

OnePath and Qantas Frequent Flyer Rewards Terms and Conditions

1. Who is eligible to earn Qantas Frequent Flyer points?

You must be the Policy Owner or where the Policy Owner is not an individual (i.e. company or some other type of legal entity), a life insured under the relevant policy nominated by the Policy Owner (herein referred to as the "Policyholder") of an Eligible OnePath Insurance Policy issued by OnePath Life Limited. You must also be a member of the Qantas Frequent Flyer program to earn and redeem Points. Please note that a joining fee may apply.

Membership of the Qantas Frequent Flyer program is subject to the terms and conditions of the Qantas Frequent Flyer program. Please refer to qantas.com/frequentflyer.

OnePath is not responsible for the management, operation or administration of the Qantas Frequent Flyer program.

2. How can I earn Qantas Frequent Flyer points?

You can earn Points when you pay the premium on your Eligible OnePath Insurance Policies and you have provided OnePath with your Qantas Frequent Flyer membership number (or you have authorised OnePath to obtain it from Qantas and OnePath has done so). Please note, only premiums paid **after** OnePath have your Qantas Frequent Flyer membership number will qualify for Points.

The number of Points you can earn **is one point per dollar of premium paid (including GST)**, for each Eligible OnePath Insurance Policy. However, a different number of points per dollar of premium paid may be earned through promotions and incentives offered by OnePath from time to time. Particular conditions may apply to each promotion or incentive. Details of these promotions and incentives, including any conditions that may apply, will be notified to Policy Owners or potential Policy Owners at the relevant time.

However, if you purchase the Eligible OnePath Insurance Policy from a licensed financial adviser, the number of Points (excluding any Bonus Points) you can earn is capped at 20,000 Points per Eligible OnePath Insurance Policy per year.

Only whole Points are credited. Portions of Points are rounded up to the nearest Point.

To earn Points the surname on your policy and the Qantas Frequent Flyer membership number provided to OnePath, must match that on your Qantas Frequent Flyer membership.

Please note that Points are earned in accordance with, and subject to, these Terms and Conditions, and once credited to your Qantas Frequent Flyer program account are governed by, and subject to, the terms and conditions of the Qantas Frequent Flyer program.

3. When will the Qantas Frequent Flyer points appear in my account?

The Points you earn will be credited to your Qantas Frequent Flyer program account after each statement period, which usually takes up to eight weeks from when you pay your Eligible OnePath Insurance Policy premium, unless otherwise advised.

4. How can I see my current Qantas Frequent Flyer points balance?

The number of Points you've earned in a given period appears on your Qantas Frequent Flyer program account.

You can find out how many Qantas Frequent Flyer points are available to be redeemed by referring to qantas.com/frequentflyer.

5. Can bonus Qantas Frequent Flyer points be awarded?

Points or Bonus Points may be earned through promotions and incentives offered by OnePath from time to time. Particular conditions may apply to each promotion or incentive (e.g. you might need to hold and pay premiums of your Eligible OnePath Insurance Policy for more than six consecutive months). Details of these promotions and incentives, including any conditions that may apply, will be notified to Policy Owners or potential Policy Owners at the relevant time.

You can earn Bonus Points on more than one Eligible OnePath insurance policy. However, if you earn Bonus Points as part of a special offer when acquiring an Eligible OnePath insurance policy (Acquisition Offer), unless otherwise stated in the terms of the particular offer, the maximum number of Bonus Points you can earn through Acquisition Offers is capped at 20,000 Bonus Points per Customer. Further, if you acquire more than one Eligible OnePath insurance policy with the same Product Name, you are only eligible to be credited with Bonus Points available as part of an acquisition incentive once.

6. Can the number of Qantas Frequent Flyer points I earn change?

Yes, OnePath reserves the right to change the number of Points you can earn on Eligible OnePath Insurance Policies. OnePath may also terminate or cancel the earning of Points under these Terms and Conditions. Finally OnePath may also make changes to the terms on which Points or Bonus Points could be earned. If these changes are significant we will give you at least 30 days written notice otherwise changes will be notified at onepath.com.au/qantasfrequentflyer.

OnePath may at any time add or remove Eligible OnePath Insurance Policies, provided that in the event that OnePath removes any OnePath insurance policy that you hold OnePath will give you at least 30 days notice before doing so.

7. Can my Qantas Frequent Flyer points be cancelled?

OnePath may cancel or suspend Points or Bonus Points in a Points Record (Points that are held before they are credited to Qantas Frequent Flyer) if the policy is, or is reasonably suspected by OnePath to be, operated fraudulently. Once Points are credited to your Qantas Frequent Flyer program account they may be reversed if you were not entitled to them under these Terms and Conditions, and the terms and conditions of the Qantas Frequent Flyer program will also apply.

Points in a Points Record at the time of death of the Policy Owner will be cancelled, and may not be claimed by any other person.

8. What if my policy is cancelled?

If OnePath or the Policy Owner cancels the policy, Points will continue to be awarded for transactions occurring prior to the date of cancellation. No Points will be awarded in relation to transactions notified to OnePath after that date.

9. What if I think there is an error in the number of Qantas Frequent Flyer points I've been credited?

Requests for missing Points must be notified to OnePath as soon as reasonably possible after you become aware that they are missing and in any event within 12 months after the relevant premium has been paid on the Eligible OnePath Insurance Policy. You can do so by calling OnePath on **1800 500 229**.

10. What if I'm not receiving Qantas Frequent Flyer points into my Qantas Frequent Flyer program account?

OnePath may not have your correct Qantas Frequent Flyer membership number. Please call **1800 500 229** to check the Qantas Frequent Flyer membership number on file.

Neither Qantas nor OnePath will be responsible for any failure to earn Points as a result of OnePath not having your correct Qantas Frequent Flyer membership number. It is the Policy Owners responsibility to ensure Qantas and OnePath have the correct details for Policyholders.

11. Under what circumstances will I not earn Qantas Frequent Flyer points?

- (a) You will not earn Points for premiums paid if OnePath does not have your correct Qantas Frequent Flyer membership number at the time of payment. Please call 1800 500 229 if you need to provide your Qantas Frequent Flyer membership number.
- (b) Points will not be earned if your Eligible OnePath Insurance Policy lapses, is cancelled, or if you breach these Terms and Conditions.

12. What if I get a refund on my premium?

If the Policy Owner obtains a refund or cash back, and a 'credit' is issued in the amount of the reimbursement granted, OnePath reserves the right to recover Points previously earned or credited in proportion to the adjustment.

The number of Points deducted from your account will be calculated based on the rate at which you were earning Points at the time the reimbursement was granted.

There will be no compensation by OnePath for Points that are cancelled, deducted, or expired.

13. What happens to my personal information?

Qantas and OnePath may seek, collect, use, store or disclose information about you including:

- personal details such as name, address, date of birth, email address and Qantas Frequent Flyer membership number,
- the policies you hold with OnePath,
- transaction or event information resulting in Points being earned, credited or debited,
- the number of Points earned, credited or debited,
- the number of Points you earn.

You consent to Qantas and OnePath using and disclosing your information to each other and to third parties:

- (a) for the purpose of the parties identifying the correct Qantas Frequent Flyer membership number for the Policyholder;
- (b) to provide Points to the Policyholder in accordance with these Terms and Conditions;
- (c) to link your Qantas Frequent Flyer membership to your Eligible OnePath Insurance Policy;
- (d) to administer and operate and to provide you with the benefits under these Terms and Conditions and the Qantas Frequent Flyer program respectively;
- (e) to provide perform or arrange for the provision or performance of services relating to these Terms and Conditions;
- (f) for the purposes of planning, research and promotion and marketing (whether targeted, direct or indirect) of products of Qantas or OnePath;
- (g) for the other purposes described in the terms and conditions of the Qantas Frequent Flyer program; and
- (h) for other reasonably related purposes.

Qantas deals with your personal information in accordance with the Qantas Privacy Statement and the Qantas Frequent Flyer Terms and Conditions (each available at qantas.com).

Policyholders may access and correct stored information held by OnePath relating to their policies by calling OnePath on 1800 500 229. A fee may apply for this service.

14. About these Terms and Conditions

OnePath may change or terminate these Terms and Conditions, and any terms and conditions on www.onepath.com, at any time by giving you at least 30 days notice:

- (a) in writing; or
- (b) by an advertisement in a newspaper(s) circulating in your State or Territory.

You will be bound by these Terms and Conditions, and any other applicable terms and conditions on www.onepath.com, when you provide your Qantas Frequent Flyer membership number to OnePath or you receive Points in accordance with these Terms and Conditions, you accept these Terms and Conditions as part of your application or you consent to OnePath obtaining your Qantas Frequent Flyer membership number from Qantas.

If you don't comply with these Terms and Conditions, or you give incorrect information to OnePath, OnePath will not arrange for Points to be credited to your Qantas Frequent Flyer program account.

If these Terms and Conditions are terminated, Points will continue to be awarded in accordance with these Terms and Conditions in relation to premiums paid prior to the date of termination. No Points will be awarded in relation to premiums paid after that date.

15. Definitions

'Bonus Points' are Qantas Frequent Flyer points that might be earned by Policyholders in connection with Eligible OnePath Insurance Policies, in addition to the standard Points earned for premium paid.

'Customer' means Policyholder or Policy Owner.

'Eligible OnePath Insurance Policies' are life insurance policies issued by OnePath (sold with or without the assistance of a licensed financial adviser) including:

- Term Life;
- Income Protection;
- Trauma;
- Accidental Death;
- Total & Permanent Disability; and
- 'ANZ' branded life insurance policies,

but excluding:

- third party branded life insurance policies (other than the 'ANZ' branded life insurance policies);
- Group Insurance policies being wholesale life insurance policies that are issued to corporations or trustees; and
- certain Heritage Retail Risk products including ANZ Ordinary Savings (Capital Guaranteed) – Whole of Life, ANZ Ordinary Traditional (Participating and Non Participating) – Whole of Life / endowment, Term Life policies – Ordinary and Super policies, and Spectrum product / Manager Bond.

'Point' means a Qantas Frequent Flyer point.

'Points Record' means a record established by OnePath in the name of a Policyholder, which is used to calculate Points earned by the Policyholder in accordance with these Terms and Conditions. Once Points have been credited to your Qantas Frequent Flyer account, they will then be subject to the Qantas Frequent Flyer Terms and Conditions.

'Policyholder' means the Policy Owner if the Policy Owner is an individual or, if the Policy Owner is not an individual, the individual nominated by the Policy Owner who is insured under an Eligible OnePath Insurance Policy to receive Points.

'Policy Owner' means the individual, partnership, corporation, association or other body noted as the Policy Owner on the relevant policy schedule.

'Policy Name' means the product name that appears on the front of the product disclosure statement for the Eligible OnePath insurance policy.

'Qantas' means Qantas Airways Limited (ABN 16 009 661 901) or any of its agents or contractors from time to time.

'Qantas Frequent Flyer program' means the Frequent Flyer program operated by or on behalf of Qantas.

'Qantas Frequent Flyer membership number' means the Qantas Frequent Flyer program membership number which is in the name of the Policyholder.

'Terms and Conditions' means clauses 1 to 16 of this document, being the "OnePath Qantas Frequent Flyer Rewards Terms and Conditions".

'You' and **'Your'** means the Policyholder.

16. Effective Date

These Terms and Conditions are effective on and from 1st July 2011 and are subject to change in accordance with their terms.

Contact details

Phone 133665

Address

GPO Box 4148

Sydney, NSW 2001

Responsible entity

OnePath Life Limited ABN 33 009 657 176 AFSL Number 238341