

# Citi Rewards and Citi Qantas Rewards Program Terms and Conditions

Effective 9 November 2023

- **Citi Rewards Credit Card**
- **Citibank Gold Credit Card**
- **Citibank Rewards Credit Card  
- Classic**

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded credit cards and the provider of the rewards program in these terms and conditions. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to distribute and assist to administer the products.

"Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.



<b>Contents</b>	Page
1. Definitions	3
<b>Chapter One</b>	
2. Participation and Agreement	6
3. Awarding of Points	7
4. Adjustments and Deductions to your Points Balance	8
5. Duration and Loss of Points	8
6. General	9
<b>Chapter Two</b>	
7. Accumulation of Points	10
8. Redemption of Points for Rewards	11
9. Cashback and Points Plus Pay	12
10. Reward Certificates, Vouchers and Travel Vouchers	13
11. Airline and Other Loyalty Programs	13
12. Personalised Rewards	14
<b>Chapter Three</b>	
13. Accumulation of Points - Citi Qantas Rewards	15
<b>Chapter Four</b>	
14. Concierge Services	17

## 1. Definitions

**Account** means your unsecured credit facility.

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

**Airline and Other Loyalty Points** means points earned or capable of redemption under an Airline and Other Loyalty Programs.

**Airline and Other Loyalty Program** means any participating loyalty program operated by a third party (other than the Qantas Frequent Flyer Program), which has been nominated by us in writing.

**Bonus Points** are Points available on certain Eligible Transactions in addition to the standard Domestic Spend Points earn rate.

**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.

**Citi** means Citigroup Pty Limited (ABN 88 004 325 080), Australian credit licence 238098, unless the context otherwise requires. For example, some of the features or services provided in connection with this agreement include the "Citi" name but are provided by NAB, such as Citi Online and Citi PayAll.

**Consequential Loss** means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.

**Citi PayAll Payment** means a payment for goods and services made by transferring funds directly from your Account to a bank account of the payee held with an Australian financial institution made using our "Citi PayAll" payment functionality.

**Citi Qantas Rewards** means the Rewards program offered by us as described in these Terms and Conditions which allow eligible Cardholders to have all their Points automatically redeemed for Qantas Frequent Flyer Points on a monthly basis.

**Citi Rewards** means the Rewards program offered by us as described in these Terms and Conditions which allow you to redeem for Reward options (excluding Qantas Frequent Flyer Points).

**Concierge Services** means the concierge services provided to Citi Rewards Credit Cardholders as described in section 14 of these Terms and Conditions.

**Domestic Spend** means any Eligible Transaction:

- made with a merchant who tells us they are located within Australia; or
- a Citi PayAll Payment.

**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, transactions made in operating a business, payments to other Citi branded accounts, 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; or

- any Citi PayAll Payments,

but excludes any transaction that you are not permitted to make under your Account Terms and Conditions.

**International Spend** means any Eligible Transaction made with a merchant who tells us they are located in a country outside Australia. It does not include a Citi PayAll Payment.

**NAB/our/us/we** means National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) unless the context otherwise requires.

**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 us.

**Personalised Rewards** means the additional Reward offered to Citi Rewards Credit 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 Citi 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.

**Rewards Program** means the Rewards programs offered by us as described in these Terms and Conditions, including Citi Qantas Rewards and Citi Rewards.

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

**Voucher Rewards** are Reward Certificates, which are not personalised.

**You, your** means the holder of the Account.

Unless otherwise required by the context:

- any other capitalised terms have the same meaning as in your Account Terms and Conditions;
- the words “includes”, “including” or “such as” do not limit the word to which it relates; and
- a singular word includes the plural and vice versa.

# INTRODUCTION

These Rewards Terms and Conditions should be read in conjunction with the Account Terms and Conditions and explain how you can earn Points on your Account and redeem these Points in either Citi Rewards or Citi Qantas Rewards.

## CHAPTER ONE

Chapter One applies to all Citi Cardholders enrolled in the Rewards Program.

### 2. Participation and Agreement

- 2.1 You are eligible to participate in the Rewards Program if you are an individual and your Account does not expressly exclude you from participation.
- 2.2 You may only participate in either Citi Rewards or Citi Qantas Rewards at any one time, and not both at the same time. Unless you notify us by either contacting the customer service centre or selecting that you wish to participate in Citi Qantas Rewards on your Credit Card Application form, we will assume you wish to participate in Citi Rewards.
- 2.3 Additional Cardholders are not eligible to participate in the Rewards Program, unless otherwise specified in these Terms and Conditions. However, you are able to earn Points on Eligible Transactions made by Additional Cardholders.

### 3. Awarding of Points

- 3.1 We 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 You can redeem Points once they have been allocated to your Rewards Balance.
- 3.3 Other than for Citi PayAll payments, the maximum spend that may earn reward Points in any Statement Period your Account is enrolled in the Rewards Program is as follows:

<b>Card type</b>	<b>Maximum Domestic Spend per Statement Period that earns reward Points</b>	<b>Maximum International Spend per Statement Period that earns reward Points</b>
Citi Rewards Credit Card <b>enrolled in Citi Rewards</b>	\$10,000	no maximum
Citi Rewards Credit Card <b>enrolled in Citi Qantas Rewards</b>	\$5,000	no maximum
Citibank Gold Credit Card	\$5,000	no maximum
Citibank Rewards Credit Card - Classic	\$5,000	no maximum

3.4 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).

3.5 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 within 12 months of the date of the Eligible Transaction or within such time as is reasonable in the circumstances. We may, acting reasonably, 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 for an Eligible Transaction that you earned Points on (e.g. from returning goods or



services or a disputed transaction) (Reversed Transaction) the total number of Points you earned for the Reversed Transaction will be deducted from the total number of Points you actually received and would have received (e.g. points not earned due to the maximum spend limits being reached) for Eligible Transactions during the Statement Period in which the Reversed Transaction was posted.

## **5. Duration and Loss of Points**

- 5.1 We may, acting reasonably, cancel or suspend your right to participate in the Rewards Program including the ability to earn and redeem Points if your Account is in default or we reasonably believe that the Points were not properly earned (including that a transaction processed as a Citi PayAll Payment was not to pay the payee for goods or services). In addition, if your Account is suspended under the Account Terms and Conditions your participation in the Rewards Program will also be suspended.
- 5.2 If we notify you that your right to participate in the Rewards Program is no longer suspended (including because your Account suspension has been lifted), your Rewards Balance, as at the date of suspension, will be reinstated and you will be able to earn Points on Eligible Transactions from the date your suspension ends.
- 5.3 If you instruct us to close your Account and/or elect not to participate in the Rewards Program you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

## **6. General**

- 6.1 We may, acting reasonably, vary these Rewards Program Terms and Conditions from time to time. For example we may:
  - change the way Points are earned;
  - change the way Points are redeemed;

- introduce or change program features, fees and specific rewards conditions; and/or
- make changes as a result of changes made by our suppliers or partners.

We will provide at least 30 days prior notice of changes, unless we reasonably consider the change to be non-material in nature. For any changes we consider to be non-material, we will either publish this on our website or otherwise notify you at the time you redeem your Reward. Where the change is as a result of an increase in third party costs, or the continued availability of a Reward, or the way in which points are redeemed (or their availability), we will give you as much notice as is reasonably practicable and, where possible, we will give you an opportunity to redeem points before the change takes effect. However, you acknowledge that Third Party Points (such as Qantas Frequent Flyer Points) will be subject to the terms of that program which may be subject to change in accordance with the terms and conditions of that program.

- 6.2 We and our Rewards Partners may seek, collect, use, store, share or disclose for the purpose of your participation in the Rewards Program 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.
- 6.3 We give no warranty and accept no responsibility as to the ultimate tax treatment of Rewards. You will need to check with your tax advisor whether receiving a Reward affects your tax situation.
- 6.4 Where the Rewards you redeem under this Program are provided by third parties, to the extent permitted by law we are not responsible for those or any death or injury, loss or Consequential Loss or damage from

that Reward. We are not responsible for any loss arising from the loss, theft or destruction of a Reward or Voucher Rewards, except to the extent such loss or damage is caused by our fraud, negligence or misconduct.

- 6.5 We give no warranty (whether express or implied) whatsoever with respect to Rewards provided by third parties. Rewards will normally come with warranties from the supplier or manufacturer of the Rewards and any claims in respect of those Rewards should be made with those suppliers or manufacturers. In particular, we do not represent that any particular Reward is suitable for the purpose for which you intend to use it. This section does not prevent you from claiming against us for Rewards manufactured by us.
- 6.6 We will exercise any rights or discretions that we have under these Rewards Program Terms and Conditions in a fair and reasonable manner. That includes whenever we are:
- a) considering any request you make;
  - b) deciding whether to give our consent or to exercise a right, discretion or remedy;
  - c) setting any conditions for doing any of those things; or
  - d) making changes under section 6.1 or anywhere else in these Rewards Program Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points.

It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

## CHAPTER TWO

Chapter Two applies only to Citi Cardholders who are enrolled in Citi Rewards and not enrolled in Citi Qantas Rewards.

### 7. Accumulation of Points

7.1 We allocate Points for each whole Australian dollar of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:

Card type	Domestic Spend earn rate	International Spend earn rate
Citi Rewards Credit Card	1 Point	1 Point
Citibank Gold Credit Card	1 Point	1 Point
Citibank Rewards Credit Card - Classic	1 Point	1 Point

7.2 From time to time we may tell you that Bonus Points will be awarded for particular Eligible Transactions. This may include but is not limited to purchases you make at participating Bonus Points merchant partners or pursuant to specific promotional offers, the terms of which will be provided separately.

### 8. Redemption of Points for Rewards

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

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

8.3 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).

- 8.4 A 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.
- 8.5 If a Reward is damaged or faulty when you receive it, you must notify us within 7 days of receipt, giving full details including the name of the carrier. This does not take away any rights you may have to claim under any manufacturer's warranty for the Reward.
- 8.6 If you make a request to redeem Points by using our call centre (other than for Personalised Rewards), you will require an additional number of Points than if you redeemed the same Points using the website. The additional Points required will be contained in the Rewards Catalogue and will also be advised to you at the time the request is made before you have incurred the charge. The additional Points will only be redeemed after you have agreed to proceed.

## **9. Cashback and Points Plus Pay**

- 9.1 If you redeem Points for a Cashback Reward, the amount of the Cashback Reward will be set-off against the Closing Balance of your Account on your next statement.
- 9.2 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.
- 9.3 You may redeem Points for Cashback by contacting us via the customer service centre or the Citi Mobile® App. Purchases must be paid in full on your eligible Citi Credit Card.

Citi Rewards will then process a Cashback to your Account for the nominated amount in exchange for your Points. You must redeem a minimum of 5000 Points for any Cashback claim. The Cashback amount will be credited to your account within 28 days of the purchase date.

- 9.4 A Cashback Reward does not satisfy your obligation to make the Payment Due on your statement. To keep your Account in order, you must disregard the amount of any Cashback Reward that has not been credited and make all payments as set out in your Account Terms and Conditions.
- 9.5 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 the customer service centre for more information.

## **10. Reward Certificates, Vouchers and Travel Vouchers**

- 10.1 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 Rewards with the named supplier.
- 10.2 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.
- 10.3 Reward Certificates and Voucher Rewards are equivalent to cash and we cannot replace Reward Certificates and Voucher Rewards if lost, stolen or destroyed. Nor can Points for lost, stolen or destroyed Reward Certificates or Voucher Rewards be re-credited to your Account.
- 10.4 You or your nominee is responsible for making all reservations with the supplier. When redeeming a hotel or Travel Voucher Reward,

it is the onus of the recipient of the voucher to check room or flight availability prior to ordering the certificate. We are not liable for any cancellation fees incurred with respect to a reservation.

## **11. Airline and Other Loyalty Programs**

- 11.1 If your account allows you to redeem Points for Airline and Other Loyalty Points, the types of Airline and Other Loyalty Points that we offer may change over time because of decisions taken by the loyalty program operator. Please refer to the current Rewards catalogue or the Rewards website for details of which Airline and Other Loyalty Points are currently offered.
- 11.2 You must be a member of the Airline and Other Loyalty Program in which you wish to claim Airline and Other Loyalty Points and have advised us of your Airline and Other Loyalty Program membership number prior to any such redemption.
- 11.3 If you are a member of the Airline and Other Loyalty Program, you are subject to the terms and conditions of the Airline and Other Loyalty Program.
- 11.4 If you redeem Points for Airline and Other Loyalty Points, the Airline and Other Loyalty Points may take up to 28 business days to appear in your Airline and Other Loyalty Program membership account.

## **12. Personalised Rewards**

- 12.1 Citi Rewards Credit Cardholders may choose to redeem Points for Personalised Rewards, subject to these Terms and Conditions.
- 12.2 If you choose to redeem Points for a Personalised Rewards 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.

- 12.3 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.
- 12.4 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.
- 12.5 We may, acting reasonably, 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.



## CHAPTER THREE

Chapter three applies only to Citi Cardholders who have enrolled in Citi Qantas Rewards and not enrolled in Citi Rewards.

### **13. Accumulation of Points - Citi Qantas Rewards**

- 13.1 Citibank Rewards Credit Cards - Classic and Citibank Gold Credit Card Account holders are not eligible to earn Citi Qantas Rewards Points. For Citi Rewards Credit Cards enrolled in Citi Qantas Rewards we will allocate 0.5 Citi Qantas Rewards Points for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period.
- 13.2 Bonus Points are not generally available to Citi Cardholders who have enrolled in Citi Qantas Rewards.
- 13.3 Citi Qantas Rewards is not available for Citibank Rewards Credit Card - Classic or Citibank Gold Credit Card Accounts. Citi Qantas Rewards is not available for new enrolments by Citi Rewards Credit Card Accounts.
- 13.4 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 participate in Citi Qantas Rewards. You will only earn Qantas Frequent Flyer Points after you advise us of your Qantas Frequent Flyer Program membership number. We will not credit you with Points of any sort before you advise us of your Qantas Frequent Flyer Program membership number.
- 13.5 Your Rewards Balance will be automatically redeemed for Qantas Frequent Flyer Points at the end of each Statement Period. It may take 28 business days for the Qantas Frequent Flyer Points to appear in your Qantas Frequent Flyer membership account.

- 13.6 When Points are redeemed for Qantas Frequent Flyer Points they will be redeemed at a rate of 1 Point for 1 Qantas Frequent Flyer Point.
- 13.7 Membership of the Qantas Frequent Flyer Program is subject to the term and conditions of that program. Once Points are redeemed for Qantas Frequent Flyer Points, the redemption cannot be reversed, cancelled or changed. 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.
- 13.8 If, in any given Statement Period, you opt-out of the Citi Qantas Rewards, your Rewards Balance will cease to be redeemed for Qantas Frequent Flyer Points after the end of the Statement Period in which you have made the election.
- 13.9 If you opt out of Citi Rewards, and into Citi Qantas Rewards, you will lose all your accrued Points in Citi Rewards. You cannot redeem them or use the Points you accrued in Citi Rewards in Citi Qantas Rewards. You cannot transfer Points from one Rewards program to the other.
- 13.10 Points may not be redeemed for any Reward other than by automatic redemption for Qantas Frequent Flyer Points in accordance with these Terms and Conditions.
- 13.11 Qantas Frequent Flyer Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

## CHAPTER FOUR

Chapter four applies to Citi Rewards Credit Cardholders only.

### 14. Concierge Services

- 14.1 We provide Concierge Services to Citi Rewards Credit Cardholders via third parties. Concierge Services 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.
- 14.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Concierge Services 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.
- 14.3 Concierge Services will 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 Concierge Services. 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 Concierge Services advances funds for goods or services, Concierge Services shall bill that amount to your Account.

- 14.4 Concierge Services 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.
- 14.5 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) Concierge Services recommends that they be insured for mailing or shipping. Concierge Services does not arrange for an insurance policy to apply to the goods or services purchased on your behalf. If you require an insurance policy for the goods and services purchased on your behalf, you must specify this and you will be charged the cost of the insurance. Neither us nor Concierge Services provides mailing or shipping services. Mailing and shipping services are organised in accordance with your instructions. You may have remedies against the company which ships the goods to you.

14.6 Concierge Services accepts no liability arising from any provider that does not fulfil their obligations to you, except to the extent loss or damage is caused by our fraud, negligence or misconduct.





For more information visit us at

**[www.citibank.com.au](http://www.citibank.com.au)**

Or call our customer service centre

**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**



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded financial and credit products. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to distribute and assist to administer the products.

"Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.

MCG10973\_(1123)