

Citibank Rewards and Citibank Qantas Rewards Program Terms and Conditions

Effective 15 June 2017

- **Citibank Rewards Credit Card - Signature**
- **Citi Prestige Credit Card**



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1. Definitions

Account means your Citibank unsecured Citi Prestige Credit Card or Citibank Rewards Card - Signature facility.

Account Terms and Conditions are the terms and conditions that relate to your Account.

Airline, Hotel and Other Loyalty Points means points earned or capable of redemption under a participating Airline, Hotel or Other Loyalty Program.

Airline, Hotel 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.

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

Citi, Citibank, we, us, our means Citigroup Pty Limited ACN 004 325 080 of 2 Park Street, Sydney NSW 2000

Citibank Qantas Rewards means the Rewards program offered by Citibank 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.

Citibank Rewards means the Rewards program offered by Citibank 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 described in clause 13 of these Terms and Conditions.

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, transactions made in operating a business, 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 or 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 card scheme information ultimately provided either by the merchant (including individual outlets) or its 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 Citibank.

Personalised Rewards means the additional Reward offered by Citibank to Citibank Rewards Credit Card - Signature and Citi Prestige 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.

Rewards Program means the Rewards programs offered by Citibank to Cardholders as described in these Rewards Program Terms and Conditions, including the Citibank Qantas Rewards and Citibank Rewards.

Special Feature means any feature or promotional offer related to the Citi Prestige Credit Card or the Citibank Rewards Credit Card - Signature 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.

You, your means the holder of the Account.

Any other capitalised terms have the same meaning as in your Account Terms and Conditions.

INTRODUCTION

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

CHAPTER ONE

Chapter One applies to all Citibank Rewards Credit Card - Signature and Citi Prestige 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 Citibank Rewards or Citibank Qantas Rewards at any one time, and not both at the same time. Unless you notify us by either contacting CitiPhone or selecting that you wish to participate in Citibank Qantas Rewards on your credit card application form, we will assume you wish to participate in Citibank 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 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 You can redeem Points once they have been allocated to your Rewards Balance.
- 3.3 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).
- 3.4 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 6 months of the date of the Eligible Transaction or within such time as is reasonable in the circumstances. We may require you to provide documentary evidence to support your claim.

4. Adjustments and Deductions to your Rewards 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 the Rewards Program 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. If your Account is returned to good standing, we will reinstate your right to participate in the Rewards Program unless we reasonably believe that the Points were not properly earned. In the event we cancel your right to participate in the Rewards Program, 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 the Rewards Program 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 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 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 nonmaterial in nature. For any changes we consider to be non-material, you will be notified on our website 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, we will give you as much notice as is reasonably practicable.

6.2 Citibank and its 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 We are not responsible for Rewards you redeem under the Rewards Program, 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.

6.5 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 clause does not prevent you from claiming against us for Rewards manufactured by us.

CHAPTER TWO

Chapter Two applies only to Citibank Rewards Credit Card - Signature and Citi Prestige Cardholders who are enrolled in Citibank Rewards and not enrolled in Citibank 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 below:

Card type	Domestic Spend earn rate*	International Spend earn rate*
Citibank Rewards Credit Card - Signature	<ul style="list-style-type: none"> • 2 Points per \$1 for selected purchases made and booked directly from a range of major restaurants and restaurant chains, major hotel chains and flights directly booked with major airlines[^] • 1.5 Points per \$1 for selected purchases made at major petrol outlets, major supermarkets and major national retailers • 1 Point per \$1 spent everywhere else on Eligible Transactions 	2 Points per \$1 spent on eligible International Spend
Citi Prestige Credit Card	<ul style="list-style-type: none"> • 3 Points per \$1 for selected purchases made and booked directly from a range of major restaurants and restaurant chains, major hotel chains and flights directly booked with major airlines[^] • 2 Points per \$1 for selected purchases made at major petrol outlets, major supermarkets and major national retailers • 1 Point per \$1 spent everywhere else on Eligible Transactions 	3 Points per \$1 spent on eligible International Spend

^ Please note purchases not ordered or booked directly from the restaurant, hotel or airline (e.g. through a delivery company, travel agent, or aggregation site) are not included in the higher earn rate.

* Please note that whether or not a purchase is eligible to earn Points and how many (e.g. whether the merchant is a "major restaurant") will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, a restaurant is not classified as a restaurant by the card scheme, it will not be treated as a "major restaurant" for calculating Points.

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 Rewards Program 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 The first Cardholder to be added as an Additional Cardholder on your Account may redeem Points for a Reward (other than Airline, Hotel and Other Loyalty Points), unless otherwise specified by you. We are not responsible for any unauthorised transactions by any Additional Cardholder including, the unauthorised redemption of Points.

- 8.5 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.
- 8.6 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.
- 8.7 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 our rewards catalogue and will also be advised to you at the time the request is made before you have incurred the charge and only 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 Citibank Rewards. Purchases must be paid in full on your eligible Citibank Credit Card. Citibank 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 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 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.

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 Vouchers Reward and the named supplier's terms and conditions.
- 10.3 Reward Certificates and Voucher Rewards are equivalent to cash and Citibank 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. Citibank is not liable for any cancellation fees incurred with respect to a reservation.

11. Airline, Hotel and Other Loyalty Programs

- 11.1 If your account allows you to redeem Points for Airline, Hotel and Other Loyalty Points, the types of Airline, Hotel 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, Hotel and Other Loyalty Points are currently offered.
- 11.2 You must be a member of the Airline, Hotel and Other Loyalty Program in which you wish to claim Airline, Hotel and Other Loyalty Points and have advised us of your Airline, Hotel or Other Loyalty Program membership number prior to any such redemption.
- 11.3 If you are a member of the Airline, Hotel and Other Loyalty Program, you are subject to the terms and conditions of the Airline, Hotel and Other Loyalty Program.
- 11.4 If you redeem Points for Airline, Hotel and Other Loyalty Points, the Airline, Hotel and Other Loyalty Points may take up to 28 business days to appear in your Airline, Hotel and Other Loyalty Program membership account.

12. Personalised Rewards

- 12.1 You may choose to redeem Points for Personalised Rewards.
- 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 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 Citibank Rewards Credit Card - Signature and Citi Prestige Cardholders who have enrolled in Citibank Qantas Rewards and not enrolled in Citibank Rewards.

13. Accumulation of Points - Citibank Qantas Rewards

13.1 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*
Citibank Rewards Citibank Rewards Credit Card - Signature Qantas Rewards	<ul style="list-style-type: none"> • 1 Point per \$1 for selected purchases made and booked directly from a range of major restaurants and restaurant chains, major hotel chains and flights directly booked with major airlines^ • 0.75 Point per \$1 for selected purchases made at major petrol outlets, major supermarkets and major national retailers. • 0.5 Point per \$1 spent everywhere else on Eligible Transactions for the first \$20,000 spent each Statement Period 	1 Point per \$1 spent on eligible International Spend
Citi Prestige Credit Card - Qantas Rewards	<ul style="list-style-type: none"> • 1.5 Points per \$1 for selected purchases made and booked directly from a range of major restaurants and restaurant chains, major hotel chains and flights directly booked with major airlines^ • 1 Point per \$1 for selected purchases made at major petrol outlets, major supermarkets and major national retailers • 0.5 Point per \$1 spent everywhere else on Eligible Transactions. 	1.5 Points per \$1 spent on eligible International Spend

^ Please note purchases not ordered or booked directly from the restaurant, hotel or airline (e.g. through a delivery company, travel agent, or aggregation site) are not included in the higher earn rate.

* Please note that whether or not a purchase is eligible to earn Points and how many (e.g. whether the merchant is a "major restaurant") will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, a restaurant is not classified as a restaurant by the card scheme, it will not be treated as a "major restaurant" for calculating Points.

- 13.2 Bonus Points are not generally available to Citibank Cardholders who have enrolled in Citibank Qantas Rewards.
- 13.3 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 Citibank 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.
- 13.4 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.
- 13.5 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.
- 13.6 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.

- 13.7 If, in any given Statement Period, you opt-out of the Citibank 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.
- 13.8 If you opt out of Citibank Rewards, and into Citibank Qantas Rewards, you will lose all your accrued Points in Citibank Rewards. You cannot redeem them or use the Points you accrued in the Citibank Rewards in Citibank Qantas Rewards. You cannot transfer Points from one Rewards program to the other.
- 13.9 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.
- 13.10 Qantas Frequent Flyer Points may only be credited to a Qantas Frequent Flyer membership account in the Account holder's name.

CHAPTER FOUR

14. Concierge Services

- 14.1 Citibank provides Concierge Services to Citibank Rewards Credit Card - Signature and Citi Prestige 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 co-ordination 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 Citibank 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.
- 15. Special Features of your Citibank Rewards Credit Card - Signature and Citi Prestige Credit Card**
- 15.1 Your Citibank Rewards Credit Card - Signature and Citi Prestige Credit Card is available with a variety of Special Features. These features will be identified as Special Features and will be subject to these Rewards Program Terms and Conditions, together with the terms and conditions of the Special Features. To learn more about the Special Features and to view the terms and conditions, please go to www.citibank.com.au

Citi Prestige Cardholders are entitled to access a range of Visa Infinite privileges. These include hotel and travel discounts and privileges, golf course green fees, complimentary airport limousine transfers, shopping and dining benefits. These benefits are provided by Visa and may change from time to time as determined by Visa. Citibank is not responsible for the provision of such benefits.

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For more information visit us at

citibank.com.au

Or call Citiphone Banking

1800 818 008

(Citibank Rewards Credit Card - Signature)

1800 782 948

(Citi Prestige Credit Card)

If you are calling from overseas

61 2 8225 0042

For general correspondence please write to

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Sydney NSW 2001



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