

Your Bonus Partner Guide

Where to start
earning points fast

Qantas ANZ Visa Service Centre

13 19 51

Call for all enquiries,
Monday to Friday, 9am to 8pm EST.

Qantas Frequent Flyer Service Centre

13 11 31

or visit qantas.com
Call for Frequent Flyer membership or
points redemption enquiries.



Qantas Airways Limited ABN 16 009 661 901



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



Qantas ANZ Visa Card

FLY FASTER

Valid from 15 October 2002



Welcome

This brochure explains how you can earn more Qantas Frequent Flyer points with the Qantas ANZ Visa Card. Please take a moment to read about how to simply earn points faster.

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Earning and enjoying your points

It's so simple

Your Qantas ANZ Visa Card is *the* card for Qantas Frequent Flyers, because it simply earns Qantas Frequent Flyer points, which are credited to your membership account without you having to convert other loyalty program reward points.



Here's how your points take off

It's simple! You earn Qantas Frequent Flyer points on all purchases you make with the Card (excluding cash equivalent transactions*).

Please remember, you need to be a Qantas Frequent Flyer to earn Qantas Frequent Flyer points. To join, call 13 11 31 or join online at qantas.com (membership is \$82.50). Membership is subject to the Terms and Conditions of the Qantas Frequent Flyer program.

Watch your points* take off when you use your Card

- For fast earnings, use your Card at our Bonus Partners throughout Australia, such as Mobil, Prouds, Hertz, HMV and Qantas. These companies will give you **extra points** on purchases made with your Card, which we call *bonus points*. (See Earning points – *faster*, page 6.)

* Please note that points accrue in accordance with the Qantas ANZ Credit Card Reward Terms and Conditions (see page 25). Cash equivalent transactions include cash advances or the purchase of travellers cheques or gaming chips. For overseas transactions, two points accrue on the value of the transaction in Australian dollars after foreign currency conversion (excludes Kiribati, Nauru and Tuvalu).

- Use your Card to purchase products and services from Qantas and Qantas Frequent Flyer program partners and **earn points twice**. That's two points per dollar spent on your Card, plus your standard points as a Qantas Frequent Flyer. (See page 11.)
- Use your Card for purchases overseas at over 22 million Visa outlets worldwide to earn **two points per Australian dollar spent**.
- And, of course, you earn **one point per dollar** spent on purchases on your Card at over 400,000 Visa outlets around Australia.
- More Cards mean **more points**. For only \$10 per additional card, you also earn points on purchases made by your Additional Cardholders. These points are credited to the Account Holder's Qantas Frequent Flyer account, which means you can fly faster.

Enjoying your points

Once you have earned enough Qantas Frequent Flyer points, enjoying them is easy. You can redeem your points for eligible Qantas, **oneworld™** and partner airline Award† flights and other Qantas Frequent Flyer program products or services such as flight upgrades, Qantas Club membership, hotel stays and more. Please see your Qantas Frequent Flyer *Benefits Guidebook* or visit qantas.com for more details.

To redeem your Qantas Frequent Flyer points, please call 13 11 31 from within Australia. From overseas call +61 3 9658 5302 or contact your local Qantas office for assistance. You can also book selected Award flights quickly and easily at qantas.com

† Please note that Award flights are subject to capacity controls and availability is limited. Charges and taxes are payable on Award flights at the time of booking.

Earning points – *faster*

Here's where you move up a gear, and start earning Qantas Frequent Flyer points **fast** with our Bonus Partners.

You'll find many of your **favourite brands** here – companies who will now give you extra points when you shop with them. And it's not just the big-name brands. You can also earn bonus points with many local companies too. Check the list for your favourite local restaurant, dry cleaner, bottle shop and more. With Bonus Partner outlets across Australia, you're never far from a Bonus Partner.











And because these bonus points are earned in addition to the one point per dollar that you already earn on purchases on your Card, it really pays to shop with Bonus Partners.



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Meet some of our most popular Bonus Partners

	AGL (NSW) call 131 245 total points per dollar 1.5
	Avis call 13 63 33 total points per dollar 2
	FLAG Choice Hotels call 13 24 00 total points per dollar 2
	DFS Galleria (NSW and QLD) call 1800 789 780 total points per dollar 2
	Goodyear Auto Service Centres call 13 23 43 total points per dollar 2
	Harvey World Travel call 13 27 57 total points per dollar 2
	Hertz call 13 30 39 total points per dollar 2
	Holiday Inn Hotels and Resorts call 1300 666 747 total points per dollar 2
	MBF call 132 623 total points per dollar 2
	Midas Shoes (excl. NT, TAS, ACT) call 13 19 51* total points per dollar 2

* Call the Qantas ANZ Visa Card Rewards Centre for nearest store location.

	Mobil call 1800 631 296 for participating outlets total points per dollar 7 per \$5
	Novotel Hotels and Resorts call 1300 656 565 total points per dollar 2
	Prouds The Jewellers (NSW, ACT, QLD, TAS, VIC, WA) call 13 19 51* total points per dollar 2
	Qantas domestic and international flights purchased from Qantas call 13 11 31 total points per dollar 2
	Radisson Hotels and Resorts call 1800 333 333 total points per dollar 2
	Retravision (excl. NT and SA) call 13 19 51* total points per dollar 2
	Table Eight call 1800 100 888 total points per dollar 2
	Thrifty Car Rental call 1300 367 227 total points per dollar 2
	UTAG Travel call 13 13 98 for participating outlets total points per dollar 2

And that's only the start...



Car Insurance from Esanda call 13 19 10 [∞] total points per dollar	2
Greenslip Insurance visit your local ANZ branch total points per dollar	2
Home and Residential Investment Property Insurance call 1800 062 660 total points per dollar	2
Income Replacement Insurance call 1800 021 052 total points per dollar	2
Life Insurance and Total and Permanent Disability Insurance call 1800 021 052 total points per dollar	2
Travel Insurance from ANZ visit your local ANZ branch or call 1800 062 660 total points per dollar	2
Car Loans call 13 22 07 total points (once only maximum allocation)	10,000
Selected Home Loans[⊘] call 1800 035 500 total points (once only maximum allocation)	7,500

See page 29 for further information on ANZ products.

[∞] Bonus points will be earned for each new finance contract equal to or more than \$20,000 entered into and drawn down by a Cardholder.
[⊘] Full Loan Approval Fee must be paid.



Qantas domestic flights purchased from Qantas call 13 11 31 total points per dollar	2
Qantas international flights purchased from Qantas call 13 11 31 total points per dollar	2
Qantas Travel Centres visit your nearest centre total points per dollar	2
Qantas Holidays call 13 14 15 total points per dollar	2
Membership of The Qantas Club call 13 10 64 total points per dollar	2
Qantas Frequent Flyer membership call 13 11 31 total points per dollar	2
Qantas inflight duty free (QBoutique) Onboard Qantas operated international flights total points per dollar	2
Travel Insurance from Qantas call 13 13 13 total points per dollar	2

See page 29 for further information on Qantas products.

Automotive

Amgas (WA)
call 1800 631 296^
total points per \$5 7

Brisbane Car Sound
call 13 11 77
total points per dollar 2

Goodyear Auto Service Centres
call 13 23 43
total points per dollar 2

Jacksons Auto Repairs (SA)
call (08) 8376 0899
total points per dollar 2

Mobil
call 1800 631 296^
total points per \$5 7

Quix
call 1800 631 296^
total points per \$5 7

SolAce
call 13 63 70^
total points per dollar 2

Strathfield
call 13 11 77
total points per dollar 2

Tint-a-Car
call 13 63 60^
total points per dollar 2

Windscreens O'Brien
call 13 16 16
total points per dollar 2.5

Business Services

Abbott Printers & Stationers (SA)
call (08) 8340 9244
total points per dollar 2.5

ACP Magazine Subscriptions
call 136 116
total points per dollar 2

ITP (Income Tax Professionals)
www.itp.com.au
total points per dollar 2

Pink Panther Corporate Print
call (02) 9630 0755
total points per dollar 2

Car Rental

AVIS
call 13 63 33
total points per dollar 2

Hertz
call 13 30 39
total points per dollar 2

Thrifty Car Rental
call 1300 367 227
total points per dollar 2

Fashion and Footwear

Carters of Echuca (VIC)
call (03) 5482 3400
total points per dollar 2

Country Kids (VIC)
call (03) 5331 2881
total points per dollar 2

He-Man (NSW, VIC)
call (02) 9221 5621
total points per dollar 2

^ Participating outlets only.

Henry Buck's Menswear (VIC, NSW, SA)
call 1800 651 399
total points per dollar 2

Midas Shoes (NSW, VIC, QLD, SA, WA)
call 13 19 51*
total points per dollar 2

Mollini Shoes (NSW, VIC, QLD, SA, WA)
call 13 19 51*
total points per dollar 2

Scooter Shoes (NSW, VIC, QLD, SA)
call 13 19 51*
total points per dollar 2

Shoo Biz (excl. TAS)
call 13 19 51*
total points per dollar 2

Surf Space (NSW)
call (02) 9884 7033
total points per dollar 2

Table Eight
call 1800 100 888
total points per dollar 2

The Emporio Shoes (NSW, VIC, SA, WA)
call 13 19 51*
total points per dollar 2

Financial and Insurance Services

ACE Insurance Limited
call 1800 815 675
total points per dollar 3.5

ITP (Income Tax Professionals)
www.itp.com.au
total points per dollar 2

MBF
call 132 623
total points per dollar 2

General Shopping

Booze Bros (SA)
call 13 19 51*
total points per dollar 2

Computer Best Buys
call 1800 636 171
total points per dollar 2

DFS Galleria (NSW, QLD)
call 1800 789 780
total points per dollar 2

Duncan's Liquor (VIC)
call 1800 645 857
total points per dollar 2

HMV Music Stores (NSW, VIC, QLD)
call (02) 9922 0500
total points per dollar 2

Home Gourmet (NSW)
call (02) 9352 3935
total points per dollar 2

James Dominguez Cellars
call 1300 735 528
total points per dollar 2

Liquorstop (VIC)
call 1800 645 857
total points per dollar 2

Michaels Camera, Video & Digital (VIC)
call (03) 9672 2200
total points per dollar 1.5

Prouds The Jewellers (NSW, ACT, QLD, TAS, VIC, WA)
call 13 19 51*
total points per dollar 2

Quix
call 1800 631 296^
total points per \$5 7

* Call the Qantas ANZ Visa Card Rewards Centre for nearest store location.
^ Participating outlets only.

Retravisio (Australia) Pty Ltd (excl. ACT, NT, SA)
 www.retravisio.com.au
total points per dollar 2

Roses Only
 call 1300 767 376
total points per dollar 2

Teleflora
 call 1800 355 040^{*}
total points per dollar 3

Visa Preferred Seating[®]
 call 1800 335 585
total points per dollar 2

Watches of Switzerland
 www.watchswiss.com
total points per dollar 2

Health and Fitness

Clarence St Cyclery (NSW)
 call (02) 9299 4962
total points per dollar 2

Natural Alternative – The Vitamin People (QLD)
 call (07) 3212 8612
total points per dollar 2

Redcliffe Cycles (QLD)
 call (07) 3203 4851
total points per dollar 2

Strathpine Bicycle Centre (QLD)
 call (07) 3205 2447
total points per dollar 2

Home Furnishing

PABS Furniture Rentals (NSW, VIC, QLD, SA)
 call (02) 9550 2244
total points per dollar 2

Retravisio (Australia) Pty Ltd (excl. ACT, NT, SA)
 www.retravisio.com.au
total points per dollar 2

Rizzo's House of Linen (VIC)
 call (03) 9842 1199
total points per dollar 2

Sleep City NSW
 call (02) 9756 1611
total points per dollar 2

Home Services

Faraday & Kent Home Painting (NSW)
 call (02) 9816 3200
total points per dollar 2

Lawrence Dry Cleaners (NSW)
 call (02) 9791 0977
total points per dollar 2

WridgWays The Removalists (Nationwide)
 call (03) 9837 1700
total points per dollar 2

^{*} Participating outlets only.

Hotels and Resorts

All Seasons Hotels and Resorts

call 1300 656 565

total points per dollar 2

Clarion Suites and Hotels

call 13 24 00

total points per dollar 2

Comfort Inns and Suites

call 13 24 00

total points per dollar 2

Crowne Plaza Hotels and Resorts

call 1300 666 545

total points per dollar 2

Cypress Lakes Resort

call (02) 4993 1555

total points per dollar 2

FLAG Choice Hotels

call 13 24 00

total points per dollar 2

Flag Inns and Hotels

call 13 24 00

total points per dollar 2

Holiday Inn Hotels and Resorts

call 1300 666 747

total points per dollar 2

Inter-Continental Hotels and Resorts

call 1800 221 335

total points per dollar 2

Mercure Hotels, Inns and Resorts

call 1300 656 565

total points per dollar 2

Novotel Hotels and Resorts

call 1300 656 565

total points per dollar 2

Park Plaza International

call 1800 991 300

total points per dollar 2

Parkroyal Hotels and Resorts

call 1300 363 300

total points per dollar 2

Quality Hotels, Suites, Inns and Resorts

call 13 24 00

total points per dollar 2

Radisson Hotels and Resorts

call 1800 333 333

total points per dollar 2

Rendezvous Observation City Hotel (WA)

call 1800 067 680

total points per dollar 2

Sofitel Hotels and Resorts

call 1300 656 565

total points per dollar 2

Yelverton Brook Luxury Eco Retreat

(Margaret River, WA)

call (08) 9755 7579

total points per dollar 2

Restaurants

NSW

Aria Restaurant (NSW)
call (02) 9252 2555
total points per dollar 2

Arun Thai Restaurant (NSW)
call (02) 9326 9132
total points per dollar 2

Blue Dragon Restaurant (NSW)
call (02) 9683 3165
total points per dollar 2

Cafe Sydney (NSW)
call (02) 9251 8683
total points per dollar 2

Casuarina Restaurant and Country Inn (NSW)
call (02) 4998 7888
total points per dollar 2

Darcy's Restaurant (NSW)
call (02) 9363 3706
total points per dollar 2

Imperial Harbourside Restaurant (NSW)
call (02) 9247 7073
total points per dollar 2

Italian Village (NSW)
call (02) 9247 6111
total points per dollar 2

Oatlands House (NSW)
call (02) 9683 3355
total points per dollar 2

Oh! Calcutta! (NSW)
call (02) 9247 3666
total points per dollar 2

Royal Oak Hotel (NSW)
call (02) 9810 2311
total points per dollar 2

Waterfront Restaurant (NSW)
call (02) 9247 3666
total points per dollar 2

Wolfie's Restaurant Grill (NSW)
call (02) 9247 6820
total points per dollar 2

QLD

Augustine's Restaurant (QLD)
call (07) 3221 9365
total points per dollar 2

Cafe China (Cairns, QLD)
call (07) 4041 2828
total points per dollar 2

Kani's Seafood and Steak Restaurant (Cairns, QLD)
call (07) 4051 1550
total points per dollar 2

Michael's Oriental Restaurant and Function Centre (QLD)
call (07) 3841 1688
total points per dollar 2

Montezuma's Surfers Paradise (QLD)
call (07) 5538 4748
total points per dollar 2

Mt Coot-tha Summit Restaurant (QLD)
call (07) 3369 9922
total points per dollar 2

Pancakes In Paradise (Surfers Paradise, QLD)
call (07) 5592 0330
total points per dollar 2

Pancakes In Paradise (Coolangatta, QLD)
call (07) 5536 8077
total points per dollar 2

Red Ochre (QLD)
call (07) 4051 0100
total points per dollar 2

The Aztec Broadbeach (QLD)
call (07) 5538 8477
total points per dollar 2

The Aztec Coolangatta (QLD)
call (07) 5599 2748
total points per dollar 2

SA

Casa Mia Restaurant (SA)
call (08) 8267 2410
total points per dollar 2

Cork and Cleaver at the Bay (SA)
call (08) 8376 1066
total points per dollar 2

Cork and Cleaver Glenunga (SA)
call (08) 8379 8091
total points per dollar 2

Jarmers Restaurant (SA)
call (08) 8332 2080
total points per dollar 2

VIC

Shark Fin Restaurants (VIC)
call (03) 9663 1555
total points per dollar 2

WA

Friends Restaurant (WA)
call (08) 9221 0885
total points per dollar 2

Genevieve's Restaurant (Albany, WA)
call (08) 9841 7527
total points per dollar 2

Sails Seafood Restaurant (WA)
call (08) 9430 5151
total points per dollar 2

The Red Herring (WA)
call (08) 9339 1611
total points per dollar 2

Travel and Leisure

ACP Magazine Subscriptions
call 136 116
total points per dollar 2

AVIS
call 13 63 33
total points per dollar 2

Compass Duty Free – Perth
call (08) 9321 1433
total points per dollar 2

DFS Galleria (NSW, QLD)
call 1800 789 780
total points per dollar 2

Gateway Duty Free – Perth
call (08) 9321 4586
total points per dollar 2

Harvey World Travel
call 13 27 57
total points per dollar 2

Hertz
call 13 30 39
total points per dollar 2

Thrifty Car Rental
call 1300 367 227
total points per dollar 2

Travelscene
call 13 13 98^
total points per dollar 2

UTAG Travel
call 13 13 98^
total points per dollar 2

Visa Preferred Seating®
call 1800 335 585
total points per dollar 2

Telecommunications

Telstra[§]

Pay your Telstra MobileNet[®] account directly to Telstra

Direct Debit 018 018 111
Pay by Phone 1300 369 666
Online www.telstra.com.au/billing

total points per dollar 2

Pay your Telstra MobileNet[®] Pre-paid account directly to Telstra

MobileNet Pre-Paid 018 018 848

total points per dollar 2

Pay other Telstra accounts directly to Telstra

Pay by Phone 1300 369 666
Telstra Shop 13 1800
Online www.telstra.com.au/billing

total points per dollar 2

Internet Access

Telstra BigPond™ Home 1800 804 282
or visit www.bigpond.com.au

total points per dollar 2

Purchases at participating Telstra Shops

Selected telecommunication products, software, digital cameras
call 13 1800 for participating outlets

total points per dollar 2

Utilities

AGL (NSW)

call 131 245[ⓐ]

total points per dollar 1.5

ActewAGL (ACT)

call 131 886 (gas customers only)[ⓐ]

total points per dollar 1.5

[§] Points are not earned for Telstra accounts paid by the BPAY[®] scheme or at Australia Post. Bonus points are earned on a maximum of \$25,000 spent with Telstra, on participating products, per Card account per annum. See page 29 of this guide for further information.

[ⓐ] To earn points, payments must be made to AGL and ActewAGL using your Card by mail, phone or direct debit.

Qantas ANZ Credit Card Reward Terms and Conditions

(effective from 1 January 2003 or immediately for new Cardholders who receive their Card after 15 October 2002)

Definitions and Interpretation

(1) In these terms and conditions the following words have the meanings set out below, unless the context requires otherwise.

'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).

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

'Bonus Partner' includes Qantas and any person who enters an agreement with Qantas in relation to the provision of Bonus Points to Account Holders and may include ANZ.

'Bonus Partner Guide' means the guide published by or on behalf of Qantas from time to time setting out the Bonus Points which will be received as a result of acquiring qualifying products or services from Bonus Partners.

'Bonus Points' means the extra Points that are earned in respect of the acquisition of qualifying goods and services from Bonus Partners in addition to the standard one Point per dollar charged to the Card.

'Card' means a Qantas ANZ credit card issued by ANZ which is a:

- (a) Visa Classic Card;
- (b) Visa Gold Card; or
- (c) other credit card notified to the relevant Account Holders by Qantas as being a card to which these terms and conditions relate.

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

'Cash Equivalent Transaction' means a transaction that is treated as a cash advance including, but not limited to, transfers from or to other financial institutions, 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 the BPAY[®] scheme (if the billing merchant does not accept credit card payment using the BPAY[®] scheme).

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

'Point' means a Qantas Frequent Flyer point that may be earned by an Account Holder under these terms and conditions and includes a Bonus Point.

'Points Record' means a record of the number of Points accumulated by an Account Holder in accordance with these terms and conditions and does not include Points that have been used or cancelled.

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

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

'Rewards Centre' means the centre operated by or on behalf of Qantas to administer aspects of these terms and conditions.

'Rewards Statement' means a statement of Points in the Account Holder's Points Record, sent to the Account Holder at least quarterly.

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

'You' and 'Your' means the Account Holder.

Other expressions used in these terms and conditions which are not defined here have the same meaning as in the ANZ Credit Card Conditions of Use which are provided to the Account Holder on opening a Card account. Copies of the ANZ Credit Card Conditions of Use are available from ANZ branches, at www.anz.com or by telephoning ANZ on 13 19 51.

Reward Terms and Conditions

General

- (2) Qantas may amend or terminate these terms and conditions and any terms and conditions in the Bonus Partner Guide at any time without giving any reason. Qantas will notify Account Holders of changes to, or termination of, these terms and conditions in a manner determined by Qantas.
- (3) Bonus Partners also reserve the right to make any changes, at any time without prior notice, to the goods or services in relation to which Bonus Points are awarded and the number of Points which You will receive as a result of a Cardholder acquiring such goods or services.
- (4) You will be bound by these terms and conditions and any terms and conditions in the Bonus Partner Guide the first time Your Card account is used to acquire goods or services.
- (5) You will be bound by any amendment to these terms and conditions and any terms and conditions in the Bonus Partner Guide the first time Your Card account is used to acquire goods or services after the amendment, or after You have received notice of the amendment, whichever first occurs.
- (6) If You fail to comply with these terms and conditions or You or Your Additional Cardholder give incorrect information to Qantas or ANZ, Qantas may cancel Points in your Points Record.

Use of Information

- (7) Qantas and ANZ may seek, collect, use, store or disclose for the following purposes information about transactions or events resulting in Points being credited or debited in your Points Record, information about the number of Points being credited or debited, information about the number of Points accumulated by You and any information relating to the Card, Card account, transactions on the Card account or related terms and conditions that You disclose to Qantas or ANZ. The purposes are:
 - (a) administering the Card, Card account and these terms and conditions,
 - (b) providing, performing or arranging for the provision or performance of services relating to the Card, Card account and these terms and conditions; and

(c) planning, research and the promotion and marketing (whether targeted, direct or indirect) of goods, services and products of Qantas and ANZ and any other Bonus Partner.

- (8) By using the Card, each Cardholder specifically authorises Qantas, ANZ and Bonus Partners, and any of their respective agents and contractors (including but not limited to Pinpoint) to seek access to, collect and use that information and disclose that information between themselves for the above purposes, provided that no Bonus Partner (except Qantas and ANZ) will have access to the Cardholder's name and address.
- (9) Each Cardholder may obtain access to stored information relating to that Cardholder and may obtain access to and correct that information by calling ANZ on 13 19 51. A fee may apply for this service.
- (10) An outlet may cease to be a Bonus Partner, and additional outlets may become Bonus Partners at any time.
- (11) Qantas may cancel or suspend Points in a Points Record if the Card account is in arrears, suspension or default, or if the Card account is, or is reasonably suspected by ANZ to be, operated fraudulently.
- (12) Points in a Points Record at the time of death of the Account Holder will be cancelled and may not be claimed by any other person.
- (13) Neither Qantas nor ANZ will be responsible for correspondence lost or delayed in the mail. Any Rewards Statement or notice will be deemed to have been given to the Account Holder if posted to the Account Holder's mailing address.
- (14) Neither Cards nor Points may be sold or transferred in any way.
- (15) Points are governed by and subject to the terms and conditions of the Qantas Frequent Flyer program.
- (16) If ANZ closes Your Card account, ANZ will notify the Account Holder of such closure.
- (17) Use of the Card and Card account is governed by the ANZ Credit Card Conditions of Use.
- (18) Subject to clause 11, if ANZ or the Account Holder closes the Card account, Points will continue to be awarded under these terms and conditions in relation to transactions occurring prior to the date of closure, provided that ANZ receives notice of the transaction within 60 days after the date of closure. No Points will be awarded in relation to transactions notified to ANZ after that date.
- (19) If these terms and conditions are terminated, Points will continue to be awarded in accordance with these terms and conditions in relation to transactions occurring prior to the date of termination, provided that ANZ receives notice of the transaction within 90 days after the date of closure. No Points will be awarded in relation to transactions notified to ANZ after that date.

Earning Points

- (20) You must be a member of the Qantas Frequent Flyer program to earn Points. A joining fee applies. 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 or call the Qantas Frequent Flyer Service Centre on 13 11 31 for a copy.
- (21) Except as specified in the exceptions below or as otherwise notified to You by Qantas, You will accrue Points relative to the number of Australian dollars charged, billed and paid on the Card account.

- (22) For overseas transactions, two Points accrue on the value of the transaction in Australian dollars after conversion from the foreign currency amount. Two Points do not accrue on purchases made in the Christmas Islands, Cocos (Keeling) Islands, Heard & McDonald Islands, Kiribati, Nauru, Norfolk Island and Tuvalu.
- (23) Exceptions.
- (a) Points will not accrue in relation to interest charges, government charges, bank fees, Card account adjustments resulting from disputed transactions or otherwise, cash advances and Cash Equivalent Transactions. Points will not accrue in relation to use of the Telecard function of a Card unless Your Telecard is linked to the Qantas Frequent Flyer program
- (b) Please ensure the Rewards Centre has Your Qantas Frequent Flyer membership number so that Points can be credited to Your Qantas Frequent Flyer account. If the Rewards Centre has not been notified of Your Qantas Frequent Flyer membership number within 12 months after the date of opening Your Card account, You will be entitled to claim Points only in relation to transactions made during the 12 months immediately preceding the date You notify the Rewards Centre of Your Qantas Frequent Flyer number. Points will not accrue in relation to any earlier transactions.
- (24) You will earn Bonus Points as a result of You or Your Additional Cardholder using a Card or Your Card account to purchase qualifying goods or services from a Bonus Partner in Australia. Qantas will, by agreement with Bonus Partners, determine which goods or services are qualifying goods or services. These will be specified in the then current Bonus Partner Guide or other communication from Qantas.
- (25) Bonus Partners other than Qantas and ANZ are not responsible for the management, operation or administration of the Qantas ANZ credit card rewards program.
- (26) Points are awarded to Account Holders and not to Additional Cardholders.
- (27) Points may also be earned in relation to promotions and incentives offered by Qantas, ANZ or other Bonus Partners from time to time.
- (28) Qantas may establish additional means of accruing Points.
- (29) When the Cardholder 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 Points accrued to the Card account in proportion to the adjustment.
- (30) You will have no recourse against any Bonus Partner in respect of Points recorded in Your Points Record. There will be no compensation for Points which are cancelled or deemed by Qantas to have expired.
- (31) Points will accrue approximately monthly based on the relevant Card account billing cycle which is dependent upon the calendar month and use of the relevant Card or Card account in the previous month.
- (32) Requests for missing Points must be submitted in writing to the Rewards Centre within six months after the date on the Rewards Statement that You received immediately after the relevant transaction date and must be accompanied by a legible copy of the relevant sales receipts or Card account statement. Qantas will investigate such Rewards Statement queries and Qantas will be the final arbiter in the event of any dispute. Qantas may adjust Points Records and Rewards Statements at any time for any reason with or without notice even though changes may affect Points already accumulated.

Qantas Bonus Points

- (33) You will earn Qantas Bonus Points when you use your Card to purchase goods and services directly from Qantas in Australia (ie where Qantas, and not its agent, is identified as the merchant on the credit card transaction). Bonus Points are not earned on expenditure relating to Qantas Freight, Cargo, Staff Travel or goods and services supplied by Qantas Frequent Flyer program partners unless otherwise notified.
- (34) Subject to clause 33, You will earn one Bonus Point for every dollar charged to the Card when You or Your Additional Cardholder purchase from Qantas in Australia: Qantas flights, QBoutique duty free, Qantas Club membership, Travel Insurance, or goods and services from the Qantas Shop. You will also earn one Bonus Point for every dollar charged to the Card for purchases from Qantas Holidays.

Telstra Bonus Points

- (35) Telstra's role in the Qantas ANZ credit card rewards program is only as a Bonus Partner. Subject to clause 36 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 Telstra online services in any seven day period;
- (b) one Bonus Point is earned per dollar charged to your Card when your Qantas ANZ Visa Card is used to pay a MobileNet™ account at Telstra Shops or T Shops.
- (36) No Bonus Points are earned when a Qantas ANZ credit 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;
- (b) to pay Telstra accounts using the Card or Card account at any Australia Post office or agency;
- (c) in conjunction with BPAY™ to make any credit card payment by phone or online to Telstra. No Bonus 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 Qantas ANZ credit card. No other Telstra bills can be paid by direct debit to your Card.
- (d) to pay Big Pond™ accounts at Telstra Shops.

BigPond™ is a trademark of Telstra Corporation Limited ABN 33 051 775 556.

MobileNet™ is a registered trademark of Telstra Corporation Limited ABN 33 051 775 556.

ANZ Bonus Points

- (37) ANZ Home Loans
- (a) When a Cardholder successfully applies for, and draws down, a Home Equity Loan, Standard Variable Home Loan, Variable Residential Investment Loan, Easy Start Home Loan or Easy Start Residential Investment Loan, the Account Holder will receive 7,500 Bonus Points on settlement of the loan. The Cardholder must quote their Qantas ANZ credit card account number at the time of loan application for the Account Holder to be eligible to earn Bonus Points.

(b) A maximum of 7,500 Bonus Points can be earned by any one Account Holder in respect of ANZ Home Loans. Therefore, regardless of whether one or more Cardholders draws one or more loans, the total Bonus Points that will be earned by an Account Holder is 7,500 and only one Account Holder per loan can receive Bonus Points. Bonus 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 Points are only earned on the above loans if a full Loan Approval Fee (LAF) is paid.

(38) ANZ Insurance

- (a) For an Account Holder to obtain Bonus Points for ANZ insurance products a Cardholder must pay the initial and subsequent premiums using a Qantas ANZ credit card account.
- (b) Eligible insurances arranged through ANZ will attract Bonus Points on each premium payment (whether annually or monthly). Bonus Points will be earned at the rate shown in the Bonus Partner Guide from time to time.
- (c) No Bonus Points are earned in the case of insurance products arranged by ANZ through a licensed broker's representative.

(39) Esanda Car Insurance

- (a) Bonus Points will be earned by Account Holders for each finance contract equal to or more than \$20,000 entered into and drawn down by a Cardholder. Bonus Points are not earned on existing contracts that are rolled into or replaced by another contract.
- (b) Qantas ANZ credit card number must be quoted at the time of the initial application in order to receive these Bonus Points.
- (c) Bonus Points are only earned by one Account Holder per finance contract approved and drawn down.
- (d) For an Account Holder to be eligible to earn Bonus Points, the Cardholder must transact directly with Esanda and not through a broker, authorised Esanda motor vehicle dealer or any Esanda branch.

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

Qantas Airways Limited ABN 16 009 661 901