

WESTPAC EARTH REWARDS TERMS AND CONDITIONS

Effective date: 2 November 2020.




We're here to help


Earth Card.

 1300 762 284 8am-8pm 7 days a week

Earth Platinum & Earth Platinum Plus Card.

 1300 859 100 24 hours, 7 days a week

Earth Black Card.

 1300 651 999 24 hours, 7 days a week

For any questions relating to Qantas Frequent Flyer Points, please contact the Qantas Frequent Flyer Service Centre.

 13 11 31

 qantas.com/frequentflyer

For questions relating to your Card Account please call the number on the back of your Card.

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1.0 **When these Terms and Conditions apply**

These Terms and Conditions govern earning Points on your Card.

Frequent Flyer Points redemptions are covered by the Terms and Conditions of the Qantas Frequent Flyer Program.

The use and operation of your Card is also subject to separate Terms and Conditions which were provided by Westpac. You can contact us to request an additional copy at any time.

2.0 **Earning Points**

2.1 **How do you earn Points?**

You earn Points for each transaction on your Card Account unless the transaction is ineligible for a reason set out in Clause 2.2. Points are awarded or deducted based on the earn rate applicable on the day a transaction is processed. Points will be deducted when a transaction is refunded or reversed.

The Points you earn are credited to your Qantas Frequent Flyer Program. For this to happen you must:

- be a Qantas Frequent Flyer member;
- advise us of your valid Qantas Frequent Flyer membership number; and
- ensure the first and last name of your Qantas Frequent Flyer membership matches the first and last name we have on record for you.

When we don't have your frequent flyer membership number or your full name doesn't match, the Points will be shown on your statement as 'earned' but not 'transferred'. If you correct the issue within four (4) months of opening, the Points previously earned will be transferred. Otherwise they will be forfeited.

Membership in the Qantas Frequent Flyer Program is subject to the Terms and Conditions of the Qantas Frequent Flyer Program which can be found at qantas.com/terms. Joining fees apply.

2.2 When will you not earn Points?

You will not earn Points on:

- all fees and interest charges;
- Cash Advances;
- Balance Transfers;
- transactions made using bill payment services such as BPAY® or Post Billpay; or
- Government Related Payments.

You will also not earn Points if:

- you have not paid the Minimum Payment Due in full and on time;
- your Card is blocked or cancelled or your Card Account is blocked or closed;
- there is fraud on your Card Account;
- your Card has been reported as lost or stolen;
- your Card is used for business related purposes; or
- you do not comply with any of your important obligations under the Terms and Conditions of your Card Account (including making sure you do not exceed your authorised credit limit).

We may adjust your Points balance by the amount of any Points that may have been awarded in any of the above circumstances.

2.3 How many Points will you earn?

Points are calculated on the Australian dollar value of eligible transactions posted to your Card Account, rounded down to the nearest whole dollar. Only whole Points will be awarded and fractions of Points will be discarded at the time Points are awarded.

A cap may apply to the number of Points that you can earn in any statement period. To find out how many Points you earn per dollar, when you will receive Points, the Points cap that may apply to your Card Account and how to earn Bonus Points please visit westpac.com.au/ccrewards or call us on 1300 887 820.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

3.0 Managing your Points

3.1 Keeping track of your Points.

Your credit card statement will show for the period covered any Points earned and credited to your Qantas Frequent Flyer Account.

The use and expiry of your Points are governed by the Terms and Conditions of the Qantas Frequent Flyer Program.

3.2 What should you do if you have questions relating to the Points information?

If you have any questions relating to the Points information displayed on your Card statement, please contact the Altitude Rewards Centre. If you believe you are missing Points you must contact us within six months of the date of the relevant Purchase. You may be required to send copies of the relevant sale receipts or the Card statement showing the Purchase. Before you do this, please check your Card statement and Points record carefully. We may adjust your total Points balance if Points have been incorrectly credited or debited for any reason.

3.3 Qantas Frequent Flyer Program.

Westpac is not responsible for the Qantas Frequent Flyer Program in any way. If changes are made to the Qantas Frequent Flyer Program or it is discontinued, we will not be responsible for the impact this may have on Points earned through use of your Card.

We make no express or implied warranty or representation in connection with Frequent Flyer Points and are not liable for any loss you suffer arising in connection with them, including loss suffered due to Qantas Frequent Flyer Program ceasing its operations.

4.0 Communicating with each other

We will send communications in connection with the Card Account to the postal or email address that we have on record or through Westpac Online Banking. You must tell us if you change your postal or email address.

Details of how you can contact us are included at the front of this document.

5.0 Points themselves do not have monetary value

Points are not property or money, cannot be transferred to another person and have no cash value.

6.0 Changes to these Terms and Conditions

We may change these Terms and Conditions and other aspects of the Earth Rewards program at any time. For example, we may:

- change the way you earn Points, or the amount of Points you earn on your Card; and
- introduce fees or vary fees we have introduced on your Card.

We will provide at least 30 days prior notice of changes, unless:

- a change is necessitated by an immediate need to restore or maintain the security of our systems or of individual accounts; or
- a change is necessitated by changes in law, an official directive or the guidelines or requirements of a regulator; or
- a change is necessitated by changes to the Qantas Frequent Flyer Program; or
- we reasonably consider the change to be non-material; or
- the change is beneficial to you.

7.0 Termination

We may terminate the Earth Rewards program at any time but will give you 90 days notice unless it is impractical to do so. We will provide you with a pro-rata refund of any fees you paid for participating in the terminated reward program for the current membership year.

8.0 Right of assignment

We may assign our rights under these Terms and Conditions to someone else. You may not assign your rights under these Terms and Conditions to another person.

9.0 Meaning of Important Words

Term	Meaning
Card	A Westpac branded Earth credit card issued by Westpac.
Cash Advance	<p>A transaction where you:</p> <ul style="list-style-type: none">• withdraw cash• pay for items we consider to be equivalent to cash (for example; foreign currency, traveller's cheques, money orders or stored value cards)• transfer funds to another account or stored value card (for example a bank account, trading account or prepaid card) except where this is done as a Balance Transfer.• pay bills over the counter or through a third party (other than BPAY)• pay a Merchant that provides gambling services and products, including merchants that sell lottery tickets, <p>or anything else we treat as being a Cash Advance.</p> <p>We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us about the main type of business conducted by the Merchant. All transactions with Merchants, especially those whose main business is listed above, may be treated as Cash Advances.</p>

Term	Meaning
Government Related Payment	<p>A Purchase from or payment to a local, state or federal government or government related agency, including to the Australian Tax Office, Australia Post or to motor vehicle registries.</p> <p>We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us the main type of business conducted by the Merchant. We will treat any transaction that the card scheme tells us is government related as a Government Related Payment.</p>
Point	A Point in the Qantas Frequent Flyer Program.
Qantas	Qantas Airways Limited.
Qantas Frequent Flyer Program	The promotional program operated by Qantas which is known as such.
Westpac, we or us	Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.
you	The person who opens the Card Account with us.

Unless they are defined above, terms which have a defined meaning in the Card Account Terms and Conditions will have the same meaning in these Westpac Earth Rewards Terms and Conditions. Where there is a reference to a document, the reference will also apply to any variation or replacement of that document.

