

CitiBusiness Rewards Terms and Conditions

Effective 15 June 2017



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1. Definitions

Account means your Citibank unsecured credit facility.

Account Terms and Conditions are the Terms and Conditions that relate to your Account

Airline Loyalty Points means points earned or capable of redemption under an Airline Loyalty Program.

Airline Loyalty Program means any loyalty program operated by an airline (other than the Qantas Frequent Flyer Program), which has been nominated by us in writing.

Bonus Points are the Points you earn on Eligible Transactions that are in addition to any Points you would ordinarily be awarded.

Card means a card which we authorise you to use on your Account to get cash, goods or services. Examples include a VISA or Mastercard.

Cashback means the redemption of Points for a credit to your Account, reducing your outstanding balance.

Citibank Rewards means the Rewards program offered by Citibank as described in these Terms and Conditions (including Qantas Frequent Flyer Points).

Domestic Spend means any Eligible Transaction made with a merchant who tells us they are located within Australia.

Eligible Transaction means any purchase excluding (but not limited to) Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, payments to other Citi accounts, bank fees and charges such as interest and ATM charges, transactions made using Points and government related transactions. Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity.

International Spend means any Eligible Transaction made with a merchant who tells us they are located in a country outside Australia.

Points Plus Pay is a process by which you can fast track the redemption of a Reward by using your Card in conjunction with a nominated number of Points for the redemption of a "Points Plus Pay item" identified by Citi.

Personalised Rewards means the additional Reward offered by Citibank to CitiBusiness Cardholders described in these Terms and Conditions.

Points are the points earned on Eligible Transactions.

Qantas means Qantas Airways Limited ABN 16 009 661 901, its successors and assigns.

Qantas Frequent Flyer Points means points in the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program means the frequent flyer program operated by or for Qantas under that name.

Reward means the goods and services described in the current promotional material or otherwise offered by Citibank Rewards® from time to time and includes as applicable Reward Certificates, Voucher Rewards, travel Rewards and Cashback.

Rewards Balance is your current Points balance which appears on your monthly Statement

Reward Certificates are personalised certificates forwarded to you when any eligible Cardholder makes a Reward request, which may be issued by third party suppliers.

Special Feature means any feature or promotional offer related to the CitiBusiness Credit Card we identify as a Special Feature.

Travel Voucher Rewards are Voucher Rewards that are issued by third party travel service providers.

Voucher Rewards are Reward Certificates, which are not personalised.

INTRODUCTION

These Terms and Conditions explain how you can earn Points on your Account and redeem these Points in Citibank Rewards.

2. Participation and Agreement

- 2.1 You are eligible to participate in Citibank Rewards if your Account Terms and Conditions do not expressly exclude you from participation.
- 2.3 Additional Cardholders are not eligible to participate in Citibank Rewards, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

3. Accumulation of Points

- 3.1 Citibank will award Points for all Eligible Transactions debited to your Account during the Statement Period. Your Rewards Balance will appear on your Account statement.
- 3.2 Points cannot be redeemed unless they have been allocated to your Rewards Balance.
- 3.3 We allocate 0.75 Points for each whole \$1 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period.
- 3.4 The spend on Eligible Transactions that may earn Points in any Statement Period is capped at \$10,000.
- 3.5 Points have no monetary value (unless a Reward specifically permits), do not constitute your property, are not transferable and cannot be redeemed for cash (unless a Reward specifically permits).
- 3.6 If you have a dispute in relation to the number of Points which you have been awarded in respect of an Eligible Transaction, such a dispute must be made in writing within six months of the date of the Eligible Transaction. We may require you to provide documentary evidence to support your claim.

4. Adjustments and Deductions to your Points Balance

- 4.1 The Points you redeem will be deducted from your Rewards Balance.
- 4.2 When you obtain a refund or reimbursement in respect of an Eligible Transaction pursuant to which you earned Points (for example, as a result of returned goods or services or a disputed Transaction), your Rewards Balance will be reduced accordingly.

5. Duration and Loss of Points

- 5.1 We may cancel or suspend your right to participate in Citibank Rewards including the ability to earn and redeem Points, if your Account is in default. During any period of suspension, your Rewards Balance will be frozen and you will not be able to redeem Points. In the event we cancel your right to participate in Citibank Rewards, your Rewards Balance will be cancelled and your right to earn Points on Eligible Transactions will be cancelled.
- 5.2 If we notify you that your right to participate in Citibank Rewards is no longer suspended your Rewards Balance, as at the date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions.
- 5.3 If you instruct us to close your Account and/or elect not to participate in Citibank Rewards you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

6. General

- 6.1 We may decide to no longer offer Citibank Rewards. If we do this we will give you at least thirty days written notice if we decide not to offer Citibank Rewards.
- 6.2 We may vary these Rewards Program Terms and Conditions from time to time as follows:
 - We will give you 30 days written notice of

all changes to these Rewards Terms and Conditions; and

- If we change, cancel or limit individual rewards or the number of Points required to redeem certain rewards, where we reasonably consider the change, cancellation or limitation not to be material, then the change will be incorporated in the Point value quoted at the time of redemption, and no notice will be provided.

6.3 Citibank and its Rewards partners may seek, collect, use, store, share or disclose for the purpose of your participation in Citibank Rewards information about Eligible Transactions, adjustments to your Account as a result of reimbursements, disputed Transactions and refunds, your Rewards Balance and the conduct of your Account.

6.4 We give no warranty and accept no responsibility as to the ultimate treatment of Rewards.

6.5 We are not responsible for Rewards you redeem under Citibank Rewards, any death or injury, loss or consequential loss or damage from a Reward or the loss, theft or destruction of a Reward or Voucher Rewards.

6.6 We give no warranty (whether express or implied) whatsoever with respect to Rewards. In particular, we give no warranty with respect to the quality or durability of the Rewards or suitability for any purpose.

7. Redemption of Points for Rewards

7.1 Pursuant to these Terms and Conditions, you may redeem Points for Rewards which have been nominated by us in writing.

7.2 If you make a request to redeem Points for Rewards, this request cannot be reversed, cancelled or changed after it has been made.

7.3 We may alter the number of Points required to redeem a Reward, impose additional restrictions on a Reward or conditions for obtaining it including, setting a minimum number of Points

required to redeem a particular Reward. We may also withdraw or substitute any Reward for another Reward without prior notice to you.

- 7.4 When you redeem Points for a Reward, you may nominate a third party to receive the Reward (any Rewards which contain alcohol cannot be given to persons under 18).
- 7.5 The first Cardholder to be added as an Additional Cardholder on your Account may redeem Points for a Reward (other than Airline Loyalty Points), unless otherwise specified by you. We are not responsible for any unauthorised transactions by your first Additional Cardholder including, the unauthorised redemption of Points.
- 7.6 A Citibank Rewards catalogue may specify that a Reward has a market value. The specified market value of a Reward is not a representation that the monetary value of a Reward or the difference between the number of Points required to redeem similar Rewards is the lowest price charged for that Reward in the market. We are not liable if you are able to find the Reward for a price that is lower than the one we specify.
- 7.7 If a Reward is damaged or faulty, you must notify us within three business days of receipt, giving full details including, the name of the carrier.
- 7.8 If you make a request to redeem Points by using our call centre (other than for Personalised Rewards and CitiBusiness Personal Assistant), you will require an additional number of Points than if you redeemed the same Points using the website. The additional Points required will be advised at the time the request is made.

8. Cashback and Points Plus Pay

- 8.1 If you redeem Points for a Cashback Reward the amount of any Cashback Reward will be set-off against the Closing Balance of your Account on your next statement.
- 8.2 You can only redeem a Reward using Points Plus Pay if that Reward is eligible for Points Plus Pay

redemption, you have accumulated the required amount of Points and you use your Card to purchase the Points Plus Pay redemption.

- 8.3 A Cashback Reward does not satisfy your obligation to make the Total Payment Due on your statement. To keep your Account in order, you must disregard the amount of any Cashback Reward and make all payments as set out in your Account Terms and Conditions.
- 8.4 A Cashback Reward is not allocated to repay a specific Transaction. It will reduce the balance owing on your Account in the ordinary application of payments set out in your Account Terms and Conditions. You may contact CitiPhone Banking for more information.

9. Reward Certificates, Vouchers and Travel Vouchers

- 9.1 You may redeem Points for Reward Certificates and Voucher Rewards, which will entitle you (or the person nominated by you) to redeem the Reward Certificate or Voucher Reward with the named supplier.
- 9.2 Reward Certificates and Voucher Rewards are subject to the Terms and Conditions noted on the Reward Certificates and Voucher Rewards and the named supplier's terms and conditions.
- 9.3 Reward Certificates and Voucher Rewards cannot be replaced if lost, stolen or destroyed. Any Certificate or Voucher may be judged void if it does not pass validation or is reported lost, stolen, illegible, mutilated, altered, misprinted or incomplete.
- 9.4 You or your nominee are responsible for making all reservations with the supplier. When redeeming a hotel or Travel Voucher Rewards, it is the onus of the recipient of the Voucher to check room or flight availability prior to ordering the certificate. You and/or your nominee will be solely liable for any cancellation fees incurred with respect to a reservation.

10. Airline Loyalty Programs

- 10.1 You must be a member of the Airline Loyalty Program in which you wish to claim Airline Loyalty Points and have advised us of your Airline Loyalty Program membership number prior to any such redemption.
- 10.2 If you are a member of the Airline Loyalty Program, you are subject to the terms and conditions of the Airline Loyalty Program.
- 10.3 If you redeem Points for Airline Loyalty Points, the Airline Loyalty Points may take up to 28 business days to appear in your Airline Loyalty Program membership account.

11. Personalised Rewards

- 11.1 If you choose to redeem Points for a Personalised Reward you must provide us with all the relevant details relating to your proposed Personalised Reward including, the Australian dollar price, the name of the intended supplier and/or vendor and the contact details of the intended supplier and/or vendor. We may request that you provide this information to us in writing and sign your request.
- 11.2 When considering whether to fulfil a request for a Personalised Reward, we can choose, in our absolute discretion, to source or purchase the Personalised Reward from an alternate supplier and/or vendor.
- 11.3 If we notify you that we are prepared to accept a request to redeem Points for a Personalised Reward we will nominate the Australian dollar price of the Personalised Reward, the amount of Points required to redeem the Personalised Reward and the estimated time of delivery of the Personalised Reward.
- 11.4 We may refuse any request for a Personalised Reward which:
 - (a) in our view is inconsistent with our corporate standards;

- (b) in our view is not appropriate as a Reward;
- (c) in our view cannot be ordered without some personal knowledge of an individual's taste including custom-made items; or
- (d) cannot be fulfilled due to unavailability.

12. Additional Conditions for Qantas Frequent Flyer Redemptions

- 12.1 You must be a member of the Qantas Frequent Flyer Program and have advised us of your Qantas Frequent Flyer Program membership number before you can redeem Points for Qantas Frequent Flyer Points.
- 12.2 It may take 2 business days or longer for the Qantas Frequent Flyer Points to appear in your Qantas Frequent Flyer membership account.
- 12.3 When Points are redeemed for Qantas Frequent Flyer Points they will be redeemed at a rate of 3 Points for 1 Qantas Frequent Flyer Point.
- 12.4 The initial redemption must be 20,000 Points and subsequent redemptions must be in fixed blocks of 20,000 Points.
- 12.5 Membership of the Qantas Frequent Flyer Program is subject to the terms and conditions of that program. Once Points are redeemed for Qantas Frequent Flyer Points, the redemption cannot be reversed, cancelled or changed, the Qantas Frequent Flyer Points are subject to the terms and conditions of the Qantas Frequent Flyer Program and these Terms and Conditions will no longer apply.
- 12.6 Qantas Frequent Flyer Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

13. CitiBusiness Personal Business Assistant

- 13.1 Citibank provides a Personal Business Assistant to CitiBusiness Gold Cardholders via third parties. Personal Business Assistant will act on your behalf and as an intermediary in assisting

you with the following requests:

- (a) Travel - for example, pre-trip information, flight and hotel availability and bookings;
- (b) Entertainment - for example, ticket bookings for events, and restaurant reservations;
- (c) Lifestyle - for example, information on golf clubs, health clubs, and pet services;
- (d) Shopping - for example, sourcing hard to find items or arranging gift purchase and delivery;
- (e) Business - for example, computer rentals, conference services and urgent interpretation.

13.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Personal Business Assistant will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you will be deemed as non-refundable on non-exchangeable items.

13.3 Personal Business Assistant will endeavour to provide you with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research or coordination services performed by Personal Business Assistant. You will be responsible for all other costs and expenses related to your request. To the extent possible, goods and services acquired on your behalf will be charged directly by the provider to your Account. If Personal Business Assistant advances funds for goods or services, Personal Business Assistant shall bill that amount to your Account.

13.4 Personal Business Assistant will not locate goods and services if they are:

- (a) requested for re-sale, professional or commercial purposes;

- (b) abroad when customs regulations prohibit the shipping of the items to you;
- (c) prohibited under applicable law or which contravene popular moral or ethical standards; or
- (d) do not clearly provide some recreational benefit to you.

13.5 When goods or services are purchased on your behalf, items will be purchased and/or delivered in accordance with national and international regulations;

- (a) you are at all times responsible for customs and excise fees and formalities;
- (b) Personal Business Assistant recommends that they be insured for mailing or shipping. Personal Business Assistant accepts no responsibility for any delay, loss or damage or resulting consequences.

13.6 Personal Business Assistant accepts no liability arising from any provider that does not fulfill their obligations to you.

For more information visit us at

www.citibank.com.au

Or call Citiphone Banking

13 CITI

(13 24 84)

If you are calling from overseas

61 2 8225 0615

For general correspondence please write to

GPO Box 40

Sydney NSW 2001

For privacy related enquiries contact

The Citigroup Privacy Officer at

privacy.officer@citigroup.com.au

or write to:

GPO Box 204

Sydney NSW 2001

Or call Citiphone Banking



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