

Please read these Terms and Conditions carefully. They set out the circumstances in which Qantas Points may accrue from the use of your G&C Mutual Bank Platinum Visa Credit Card, be credited to your Qantas Frequent Flyer membership account, or be cancelled.

These Terms and Conditions apply only to cardholders of a G&C Mutual Bank Platinum Visa Credit Card and operate in conjunction with any terms and conditions which apply to any accounts or facilities accessed by use of this service.

This document must be read together with the Account and Access Facilities Terms and Conditions, Fees and Charges Schedule and the Summary of Account and Access Facilities.

To earn Qantas Points, you (as the primary cardholder) must be a member of the Qantas Frequent Flyer program and have supplied to G&C Mutual Bank your valid Qantas Frequent Flyer membership number. You cannot supply a Qantas Frequent Flyer membership number of any additional cardholder or other third party as you will earn Qantas Points on eligible spending on both the primary card and any additional cards. You will only be credited with Qantas Points you have earned on eligible transactions performed after you have advised G&C Mutual Bank of your Qantas Frequent Flyer membership number.

1. General

The activation of your credit card will be taken as your understanding and acceptance of these Terms and Conditions.

2. Definitions

In these Terms and Conditions, unless stated otherwise, the following definitions apply:

word or expression	means
Bonus Qantas Points	Qantas Points that G&C Mutual Bank offers from time to time whereby additional or bonus Qantas Points are earned, for special goods or services, for transactions with a specific merchant or in accordance with a special promotion.
Business expenses	wholly or partly for a business or investment purpose.
Credit Card	the G&C Mutual Bank Platinum Visa Credit Card.
Eligible transaction	the purchase of goods or services from merchants accepting your Credit Card (including GST payable for those goods or services by you) excluding any ineligible transactions such as Government related transactions (see below for a list of ineligible transactions).

Ineligible transaction	any of the following transactions:
	<ul style="list-style-type: none"> a) balance transfers; b) cash advances; c) Government related transactions (includes transactions with government or semi-government entities, or relating to services provided by or in connection with government entities, for example, but not limited to, transactions made at Australia Post, payments to the Australian Taxation Office, fines and court related costs); d) any payment or purchase transaction that is undertaken at a time when your G&C Mutual Bank Platinum Visa Credit Card account has a positive credit balance (as defined in these Terms and Conditions) prior to the applicable transaction being debited to your account; e) transactions for gambling or gaming purposes, including payments and transfers to accounts held at betting exchanges and organisations (examples include purchase of lottery tickets, purchases of gaming chips or tokens and online gambling); f) special promotions; g) purchases of foreign currency or traveller's cheques; h) Business expenses; i) BPay transactions; j) any fee or charge, including any government charges or duties and any fee or charge for your membership of and participation in the Qantas Frequent Flyer program; k) interest and finance charges payable or paid on your card account; l) enforcement expenses; m) transactions which are disputed, fraudulent or involve the abuse or unauthorised use of your G&C Mutual Bank Platinum Visa Credit Card; n) payments and purchases which are refunded or reimbursed; and o) payments made by you to a loan, savings or card account held with any other bank or financial institution (including any such account held with G&C Mutual Bank).

Monthly rewards balance	the total number of Qantas Points that you have earned during the monthly statement cycle.
Qantas	Qantas Airways Limited ABN 16 009 661 901 (or such other company that operates the Qantas Frequent Flyer program from time to time).
Positive credit balance	an account balance that is greater than \$0.00 which, for the avoidance of doubt, includes any account balance that is not prefaced and accompanied by a minus sign.
Qantas Frequent Flyer Membership	the Qantas Frequent Flyer program membership account of the primary cardholder.
Qantas Frequent Flyer membership number	the Qantas Frequent Flyer program membership number assigned by Qantas to the primary cardholder.
Qantas Points	Qantas Points in the Qantas Frequent Flyer program.
Qantas Frequent Flyer program	the loyalty program of that name that is operated by Qantas.
Qantas Frequent Flyer Terms and Conditions	the terms and conditions entered into between Qantas and a person that wishes to participate in the Qantas Frequent Flyer program (as amended or substituted from time to time by Qantas). For details visit qantas.com/terms
Terms and Conditions	these Terms and Conditions, as amended from time to time.
You/Your	a cardholder, their spouse and dependent child/children.

3. How You Can Earn Qantas Points

3.1 Subject to clauses 4 and 5 below and these Terms and Conditions:

- a) you will earn Qantas Points each time you or an additional cardholder uses the G&C Mutual Bank Platinum Visa Credit Card for eligible transactions, whether in Australia or in any other country; and
- b) Qantas Points earned will be credited, within 6-8 weeks of meeting spend criteria, to your Qantas Frequent Flyer membership account, which may be redeemed for rewards in the Qantas Frequent Flyer program in accordance with the Qantas Frequent Flyer Terms and Conditions.

3.2 G&C Mutual Bank will allocate 1 Qantas Point to your Qantas Frequent Flyer membership account for every whole Australian dollar of the total value of all eligible transactions (the total value is rounded down to the whole Australian dollar

value, ignoring cents) that is charged to your credit card.

1 additional Qantas Point will be allocated to your Qantas Frequent Flyer membership account for every whole Australian dollar spent on Qantas Spend. 'Qantas Spend' means Eligible Transactions made with the following merchants: flights booked directly through qantas.com and Qantas Contact Centres; Qantas flights booked through selected travel agents; Qantas Frequent Flyer and Qantas Club membership, joining and annual fees; Qantas Gift Vouchers; purchases from marketplace.qantas.com. A points cap of 20,000 Qantas Points applies for each monthly statement cycle. Bonus Qantas Points do not count towards the points cap. G&C Mutual Bank will make bonus Qantas Points available on such terms and conditions as G&C Mutual Bank determines, including the period of time the relevant bonus Qantas Points are available.

3.3 You will not be eligible to earn Qantas Points or bonus Qantas Points during any period in which you are in breach of your Credit Card Contract (see 6.1). For so long as you remain in breach of your Credit Card Contract:

- a) You will not be allocated Qantas Points on any eligible transactions;
- b) Qantas Points will not be allocated to your monthly rewards balance or credited to your Qantas Frequent Flyer membership account.

4. Qantas Frequent Flyer program

4.1 To earn Qantas Points from your G&C Mutual Bank Platinum Visa Credit Card, you (as the primary cardholder) must be a member of the Qantas Frequent Flyer program and have supplied G&C Mutual Bank with your valid Qantas Frequent Flyer membership number. The name on your Qantas Frequent Flyer membership account and your credit card account must be identical for G&C Mutual Bank to credit Qantas Points earned to your Qantas Frequent Flyer membership account. The Qantas Frequent Flyer program is available only to individuals. Membership of the Qantas Frequent Flyer program and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee usually applies, however, G&C Mutual Bank has arranged for this to be waived for new customers who join via qantas.com/joinffgcmutualbank. For details visit qantas.com/terms

4.2 You acknowledge and authorise G&C Mutual Bank and Qantas to exchange your personal information (including your name, address, email address, date of birth and Qantas Frequent Flyer program membership details) to ensure that you can earn Qantas Points under and subject to these Terms and Conditions and the Qantas Frequent Flyer program Terms and Conditions (available at qantas.com/terms) and so that you can be provided with the benefits.

4.3 Qantas Points are offered at G&C Mutual Bank's discretion and do not constitute your property. You cannot transfer your Qantas Points to any other person or entity. In the case of your death or bankruptcy, any Qantas Points that you have earned (whether or not allocated to your monthly rewards balance) but which have not been credited to your Qantas Frequent Flyer account will automatically be forfeited and cannot be used by any other person.

4.4 Qantas Points earned through eligible spend on G&C Mutual Bank Platinum Visa Credit Cards are offered in accordance with these Terms and Conditions and have no cash or monetary value. You cannot transfer your Qantas Points to any other person or entity other than in limited circumstances in accordance with the Qantas Frequent Flyer Terms and Conditions. Once credited to your Qantas Frequent Flyer account, Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.

4.5 Any air travel undertaken as a result of participation in the Qantas Frequent Flyer program is subject to the Qantas Frequent Flyer Terms and Conditions and the Qantas Conditions of Carriage as amended from time to time. For details visit qantas.com/terms.

4.6 A primary cardholder may only earn Qantas Points for one monthly rewards balance which must be in the name of the primary cardholder. Non-individuals (e.g. companies or other organisations) are ineligible to earn Qantas Points.

5. How Qantas Points are credited to your Qantas Frequent Flyer membership account

5.1 If you have supplied your Qantas Frequent Flyer membership number to G&C Mutual Bank, at the end of each statement period, G&C Mutual Bank will calculate your monthly rewards balance. G&C Mutual Bank will then arrange for your monthly rewards balance to be sent to Qantas and the Qantas Points earned will be credited to your Qantas Frequent Flyer membership account. This may take up to approximately 14 days.

5.2 If you do not supply G&C Mutual Bank with your Qantas Frequent Flyer membership number prior to making eligible transactions using your credit card, Qantas Points that would otherwise be earned from eligible transactions will not accrue until such time as the primary cardholder supplies the Qantas Frequent Flyer membership number to G&C Mutual Bank. At that time, the primary cardholder will be eligible to earn Qantas Points which will be added to the current month's monthly rewards balance and credited to your Qantas Frequent Flyer membership account in accordance with section 5.1.

5.3 Subject to section 3.1, once your Qantas Points are successfully credited to your Qantas Frequent Flyer membership account, the Qantas Points are governed by

the Qantas Frequent Flyer Terms and Conditions. If you have a query in relation to Qantas Points (earned through eligible transactions on your G&C Mutual Bank Platinum Visa Credit Card) either not showing up on your monthly rewards balance or not being credited to your Qantas Frequent Flyer membership account, please contact G&C Mutual Bank on 1300 364 400.

5.4 Any questions or queries in relation to the Qantas Frequent Flyer program generally, must be referred to Qantas.

5.5 When you obtain a refund or reimbursement of an eligible transaction pursuant to which you earned Qantas Points (for example, when you return goods or cancel bookings), any Qantas Points allocated as a result of that eligible transaction will be reversed accordingly. Any negative balance in your monthly rewards balance will be carried over to the next month.

5.6 Where you or any additional cardholder use the Phone Banking, Online Banking, Mobile App or Digital Wallet services provided by G&C Mutual Bank, you agree they are governed and bound by the terms and conditions of those services.

6. When you will not earn Qantas Points

6.1 You will not earn Qantas Points:

- a) if your card account is in arrears for more than 30 days.
- b) if you are in default under the Credit Card Contract and have been provided with notice by G&C Mutual Bank of this default;
- c) from the date that your credit card account is suspended or terminated in accordance with the Credit Card Contract
- d) for eligible transactions that arise after the expiry date of your credit card;
- e) if you lose your Credit Card, until such time as a new Credit Card is issued to you by G&C Mutual Bank;
- f) where you dispute an eligible transaction; or
- g) for transactions that are fraudulent.

6.2 If Qantas Points are allocated to you after any of the events set out in section 6.1 apply, then G&C Mutual Bank will reverse that allocation accordingly.

7. Terminating Your Qantas Points

7.1 G&C Mutual Bank may cancel Qantas Points not yet credited to your Qantas Frequent Flyer membership account at any time if you:

- a) breach the Credit Card Contract (including these Terms and Conditions) and you fail to remedy that default within 30 days after receiving a written notice from G&C Mutual

Bank requesting you to remedy the default; or
b) close your Credit Card account.

- 7.2 G&C Mutual Bank may restrict the crediting of any available Qantas Points to your Qantas Frequent Flyer membership account in circumstances where:
- a) you are in default in accordance with section 7.1 above; and
 - b) G&C Mutual Bank has notified you of this default and advised you that it will restrict access to your Qantas Points if you do not rectify the relevant default in accordance with the timeframes set out in the notice G&C Mutual Bank provided to you.

8. Changes to these Terms and Conditions

- 8.1 G&C Mutual Bank reserves the right to change at any time these Terms and Conditions (including the number of Qantas Points that you earn or the way in which you earn Qantas Points) by giving you:
- a) at least 30 days' notice if G&C Mutual Bank reduces the number of Qantas Points that you will earn for each Australian dollar charged to your credit card account for eligible transactions; and
 - b) notice at such time as G&C Mutual Bank determines appropriate for other changes.
- 8.2 G&C Mutual Bank may notify you of changes either:
- a) by letter;
 - b) on or with your next statement of account;
 - c) on or with the next newsletter;
 - d) by advertisements in the local or national media;
 - e) by email or SMS; or
 - f) on our website.

However, we will always select a method or methods appropriate to the nature and extent of the change, as well as the cost effectiveness of the method of notification.

9. Tracking Your Qantas Points

- 9.1 You will be able to track the number of Qantas Points you earn through eligible spend on your G&C Mutual Bank Platinum Visa Credit Card by logging on to qantas.com/ terms and following the instructions for Qantas Frequent Flyer membership log in.

10. Complaints

- 10.1 All complaints regarding Qantas Points or any other matter under these Terms and Conditions will be resolved by G&C Mutual Bank in accordance with its dispute resolution processes.

You can access our complaint resolution service in the following ways:

- Phone: 1300 364 400
Mail: PO Box A253, Sydney South NSW 1235 (attention to the Complaints Officer)
Email: info@gcmutual.bank
Website: Online form through our website or through secure messaging in Online Banking

Our staff have a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

We also have an easy-to-read guide to our complaints and dispute resolution process available to you on request and on our website.

Details of your complaint

- 10.2 To help us resolve your concerns it is important to give us all the information you have, such as account information, contact details, detailed information regarding your complaint and how you would like your complaint to be resolved.

If we receive everything, we will be able to properly investigate your complaint and work towards a resolution in our internal dispute resolution procedures.

What we will do if you have a complaint

- 10.3 Once your complaint is made to us, we will acknowledge your complaint (generally by the next business day), give you a reference number, and let you know the name and contact details of the person who is handling your complaint.

We will investigate and keep you informed of progress. We will contact you if we need more information to help with our investigation.

Within at least 21 days we will let you know in writing the outcome of our investigation, our findings and the reasons for our decision.

What to do if you are not satisfied with the resolution

- 10.4 If you are not satisfied with the way in which we resolve your complaint or the speed at which we respond, please raise this with our Complaints Officer.

If your complaint is still unresolved after 30 days you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), which is an independent external dispute resolution body that is free to consumers. You can contact AFCA at:

Phone: 1800 931 678
Mail: GPO Box 3, Melbourne, VIC 3001
Email: info@afca.org.au
Website: <http://www.afca.org.au>

AFCA requires you to contact us in the first instance to try to resolve your complaint.

11. General

- 11.1 You are responsible for any taxation liability or other government charge or reporting requirement arising from earning of Qantas Points under these Terms and Conditions or the redemption of Qantas Points. G&C Mutual Bank does not offer any advice or accept any responsibility with respect to these matters.
- 11.2 The failure by G&C Mutual Bank to enforce a particular term or condition does not constitute a waiver of that term or condition by G&C Mutual Bank.
- 11.3 By activating your Credit Card you confirm your request to have your existing Qantas Frequent Flyer membership account linked to your credit card account (or if you are not a member of that program) and your acceptance of the terms and conditions of that program and this rewards program. It is your obligation to ensure that G&C Mutual Bank have the correct Qantas Frequent Flyer program membership number on file for you. Please contact G&C Mutual Bank if your information changes or if G&C Mutual Bank does not have your correct Qantas Frequent Flyer program membership number or if you start using your credit card and your Qantas Points are not being credited to your Qantas Frequent Flyer membership account within 8 weeks of you starting to use your credit card.