

Important notice

Thanks for choosing us as your credit card provider.

We're notifying you of upcoming changes to the **St.George Amplify Signature Visa Card** and **St.George Amplify Platinum Visa Card**. Details of the changes are outlined below.

A cap on Amplify Qantas Points effective from 1 January 2022:

We will be introducing an annual limit on the amount of Qantas Points that can be earned on Amplify Signature and Amplify Platinum Cards which are enrolled in the Amplify Qantas rewards program. Details of the changes are outlined below:

	Current earn rate ¹	Earn rate ¹ from 1 January 2022
St.George Amplify Signature Visa Card (Qantas Rewards)	0.75 points earned per \$1 spent on eligible purchases ² uncapped	0.75 points earned per \$1 spent on eligible purchases ² up to \$250,000 each year

	Current earn rate ¹	Earn rate ¹ from 1 January 2022
St.George Amplify Platinum Visa Card (Qantas Rewards)	0.5 points earned per \$1 spent on eligible purchases ² uncapped	0.5 points earned per \$1 spent on eligible purchases ² up to \$100,000 each year


The annual Qantas Points cap resets on your January statement date each year.

There is no change to the Qantas Points earn rate for eligible spend. If you do exceed the annual cap within the year, you can continue to use your card as normal. While you will not earn Qantas Points for eligible purchases until the cap resets the following January, you'll still be able to earn bonus Qantas Points.²

This change applies if you have selected the Amplify Qantas rewards program. It will not impact you while you are enrolled in the Amplify Rewards program but will apply if you switch to Amplify Qantas in the future.

We're here if you need us

If you have any questions about the above changes, please call:

 **Call us on 13 33 30**
8am - 8pm AEST, Monday to Saturday

Thanks,

Your St.George team

Things you should know:

- 1. Rewards Points:** The earning and redemption of Qantas Points are subject to the Amplify Terms and Conditions. Purchases that are not eligible to earn Rewards Points are set out in the Amplify Terms and Conditions. You do not receive points if you have not paid the Minimum Payment Due in full and on time and in other circumstances. Qantas Points earned during a statement cycle are added to your respective Points balance on a monthly basis.
- 2. Eligible purchases:** Do not include interest, fees and charges, cash or ATM cash advances, cash equivalent transactions, gambling transactions, a purchase from or payment to a local, state or federal government or government related agency, BPAY or similar transactions (such as Post Billpay), refunds and balance transfers debited from the card account.

