduced.

(5) ANZ Investments – Investment products.

Applications for any eligible ANZ Investments investment products may be made through ANZ Financial Advisers or your financial adviser.

Investments in ANZ Investments products by the Account Holder and any Cardholders are eligible for Bonus Reward Points, up to a maximum of 50,000 Bonus Reward Points per Card account per month.

To obtain Bonus Reward Points, the Cardholder will have to quote the Telstra Visa Card account number at the time of making an investment in and/or application for the ANZ Investments investment products.

Please note: Bonus Reward Points will only be earned once, on the initial purchase of each investment (and do not apply to the reinvestment of any income generated by that investment).

Bonus Reward Points will not be earned on the switching of funds between ANZ Investments investment products.

(6) ANZ Investments – Insurance products.

To obtain Bonus Reward Points for ANZ Investments insurance products, a Cardholder will have to pay the initial and subsequent premiums using a Telstra Visa Card account.

Eligible insurances arranged through ANZ and/or ANZ Investments will earn Bonus Reward Points on each premium payment (whether annually or monthly). Bonus Reward Points will be earned at the rate of Bonus Reward Points per dollar spent on premiums as shown in the Reward and Bonus Partner Guide from time to time.

A list of eligible insurance products is available from ANZ Investments – FREECALL™ 1800 021 052*

No Bonus Reward Points are earned in the case of insurance products arranged by ANZ and/or ANZ Investments through a licensed broker's representative.

To arrange for an obligation-free appointment with an ANZ Financial Adviser, telephone FREECALL™ 1800 021 052* or call into any ANZ branch.

ANZ Financial Advisers are authorised representatives of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522), the holder of a Securities Dealer's Licence issued by the Australian Securities and Investments Commission (ASIC).

ANZ Investments is a trademark and business unit of ANZ and includes ANZ Managed Investments Limited (ABN 61 004 392 269), ANZ Executors & Trustee Company Limited (ABN 33 006 123 332) and ANZ Life Assurance Company Limited (ABN 63 008 425 652).

(7) ANZ Car Loans.

Bonus Reward Points will be earned by Account Holders for each finance contract equal to or more than \$20,000 entered into by a Cardholder. Bonus Reward Points are not earned on existing contracts that are rolled into or replaced by another contract. To apply, phone the ANZ Car Loans hotline on 13 22 07 between 8am and 8pm seven days a week. A Telstra Visa Card number must be quoted at the time of the initial call in order to receive these Bonus Reward Points. Bonus Reward Points are only earned by one Account Holder per approved finance contract. For an Account Holder to be eligible to earn Bonus Reward Points, the Cardholder must transact directly with ANZ Car Loans or be introduced by an ANZ branch and not through a broker or authorised Esanda motor vehicle dealer.

(8) Esanda Consumer Loans.

Bonus Reward Points will be earned by Account Holders for each finance contract equal to or more than \$20,000 entered into by a Cardholder. Bonus Reward Points are not earned on existing contracts that are rolled into or replaced by another contract. To apply, phone the Esanda hotline on 13 23 73 during business hours. A Telstra Visa Card number must be quoted at the time of the initial call in order to receive these Bonus Reward Points. Bonus Reward Points are only earned by one Account Holder per approved finance contract. For an Account Holder to be eligible to earn Bonus Reward Points, the Cardholder must transact directly with Esanda and not through a broker, authorised Esanda motor vehicle dealer or any Esanda branch.

(9) Qantas flight Rewards.

Qantas limits the number of seats allocated to Qantas flight Rewards, depending on the flight, date, season and destination. Seats for Qantas flight Reward travel are reserved in special booking classes. These classes may not be available at all times especially during peak times such as Christmas, Easter or school holidays. If seats are not available, an alternative flight, date or destination must be selected. Waitlisting for Qantas flight Rewards is not available.

Qantas flight Rewards must be booked at least 14 days prior to departure date for domestic tickets and 21 days prior to the departure date for international tickets. Bookings must be made through the Rewards Centre between 9am and 5pm (local time) Monday to Friday. Qantas Telephone Sales may only be contacted for any urgent assistance with changes to pre-booked travel within 48 hours before departure. A \$10 booking fee applies.

A domestic Qantas flight Reward (i.e., a flight within Australia) must include a Saturday night stay or a minimum of 3 nights. An international Qantas flight Reward must include a minimum of 7 nights with the exception of flights to the UK and Europe which must include a minimum of 14 nights.

Once a Qantas flight Reward ticket has been issued, it is non-refundable (including Points Plus Pay Qantas flight Rewards) and the flight sectors, passenger name and class of travel cannot be changed. Date changes are permitted subject to seat availability.

Qantas flight Rewards are not available on flights that are designated as a Qantas flight number but operated by another carrier's aircraft (code-share). Flights operated by a Qantas subsidiary are not available as Qantas flight Rewards unless the flight is a jet service or connects with a flight operated by Qantas.

Qantas flight Reward tickets are valid for one year from the date of issue. Once travel under a Qantas

flight ticket has commenced, all travel included in that ticket must be completed within 90 days.

All Qantas flight Rewards must be on a return basis and must not include en route stopovers or more than one departure from the city of origin. One-way flights or 'open-jaws' are not available to be claimed as Rewards.

On domestic flights, a child of three years or more will be charged at the same level as an adult. On international flights, a child of two years or more will be charged at the same level as an adult. Qantas flight Rewards cannot be claimed for children under three years on domestic flights and children under two years on international flights.

The Account Holder may use his or her Reward Points to redeem Qantas flight tickets for travel by eligible family members. This person (or persons) may travel on the flight Reward without the Account Holder. Please check with the Reward Centre for a list of eligible family members for Qantas flight Rewards. Qantas flight Reward tickets are not transferable.

The Account Holder will be liable for any and all taxes, claims or liabilities of whatever nature arising from the provision or availability of Rewards. Travel-related taxes will be charged at the time of reservation.

If a Qantas flight Reward ticket is lost or mislaid, it may be replaced at the discretion of Qantas, at a cost of A\$50. The person travelling (or, if the person travelling is a minor, the Account Holder who redeemed the Qantas flight Reward) must sign a form of indemnity agreeing to reimburse Qantas for the amount of a published normal return fare to the value of the original ticket should that lost or mislaid ticket be utilised by any person.

Even if the person travelling on the Qantas flight Reward is a member of the Qantas Frequent Flyer Program, Qantas Frequent Flyer Points are not earned on any

Qantas flight Reward including Points Plus Pay Qantas flight Rewards.

(10) All Seasons Hotels and Resorts, ANA Harbour Grand Hotel Sydney, Centra Hotels and Resorts, Clarion Suites and Hotels, Comfort Inns and Suites, Crowne Plaza Hotels and Resorts, Cypress Lakes Resort, Flag Inns and Hotels, Inter-Continental Hotels and Resorts, Mercure Hotels, Inns and Resorts, Novotel Hotels and Resorts, Park Plaza International, Parkroyal Hotels and Resorts, Quality Hotels, Suites, Inns and Resorts, Sofitel Hotels and Resorts and Travelodge Hotels.

Bonus Reward Points are earned on goods and services charged to the Card at these establishments in Australia to a maximum of 100,000 Bonus Reward Points per Card Account per stay. This also includes services such as telephones, laundry, meals, facsimiles or drinks at the bar that are charged to the Card.

Bonus Reward Points are also earned on restaurant meals at Parkroyal, Centra and Travelodge Hotels charged to the Card even if you are not staying overnight. Parkroyal, Centra and Travelodge Hotels reserve the right not to award Bonus Reward Points on franchised and external services booked through the Hotel and charged to the Card.