



Important Notice

HSBC Bank Australia Limited (“**HSBC**”) has made changes to the HSBC Qantas Rewards - Premier World Mastercard Terms and Conditions. The updated HSBC Qantas Rewards - Premier World Mastercard Terms and Conditions is dated 3 November 2023, and applies to any products or services opened on or after 3 November 2023.

For existing customers who held their products or services prior to 3 November 2023, please click on the link below which will direct you to the previous HSBC Qantas Rewards - Premier World Mastercard Terms and Conditions.

<https://www.hsbc.com.au/uct>

These changes may affect one or more products or services you have with HSBC.

Issued by
HSBC Bank Australia Limited
ABN 48 006 434 162
AFSL/Australian Credit Licence 232595

HSBC Qantas Rewards

Terms and Conditions –

HSBC Premier World Mastercard

Effective 3 November 2023

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
ABN 48 006 434 162 AFSL No. 232595 **HPRE511CUA-R08-1123**

