

HSBC Qantas Rewards

Terms and Conditions –

HSBC Premier World Mastercard

Effective 11 April 2024

HSBC Qantas Rewards terms and conditions

The meaning of words printed **like this** and some other key words is explained at the end of these **terms and conditions**.

1 Eligibility for membership

- 1.1 **You** are eligible for membership in the **HSBC Qantas Rewards program** if **you** have an **account** with **us** for a HSBC Premier World MasterCard and **we** have made the **program** available to **you**. Non-individuals (i.e. companies, firms, associations and other organisations) are ineligible for membership in the **HSBC Qantas Rewards program**.
- 1.2 If **you** are eligible, **you** automatically become a member of the **HSBC Qantas Rewards program** when **you** elect to opt in to the **HSBC Qantas Rewards program** in accordance with clause 3 of these **terms and conditions**.
- 1.3 **Additional cardholders** are not eligible for membership in their own right but **Qantas Points** will accrue to your **program account** and then be automatically credited to your **Qantas Frequent Flyer account** in accordance with these **terms and conditions** for **eligible transactions** effected by **additional cardholders**.
- 1.4 In respect of each **additional cardholder**, **you** must provide to any **additional cardholder** a copy of these **terms and conditions**.
- 1.5 **We** may cancel your membership in the **HSBC Qantas Rewards program** if:
- (a) your **account** is in default, **we've** told **you** about this and **you** haven't fixed it in the timeframe notified to **you**; or
 - (b) **we**, acting reasonably, determine that **you** have been abusing your **membership** in the **Qantas Rewards program**; or
 - (c) it is reasonably necessary to protect our legitimate business interests.
- We** will give **you** at least 30 days' notice before any cancellation of your membership unless it is reasonably necessary to give **you** a shorter notice period or no notice to manage material and immediate risks.
- 1.6 Your membership in the **HSBC Qantas Rewards program** is automatically cancelled if your **account** is closed.

- 1.7 Subject to clause 1.5, your membership in the **HSBC Qantas Rewards program** shall be continuous notwithstanding a permitted change to your **account** (for example where **you** change from one HSBC credit card type to another).
- 1.8 **You** cannot transfer your membership in the **HSBC Qantas Rewards program** to any other person.
- 1.9 **We** may suspend or terminate the **HSBC Qantas Rewards program** where **we** have a legitimate business interest to do so. Before **we** do this, **we** will give **you** at least 30 days' notice, unless it is reasonably necessary to give **you** a shorter notice period or no notice to manage material and immediate risks.
- 1.10 If **we** terminate or suspend the **HSBC Qantas Rewards program**, cancel your participation in the **HSBC Qantas Rewards program** or your **account** is closed, any **Qantas Points** that have not been credited to your **Qantas Frequent Flyer account** at that time are forfeited.

2 Other terms and conditions

- 2.1 These **terms and conditions** are supplemental to, and do not replace, the terms and conditions for your **account**.
- 2.2 These **terms and conditions** apply where **you** have opted to link your **account** to the **HSBC Qantas Rewards program**.

3 Opting in to the HSBC Qantas Rewards program

- 3.1 Your ability to opt in to the **HSBC Qantas Rewards program** is governed by the following:
- (a) **you** may opt in to the **HSBC Qantas Rewards program** at any time and any number of times, subject to the time it takes **us** to process each request.
 - (b) When **you** opt in to the **HSBC Qantas Rewards program**, **you** will be provided with new cards and new **account** details, and the **HSBC Qantas Rewards program** will apply to all cards issued under that **account**.

- (c) **You** must activate your new card(s) to begin earning **Qantas Points** from the **HSBC Qantas Rewards program**. If **you** continue to use your existing card(s) or **account** before **you** activate and commence using your new card(s), **you** will earn **HSBC Rewards Plus points** on those **eligible transactions** and these will remain in **HSBC Rewards Plus**.
- (d) **You** should allow at least 2 business days for a request to opt in to the **HSBC Qantas Rewards program** to be processed and for HSBC to provide **you** with your new card(s) and **account** details.
- (e) **We** will write to **you** within 3 business days of our processing your opt in request to advise **you** of the new **card(s)** and **account** details and the **rewards program** to which your **account** is linked.

3.2 **You** are encouraged to redeem these **HSBC Rewards Plus points** before **you** opt in to the **HSBC Qantas Rewards program** as they will be forfeited if not redeemed before then.

3.3 **HSBC Rewards Plus points** cannot be earned on a card or **account** linked to **HSBC Qantas Rewards**. **You** will only be able to earn **Qantas Points**.

4 **Switching from the HSBC Qantas Rewards program to HSBC Rewards Plus**

4.1 If **you** have opted in to the **HSBC Qantas Rewards program** your ability to switch to **HSBC Rewards Plus** is governed by the following:

- (a) An **account** holder may switch from the **HSBC Qantas Rewards program** to **HSBC Rewards Plus** at any time and any number of times, subject to the time it takes **us** to process each request.
- (b) Once **you** switch to **HSBC Rewards Plus**, any annual fee that **you** have paid up until the time **you** choose to switch will not be refunded.

- (c) When **you** switch to **HSBC Rewards Plus**, **you** will be provided with new card(s) and **account** details, and **HSBC Rewards Plus** will apply to all cards issued under that **account**.
- (d) When **you** switch to **HSBC Rewards Plus**, **you** must activate your new card(s) to begin earning **HSBC Rewards Plus points**. Any **Qantas Points** in your **program account** that **you** have earned but have not been credited to your **Qantas Frequent Flyer account** prior to switching to **HSBC Rewards Plus**, will be forfeited.
- (e) **You** should allow at least 2 business days for a request to switch to **HSBC Rewards Plus** to be processed and for HSBC to provide **you** with your new card(s) and **account** details.
- (f) **We** will write to **you** within 3 business days of our processing your opt in request to advise **you** of the new card(s) and **account** details and the **rewards program** to which your **account** is linked.

4.2 If **you** choose to switch to **HSBC Rewards Plus** from the **HSBC Qantas Rewards program**, the **terms and conditions** of the **Qantas Frequent Flyer program** will continue to apply to any **Qantas Points** already credited to the **Qantas Frequent Flyer program**.

4.3 **Qantas Points** can no longer be earned on a card or **account** once **you** have switched to **HSBC Rewards Plus**. **You** will only be able to earn **HSBC Rewards Plus points**, which do not include **Qantas Points** and are not redeemable for **Qantas Points**.

4.4 Once **you** have switched to **HSBC Rewards Plus**, **you** may still opt in to the **HSBC Qantas Rewards program** at any time, and any number of times, subject to the time it takes **us** to process your request. Should **you** elect to opt back in to the **HSBC Qantas Rewards program**, **you** will be issued with new **card(s)** and **account** details.

5 Qantas Points

- 5.1 To earn **Qantas Points**, you must be a member of the **Qantas Frequent Flyer Program** and advise us of your valid **Qantas Frequent Flyer membership number**. A joining fee usually applies, however HSBC has arranged for this to be waived for HSBC credit card customers opting in to the **HSBC Qantas Rewards program** who are not already members in the **Qantas Frequent Flyer program** - join by visiting qantas.com/hsbcjoin. Membership in the **Qantas Frequent Flyer Program** is subject to the terms and conditions of the **Qantas Frequent Flyer Program**. For details visit qantas.com/terms.
- 5.2 In order for us to credit **Qantas Points** to your **Qantas Frequent Flyer account**, you authorise us to disclose any relevant personal information we hold about you to **Qantas**.
- 5.3 **Qantas Points** are offered at our 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 but which have not been credited to your **Qantas Frequent Flyer account**:
- (a) will automatically be forfeited; and
 - (b) may not be used by any other person or entity.
- 5.4 **Qantas Points** you accrue have no cash or monetary value and once credited to your **Qantas Frequent Flyer account** are subject to the terms and conditions of the **Qantas Frequent Flyer program**.

6 Earning points using a card

- 6.1 A cardholder may only earn **Qantas Points** for one **program account**.
- 6.2 We will calculate and award you **ordinary points** based on the total value of your **net purchases** at the end of each **statement period** for your **account**, as per the circumstances set out in clause 7.1.
- 6.3 The total value of your **net purchases** at the end of each **statement period** for your **account**

excludes **ineligible transactions**. Hence, **Qantas Points** will not be awarded on **ineligible transactions**.

6.4 The number of **ordinary points** that can be earned in respect of your **account** is capped when the total value of your **net purchases** in each 12-month period reaches 120,000 AUD. The 12-month period is not based on a calendar year but resets on the next anniversary of your **account** opening date, and on every anniversary thereafter.

6.5 **Ordinary points** will no longer accrue when the total value of your **net purchases** in each 12-month period reaches 120,000 AUD.

7 Points allocation

7.1 **We** will award 1 **ordinary point** for each whole 1.00 AUD of the total value of your **net purchases** at the end of each **statement period** (rounded up or down to the nearest dollar).

7.2 In addition to **ordinary points**, **we** will award 1 **bonus point** for each whole 1.00 AUD of total value of spend (rounded up or down to the nearest whole dollar value) made with the following merchants:

- (a) flights booked directly through qantas.com and **Qantas** Contact Centres;
- (b) **Qantas** flights booked through selected travel agents;
- (c) **Qantas Frequent Flyer membership** and **Qantas** Club membership, joining and annual fees;
- (d) **Qantas** Gift Vouchers; and
- (e) purchases from marketplace.qantas.com.

We will not award **bonus points** in relation to **Qantas** Freight, **Qantas** Holidays, **Qantas** Business Travel, Jetset Travelworld or the Jetstar Group of companies.

We may from time to time vary the **Qantas** products and services that are eligible to earn **bonus points** at our absolute discretion.

- 7.3 **We** may award **bonus points** and **promotional points** at our absolute discretion.
- 7.4 **Bonus points** and **promotional points** will be awarded in response to transactions occurring within Australia unless otherwise specified.
- 7.5 **Ordinary points** awarded based on the total value of your **net purchases**, **promotional points** and any applicable **bonus points** awarded pursuant to clause 7.2 will be submitted to **Qantas** for crediting to your **Qantas Frequent Flyer account** shortly after the end of the **statement period** as shown on your monthly statement of **account**. Usually your **Qantas Points** will be credited within four weeks of the end of the applicable **statement period**.
- 7.6 **You** should notify **us** of any queries regarding your missing **Qantas Points** as soon as possible.

8 Deduction of points

- 8.1 **We** may deduct **Qantas Points** where **you** or any **additional cardholder** request **us** or any of our agents or contractors who may be appointed from time to time, to do anything in connection with a reward, a redemption of **Qantas Points**, your **program account** or otherwise.
- 8.2 Where **we** reasonably believe that **we** have incorrectly awarded **you** with **Qantas Points** (for example, where **we** erroneously awarded **you** with points for an **ineligible transaction**) or your **Qantas Points** balance is otherwise incorrect, **we** may correct and reduce your **Qantas Points** balance in your **program account** accordingly.
- 8.3 When **you** obtain a refund or reimbursement of an **eligible transaction** that formed part of your **net purchases** for which **we** have previously awarded **you points** (for example when **you** return goods or cancel bookings made and paid for and a credit is issued to your **account**), your **Qantas Points** balance in your **program account** may be reduced accordingly to reflect the change in your **net purchases** during the relevant **statement period**.
- 8.4 Where a **chargeback** has been applied, resulting in a credit to your **account**, the **chargeback** amount will be deducted from the total value

of your **net purchases** for a given **statement period** accordingly. Your **Qantas Points** balance in your **program account** may also be reduced accordingly.

- 8.5 Where the value of your **net purchases** for a given **statement period** is negative, meaning the total dollar amount of any refunds, reimbursements or **chargebacks** of **eligible transactions** which have been credited to your **account** during a given **statement period**, is greater than the total dollar amount **you** have spent on **eligible transactions** during the same **statement period**, the **Qantas Points** balance of your **program account** will reduce accordingly. Where the **Qantas Points** balance of your **program account** is placed in negative as a result of the negative value of your **net purchases** for a given **statement period**, this negative **Qantas Points** balance will be carried forward and offset against any subsequent calculations of your **Qantas Points** balance until such a time that **you** have a positive **Qantas Points** balance in your **program account** once again.

9 Redemption of points

- 9.1 **Qantas Points** can only be credited to your **Qantas Frequent Flyer account**. **Qantas Points** cannot otherwise be transferred, credited or redeemed.
- 9.2 **Qantas Points** are redeemable in accordance with the **Qantas Frequent Flyer program** and are subject to the terms and conditions of that program. For details visit qantas.com/terms.

10 Statements of program accounts

- 10.1 **We** will provide **you** with a statement of the **Qantas Points** in your **program account** with your statement of **account**, or, if **you** are registered online to use our Credit Cards Online Service, **you** may check the number of **Qantas Points** that **you** have earned and are eligible to be credited to your **Qantas Frequent Flyer account** online.

11 General

- 11.1 Your first or continued use of your card or **account** will be deemed to be acceptance of

these **terms and conditions** as amended.

- 11.2 **We** may make changes to these **terms and conditions** in accordance with the clause ‘Changes to your agreement’ of your HSBC Credit Card Terms.
- 11.3 All complaints regarding **Qantas Points** or these **terms and conditions** will be resolved by **us** in accordance with our complaints handling processes as set out in your HSBC Credit Card Terms.
- 11.4 **You** are responsible for any taxation liability or other government charge or reporting requirement arising from the **HSBC Qantas Rewards program** or the crediting, earning and redeeming of **Qantas Points** under this **HSBC Qantas Rewards program** and the **Qantas Frequent Flyer program**.

12 Interpretation

- 12.1 All references to dollars are to Australian dollars unless otherwise stated and where an **eligible transaction** is initially recorded in your **account** in a foreign currency the relevant amount of **Qantas Points** will be allocated by reference to the Australian dollar value of that **eligible transaction**.
- 12.2 The use of examples is for illustration purposes only and the operative effect of those provisions is not to be limited by the examples given.

13 Meaning of words

“**account**” means an **account you** have with **us** which **we** determine may be linked to the **HSBC Qantas Rewards program**.

“**additional cardholder**” means a person to whom a card is issued under clause 6 of your HSBC Credit Card Terms.

“**bonus points**” means the **Qantas Points** awarded to your **program account** in addition to **ordinary points** and are based upon your expenditure at selected **bonus points providers** as communicated to **you** from time to time, and includes expenditure as set out in clause 7.2.

“**bonus points provider**” means any provider who has entered into an agreement to offer additional **Qantas Points** to cardholders as communicated to **you** from time to time.

“**BPAY®**” means the electronic payment service provided by BPAY® Pty Ltd (ABN 69 079 137 518).

“**business expenses**” means expenses which are wholly or predominately the ordinary and necessary expenses incurred in the cardholder’s business or trade.

“**cash advance**” means:

- (a) each amount of cash supplied by use of a card on your **account** or by any other operation of your **account**;
- (b) each payment made by a user to a person who does not accept or is not entitled to accept credit payments from your **account** or states that any payment to them will be processed as a **cash advance** or if **you** are using your card for gambling purposes or to purchase a cash substitute;
- (c) each amount transferred from your **account** to any other **account you** have with **us** or any other person (for instance, to effect a balance transfer); and
- (d) cash advance usage charge.

“**chargeback**” means where **we** reverse all (or part of) the amount of a disputed transaction back to your **account** in accordance with the card scheme rules set by Mastercard.

“**eligible transaction**” means a transaction which is debited to your **account** other than an **ineligible transaction**.

“**HSBC Qantas Rewards program**” means the **rewards program** offered by HSBC which provides for **you** to earn **Qantas Points** directly, subject to these **terms and conditions**.

“**HSBC Rewards Plus**” means the **rewards program** offered by HSBC which provides for **you** to earn **HSBC Rewards Plus points**, subject to the HSBC Rewards Plus terms and conditions.

“**HSBC Rewards Plus points**” means points earned under **HSBC Rewards Plus** and are also known as “HSBC’s Credit Card Rewards Plus points”.

“ineligible transaction” means a transaction which is debited to your **account** and takes the form of one or any of the following:

- (a) balance transfers;
- (b) **cash advances**;
- (c) interest free transactions and HSBC’s Credit Card special promotions;
- (d) **business expenses**;
- (e) fees or charges, including government fees or charges such as registrations, rates, licences, infringements or Australian Taxation Office payments;
- (f) a transaction which **we** reasonably determine is fraudulent or involves the abuse of a card;
- (g) a disputed debit transaction;
- (h) **BPAY®**; and
- (i) cash transfers.

“net purchases” means the total dollar amount **you** have spent on **eligible transactions** in AUD in a given **statement period**, *less*, the total dollar amount of any refunds, reimbursements or **chargebacks** of **eligible transactions** in AUD, credited to your **account** during the same **statement period**.

“ordinary points” means the **Qantas points** awarded to your **program account** based upon the value of an **eligible transaction**.

“points cap” means the maximum number of **ordinary points** that can be earned in a 12-month period in respect of your **account**. The 12-month period is not based on a calendar year but resets on the next anniversary of your **account** opening date, and on every anniversary thereafter.

“program account” means the **account we** establish in your name for recording **Qantas Points** for the purposes of these **terms and conditions**.

“promotional points” means the **Qantas Points** awarded to your **program account** at HSBC’s discretion and in response to special promotional or marketing activities that may be communicated to **you** from time to time.

“Qantas” means Qantas Airways Limited ABN 16 009 661 901.

“Qantas Frequent Flyer account” means the **Qantas Frequent Flyer program account** held in the name of the primary cardholder.

“Qantas Frequent Flyer membership number” means the **Qantas Frequent Flyer account** number given to **you** by **Qantas** when **you** join the **Qantas Frequent Flyer program**.

“Qantas Frequent Flyer program” means the frequent flyer program operated by **Qantas**.

“Qantas Points” means points in the **Qantas Frequent Flyer program**, and includes **ordinary points, promotional points** and **bonus points** and any or all combinations of them together, which may be earned in accordance with these **terms and conditions**.

“rewards program” means **HSBC Rewards Plus** or the **HSBC Qantas Rewards program**.

“statement period” means the dates shown on each of the statements of **account** that are provided to **you** by **us**.

“terms and conditions” means the terms and conditions for the **HSBC Qantas Rewards program**, which are set out in this document.

“we” or **“us”** means HSBC Bank Australia Limited ABN 48 006 434 162 and any related body corporate (as that term is defined in the Corporations Act 2001 (Cth))

“you” means a person who has an **account** with **us**.

Issued by HSBC Bank Australia Limited
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