Platinum rewards program terms and conditions

Effective 1 November 2026

Bank Australia



Please read these Terms and Conditions carefully. They set out the circumstances in which Qantas Points may accrue by your use of the Credit Card, be credited to your Qantas Frequent Flyer Account or be cancelled.

The Bank Australia Platinum Rewards Program that is described in these Terms and Conditions applies only to cardholders that hold a Bank Australia Platinum Rewards Visa Credit Card. To earn Qantas Points in the Platinum Rewards Program, you (as the Primary Cardholder) must be a member of the Qantas Frequent Flyer Program and have supplied to Bank Australia your valid Qantas Frequent Flyer Membership Number.

You cannot supply a Qantas Frequent Flyer membership number of any Additional Cardholder or other third party.

You will only be credited with Qantas Points you have earned after you have advised us of your Qantas Frequent Flyer Membership Number.

Qantas Points cannot be credited to your Qantas Frequent Flyer Account unless you provide us with your Qantas Frequent Flyer Membership Number.

If you cannot see Qantas Points being credited to your Qantas Frequent Flyer Account within 8 weeks of activating your card, please contact Bank Australia on 132 888.

1. General

These Terms and Conditions govern your participation in the Bank Australia Platinum Rewards Program. The activation of your Credit Card will be taken to signify your understanding and acceptance of these Terms and Conditions.

2. Definitions

In these Terms and Conditions:

- **Bonus Partner** means a merchant or business with which Bank Australia has entered into an agreement for the provision of certain benefits to you.
- **Bonus Qantas Points** means Qantas Points that Bank Australia offers from time to time whereby additional or bonus Qantas Points are earned, for special goods or services, for transactions with a specific merchant or in accordance with a special promotion.
- **Business Expenses** means transactions that are deemed by Bank Australia to be wholly or partly for a business or investment purpose.
- **Calendar Month** means each month or part thereof where you accrue Qantas Points in accordance with these Bank Australia Platinum Rewards Program Terms and Conditions.
- **Credit Card** means the Bank Australia Platinum Rewards Visa Credit Card.
- **Eligible Transaction** means the purchase of goods or services from merchants accepting your Credit Card (including GST payable for those goods or services by you) excluding the Ineligible Transactions.

- **Ineligible Transaction** means any of the following transactions:
  - Payments to the Australian Tax Office;
  - Purchase of foreign currency and traveller's cheques;
  - Payments nominated by Bank Australia from time to time;
  - balance transfers;
  - cash advances;
  - Business Expenses;
  - BPay transactions;
  - any fee or charge, including any government charges or duties and any fee or charge for your membership of and participation in the Qantas Frequent Flyer Program;
  - interest and finance charges payable or paid on your Credit Card;
  - enforcement expenses;
  - transactions which are disputed, fraudulent or involve the abuse or unauthorised use of your Credit Card;
  - payments and purchases which are refunded or reimbursed; and
  - payments made by you to other Bank Australia loan accounts.
- **Monthly Rewards Balance** means the total number of Qantas Points earned during a Calendar Month, as adjusted to reflect any refunds, reimbursements or other adjustments processed during that Calendar Month.
- **Qantas** means Qantas Airways Limited ABN 16 009 661 901 or such other company that operates the Qantas Frequent Flyer Program from time to time).
- **Qantas Frequent Flyer Account** means the Qantas Frequent Flyer membership account of the Primary Cardholder.
- **Qantas Frequent Flyer Membership Number** means the Qantas Frequent Flyer membership number assigned by Qantas to the Primary Cardholder.
- **Qantas Points or Points** means points in the Qantas Frequent Flyer Program.
- **Qantas Frequent Flyer Program** means the loyalty program of that name that is operated by Qantas.
- **Qantas Frequent Flyer Terms and Conditions** means the terms and conditions entered into between Qantas and a person that wishes to participate in the Qantas Frequent Flyer Program (as amended or substituted from time to time by Qantas). For details visit qantas.com/frequentflyer
- **Bank Australia** means Bank Australia Limited ABN 21 087 651 607 BSB: 313 140 AFSL / Australian Credit Licence Number 238431.
- **Rewards Account** means the Rewards Program account we establish in the Primary Cardholder's name for the purposes of recording Qantas Points in accordance with these Terms and Conditions.
- **Rewards Program** means the Bank Australia Platinum Rewards Program (not the Qantas Frequent Flyer Program).
- **Terms and Conditions** mean these Bank Australia Platinum Rewards Program Terms and Conditions, as amended from time to time.

3. Eligibility for membership

3.1 You are automatically a member of the Rewards Program if you have a Platinum Rewards Visa Credit Card. Additional Cardholders are not eligible for membership of the Rewards Program in their own right, but Qantas Points will be allocated to your Rewards Account for Eligible Transactions by Additional Cardholders.

3.2 Your membership of the Rewards Program is at Bank Australia's discretion and we may cancel or suspend your membership of the Rewards Program at any time.

3.3 Your membership of the Rewards Program is automatically cancelled if your Credit Card is closed.

3.4 Bank Australia reserves the right to charge an annual fee for your membership of, and participation in, the Rewards Program.

3.5 You cannot transfer your membership of the Rewards Program to any other person.

3.6 Bank Australia may change the basis on which the program operates or suspend or terminate the Rewards Program at any time without prior notice to you.

4. How you can earn Qantas Points

4.1 Subject to clauses 5 and 6 below and these Terms and Conditions, you will:

a. earn Qantas Points (which will be recorded in your Rewards Account) each time you or an Additional Cardholder uses the Credit Card for Eligible Transactions, whether in Australia or in any other country; and

b. Qantas Points earned will be credited from your Rewards Account to your Qantas Frequent Flyer Account monthly, which may be redeemed for rewards in the Qantas Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

4.2 Bank Australia will allocate Qantas Points to your Rewards Account for every whole Australian dollar of the total value of all Eligible Transactions (the total value is rounded down to the whole Australian dollar value, ignoring cents) that is charged to your Credit Card in accordance with the table below:

Total Eligible Transactions per Calendar Month	Qantas Points earned for every whole Australian dollar
Up to and including $3,000	0.75 points
Over $3,000	0.35 points

Bonus Qantas Points may also be allocated on an Eligible Transaction at Bank Australia's absolute discretion. Bank Australia will make Bonus Qantas Points available on such terms and conditions as Bank Australia determines, including the period of time the relevant Bonus Qantas Points are available.

A Qantas Points cap of 5,000 Points applies per Calendar Month. Bonus Qantas Points do not count towards the Points cap. No further Qantas Points will be earned on Eligible Transactions that exceed this Points cap in the month.

5. Qantas Frequent Flyer Program

5.1 To earn Qantas Points from your Credit Card, you (as the Primary Cardholder) must be a member of the Qantas Frequent Flyer Program and have supplied Bank Australia with your valid Qantas Frequent Flyer Membership Number. The name on your Qantas Frequent Flyer Account and your Credit Card must be identical for us to credit Qantas Points earned to your Qantas Frequent Flyer Account. The Qantas Frequent Flyer Program is available only to individuals. Membership of the Qantas Frequent Flyer Program and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer Program. A joining fee may apply. For details visit qantas.com/frequentflyer

5.2 You acknowledge and authorise Bank Australia and Qantas to exchange your personal information (including your name, address, email address, date of birth and Qantas Frequent Flyer Program membership details) to ensure that you can earn Qantas Points under and subject to these Terms and Conditions and the Qantas Frequent Flyer Program Terms and Conditions (available at qantas.com/frequentflyer) and that you can be provided with the benefits of both programs.

5.3 Qantas Points are offered at Bank Australia's 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 (whether or not allocated to your Rewards Account) but which have not been credited to your Qantas Frequent Flyer Account will automatically be forfeited and cannot be used by any other person.

5.4 Qantas Points earned through the Rewards Program are offered in accordance with these Terms and Conditions and have no cash or monetary value. You cannot transfer your Qantas Points to any other person or entity other than in limited circumstances in accordance with the Qantas Frequent Flyer Terms and Conditions. Once credited to your Qantas Frequent Flyer Account, Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions.

5.5 Any air travel undertaken as a result of participation in the Qantas Frequent Flyer Program is subject to the Qantas Frequent Flyer Terms and Conditions and the Qantas Conditions of Carriage as amended from time to time. For details visit qantas.com/frequentflyer

5.6 A Primary Cardholder may only earn Qantas Points for one Rewards Account which must be in the name of the Primary Cardholder. Non-individuals (e.g. companies or other organisations) are ineligible to earn Qantas Points.

6. How Qantas Points are credited to your Qantas Frequent Flyer Account

6.1 If you have supplied your Qantas Frequent Flyer Membership Number to Bank Australia, at the end of each statement period, Bank Australia will calculate your Monthly Rewards Balance as contained in your Rewards Account. Bank Australia will then arrange for your Monthly Rewards Balance to be sent to Qantas and the Qantas Points earned will be credited to your Qantas Frequent Flyer Account. This may take approximately up to 10 days.

6.2 If you do not supply Bank Australia with your Qantas Frequent Flyer Membership Number prior to making Eligible Transactions using your Credit Card, Qantas Points that would otherwise be earned from Eligible Transactions will accrue until such time as the Primary Cardholder supplies the Qantas Frequent Flyer Membership Number to Bank Australia. At that time, all accrued Qantas Points will be added to the current month's Monthly Rewards Balance and credited to your Qantas Frequent Flyer Account in accordance with section 5.1.

6.3 Subject to section 4.1, once your Qantas Points are successfully credited to your Qantas Frequent Flyer Account, the Qantas Points are governed by the Qantas Frequent Flyer Terms and Conditions. If you have a query in relation to Qantas Frequent Flyer Points (earned through the Rewards Program) either not showing up on your Monthly Rewards Balance or not being credited to your Qantas Frequent Flyer Account, please contact us on 132 888.

6.4 Any questions or queries in relation to the Qantas Frequent Flyer Program generally, must be referred to Qantas.

6.5 When you obtain a refund or reimbursement for an Eligible Transaction for which you earned Qantas Points, the amount of the refund or reimbursement will be deducted from the Eligible Transactions for the Calendar Month in which the refund or reimbursement is processed when calculating the Qantas Points earned for that month. Any negative balance in your Rewards Account will be carried over to the next month.

A refund or reimbursement processed on or after 1 November 2026 will be treated in accordance with these Terms and Conditions as in effect on the date the refund or reimbursement is processed, regardless of when the original Eligible Transaction occurred.

6.6 If Bank Australia terminates the Rewards Program, you cancel your membership of the Rewards Program or your Credit Card is closed, your membership of the Rewards Program is automatically cancelled and any Qantas Points that have not been credited to your Qantas Frequent Flyer Account at that time are forfeited.

6.7 Bank Australia will provide you with a statement of the Qantas Points to be credited to your Qantas Frequent Flyer Account for a statement period within your statement of account for that period.

7. When you will not earn Qantas Points

7.1 You will not earn Qantas Points:

a. if your Credit Card account is in arrears for more than 30 days;

b. if you are in default under the Credit Card Contract (including these Terms and Conditions) and have been provided with notice by Bank Australia of this default;

c. from the date that your Credit Card is suspended or terminated in accordance with the Credit Card Conditions of Use;

d. for Eligible Transactions that arise after the expiry date of your Credit Card;

e. if you lose your Credit Card, until such time as a new Credit Card is issued to you by Bank Australia;

f. where you dispute an Eligible Transaction; or

g. for transactions that are fraudulent.

7.2 If Qantas Points are allocated to you after any of the events set out in section 7.1 apply, then Bank Australia will reverse that allocation accordingly.

8. Terminating your Qantas Points

8.1 Bank Australia may cancel your Qantas Points not yet credited to your Qantas Frequent Flyer account at any time if:

a. you breach the Credit Card Contract (including these Terms and Conditions) and you fail to remedy that default within 30 days after receiving a written notice from Bank Australia requesting you to remedy the default; or

b. you close your Credit Card account.

8.2 Bank Australia may restrict the crediting of any available Qantas Points to your Qantas Frequent Flyer Account in circumstances where:

a. you are in default in accordance with section 8.1 above; and

b. Bank Australia has notified you of this default and advised you that it will restrict access to your Qantas Points if you do not rectify the relevant default in accordance with the timeframes set out in the notice Bank Australia provided to you.

9. Changes to Bank Australia Platinum Rewards Program Terms and Conditions

9.1 Bank Australia reserves the right to change at any time these Terms and Conditions (including the number of Qantas Points that you earn or the way in which you earn Qantas Points) by giving you:

a. at least 30 days notice if Bank Australia reduces the number of Qantas Points that you will earn for each Australian dollar charged to your Credit Card account for Eligible Transactions; and

b. notice at such time as Bank Australia determines appropriate for other changes, including through newsletters, on the credit card statement, on the individual's internet banking website

10. Tracking your Qantas Points

10.1 You will be able to track the number of Qantas Points you earn through the Rewards Program by referring to your Credit Card statement or by logging on to qantas.com/frequentflyer and following the instructions for Qantas Frequent Flyer member log in.

11. General

11.1 All complaints regarding Qantas Points or any other matter under these Terms and Conditions will be resolved by us in accordance with Bank Australia's dispute resolution processes. You can obtain a copy of our Complaints and Dispute Resolution Guide by visiting bankaust.com.au or by calling us on 132 888. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services and complaint resolution that is free to consumers.

AFCA can be contacted by:

Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
In writing to:	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

11.2 You are responsible for any taxation liability or other government charge or reporting requirement arising from the Rewards Program or the redemption of Qantas Points. We do not offer any advice or accept any responsibility with respect to these matters.

11.3 The failure by use to enforce a particular term or condition does not constitute a waiver of that term or condition by us.

Bank Australia

Certified B Corporation

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