

St.George Amplify Terms and Conditions

Amplify Rewards and Amplify Qantas

Effective date: 7 September 2021

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1. When these Terms and Conditions apply

When you or an Additional Cardholder activate your Amplify Card or first make a transaction on it you are treated as having agreed to be bound by these Terms and Conditions.

These Terms and Conditions govern:

- earning Points on your Amplify Card; and
- redeeming Amplify Points for a reward.

Qantas Frequent Flyer Points redemptions are covered by the terms and conditions of the Qantas Frequent Flyer Program.

The use and operation of your Card is also subject to separate Terms and Conditions which were provided by St.George. You can contact us to request an additional copy at any time.

2. Selecting and switching between Amplify programs

When you apply for your Amplify Card you will choose one of the following rewards programs to apply to your Card Account:

- Amplify Rewards (to earn Amplify Points); or
- Amplify Qantas (to earn Qantas Frequent Flyer Points).

You may request to switch between rewards programs that are available to your Card Account. Once processed:

- you will stop earning Points in the previous program;
- Points earned prior to the switch will not be converted to Points in the new rewards program; and
- if you make a switch to Amplify Qantas, your Amplify Points will expire after 90 days.

3. Earning Points

3.1 How do you earn Points?

You earn Points for each transaction on your Card Account unless the transaction is ineligible for a reason set out in Clause 3.2. Points will be deducted when a transaction is refunded or reversed. Points are awarded or deducted based on the earn rate applicable on the day a transaction is processed.

3.2 When will you not earn Points?

You will not earn Points on:

- all fees and interest charges;
- Cash Advances;
- Balance Transfers;
- transactions made using bill payment services such as BPAY® or Post Billpay; or
- Government Related Payments.

You will also not earn Points (and cannot redeem Amplify Points) if:

- you have not paid the Minimum Payment Due in full and on time;
- your Card is blocked or cancelled or your Card Account is blocked or closed;
- there is fraud on your Card Account;
- your Card has been reported as lost or stolen;
- your Card is used for business related purposes; or
- you do not comply with any of your important obligations under the Terms and Conditions of your Card Account (including making sure you do not exceed your authorised credit limit).

We may adjust your Points balance by the amount of any Points awarded in any of the above circumstances.

3.3 Earning Qantas Frequent Flyer Points on the Amplify Qantas Program

When you choose the Amplify Qantas program, the Points you earn under Clauses 3.1 and 3.2 are credited to your Qantas Frequent Flyer Program. If there are Joint Account Holders, Points will be credited to the Qantas Frequent Flyer Program account nominated by both Account Holders to receive Points when you applied for your Card. For this to happen you must:

- be a Qantas Frequent Flyer member;
- advise us of your valid Qantas Frequent Flyer membership number; and
- ensure the first and last name of your Qantas Frequent Flyer membership matches the first and last name we have on record for you.

BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

When we don't have your Qantas Frequent Flyer membership number or your full name doesn't match, the Points will be shown on your statement as 'earned' but not 'transferred'. If you correct the issue within four (4) months of opting-in to the relevant rewards program the Points previously earned will be transferred. Otherwise they will be forfeited.

We may charge a fee if you choose to earn Qantas Frequent Flyer Points. This fee will be disclosed in your Card Account's Financial Table.

Membership in the Qantas Frequent Flyer Program is subject to the terms and conditions of the Qantas Frequent Flyer Program which can be found at qantas.com/terms Joining fees apply.

3.4 How many Points will you earn?

Points are calculated on the Australian dollar value of eligible transactions posted to your Card Account, rounded down to the nearest whole dollar. Only whole points will be awarded and fractions of points will be discarded at the time points are awarded.

A cap may apply to the number of Points that you can earn in any statement period.

To find out how many Points you earn per dollar, when you will receive Points, the Points cap that may apply to your Card Account and how to earn Bonus Points please visit stgeorge.com.au/creditcards or call us on 1300 489 586.

4. Redeeming Amplify Points for a reward

4.1 What are the rewards?

Information on the rewards available and how many Amplify Points are needed to redeem the rewards can be found on your Amplify Rewards Account. Alternatively, you can call the Amplify Rewards Centre on 1300 489 586.

All rewards are subject to availability and substitutions may be necessary. We will only substitute rewards where they are comparable. Please ensure you read the specific conditions set by the reward provider before redeeming. If there is any inconsistency between the specific conditions and these St. George Amplify Terms and Conditions, the specific conditions set by the reward provider will apply.

4.2 How do you redeem your Amplify Points for a reward?

You can redeem your Amplify Points via your Amplify Rewards Account. This can be accessed via Internet Banking, the Mobile App or by calling the Amplify Rewards Centre on 1300 489 586 (8am - 11pm, AEST, Monday to Sunday excluding National Public Holidays).

To redeem your Amplify Points you must:

- be the Account Holder (Additional Cardholders cannot redeem rewards);
- have a balance of at least 3,000 Points unless we advise you otherwise; and
- have enough Points in your balance at the time of your claim.

Your Amplify Points can be combined with Amplify Points earned on another eligible Amplify Card Account when the account is in your name. You cannot combine your Amplify Points with Amplify Points earned on an account in someone else's name.

Unless we specifically advise you otherwise, you cannot cancel or change a reward claim once your redemption is processed, nor can you exchange or return a reward to obtain a re-credit of Amplify Points because you change your mind.

We are not responsible if you cannot redeem your Amplify Points for a reward for reasons beyond our control.

If your Card Account is closed, or you switch into a rewards program other than Amplify Rewards, it may affect the way that you redeem Amplify Points and/or the rewards available for redemption. For example, you may need to redeem your Amplify Points through the Amplify Rewards Centre rather than via Internet Banking.

4.3 Delivery of Rewards

Neither we nor our agents are responsible if a reward is lost, stolen or damaged after it has been dispatched for reasons beyond our reasonable control.

5. Qantas Frequent Flyer Program

St. George is not responsible for the Qantas Frequent Flyer Program in any way. If changes are made to the Qantas Frequent Flyer Program or it is discontinued, we will not be responsible for the impact this may have on Points earned through use of your Card.

We make no express or implied warranty or representation in connection with Qantas Frequent Flyer Points and are not liable for any loss you suffer arising in connection with them, including loss suffered due to Qantas Frequent Flyer Program ceasing its operations.

6. Managing your Points

6.1 How long do you have to use your Points?

Amplify Points do not expire while your Card Account is open and you remain enrolled in Amplify Rewards. If your Card Account is closed, you must use your Points linked to that Card Account within 90 days.

Amplify Points expire upon the death of the Account Holder. However, if we are notified within six months of the Account Holder's death, we will convert the remaining Amplify Points to a statement credit to the Card Account. We will use the rate that applies to an 'Amplify annual fee rebate' at that time which is available by contacting the Amplify Rewards Centre.

For details regarding Qantas Frequent Flyer Point expiry please contact the Qantas Frequent Flyer Program.

6.2 How can you keep track of your Points balance?

You may check your Amplify Points balance at any time on your Amplify Rewards Account. Alternatively, you can call the Amplify Rewards Centre. To check your Qantas Frequent Flyer Points balance please contact the Qantas Frequent Flyer program.

Your Card statement will show for the period covered:

- your Amplify Points balance, including Amplify Points earned and redeemed; and
- any Points earned and credited to your Qantas Frequent Flyer Account.

6.3 What should you do if you have questions relating to the Points information?

If you have any questions relating to the Points information displayed on your Card statement, please contact the Amplify Rewards Centre. If you believe you are missing Points you must contact us within six months of the date of the relevant Purchase. You may be required to send copies of the relevant sale receipts or the Card statement showing the Purchase. Before you do this, please check your Card statement and Points record carefully. We may adjust your total Points balance if Points have been incorrectly credited or debited for any reason.

7. Communicating with each other

We will send communications in connection with the Amplify program to the postal or email address that we have on record. You must tell us if you change your postal or email address. We may also send communications through St. George Internet Banking.

Details of how you can contact us are included at the back of this document.

8. Points themselves do not have monetary value

Points are not property or money, cannot be transferred to another person and have no cash value. Amplify Points can only be used to redeem rewards as outlined in Clause 4. Qantas Frequent Flyer Points will only be transferred to your Qantas Frequent Flyer Account as outlined in Clause 3.3.

9. Changes to these Terms and Conditions and Amplify

We may change these Terms and Conditions and other aspects of the Amplify program at any time. For example, we may:

- change the way you earn Points, or the amount of Points you earn on your Card;
- introduce fees or vary fees we have introduced on your Amplify Card;
- change the way you redeem Amplify Points, or the amount of Amplify Points required to redeem for a reward;

- change the rewards that are available through Amplify Rewards and the specific conditions on which those rewards are made available.

We will provide at least 30 days prior to notice of changes, unless:

- a change is necessitated by an immediate need to restore or maintain the security of our systems or of individual accounts; or
- a change is necessitated by changes in law, an official directive or the guidelines or requirements of a regulator; or
- a change is necessitated by changes to the Qantas Frequent Flyer Program; or
- we reasonably consider the change to be non-material; or
- the change is beneficial to you.

10. Termination

We may terminate the Amplify program at any time but will give you 90 days' notice unless it is impractical to do so. We will provide you with a pro-rata refund of any fees you paid for participating in the terminated reward program for the current membership year.

11. Right of assignment

We may assign our rights under these Terms and Conditions to someone else. You may not assign your rights under these Terms and Conditions to another person.

12. Meaning of Important Words

Account Holder

The person who opens the Card Account with us.

Amplify

The rewards programs operated by us on these Terms and Conditions comprising Amplify Rewards and Amplify Qantas.

Amplify Card or Card

A St.George branded Amplify credit card issued by us.

Card Account

Means the credit card account linked to your Amplify Card.

Cash Advance

A transaction where you:

- withdraw cash
- pay for items we consider to be equivalent to cash (for example; foreign currency, traveller's cheques, money orders or stored value cards)
- transfer funds to another account or stored value card (for example a bank account, trading account or prepaid card) except where this is done as a Balance Transfer.
- pay bills over the counter or through a third party (other than BPAY)
- pay a Merchant that provides gambling services and products, including merchants that sell lottery tickets,

or anything else we treat as being a Cash Advance.

We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us about the main type of business conducted by the Merchant. All transactions with Merchants, especially those whose main business is listed above, may be treated as Cash Advances.

Government Related Payment

A Purchase from or payment to a local, state or federal government or government related agency, including to the Australian Tax Office, Australia Post or to motor vehicle registries.

We classify transactions using information provided to us by the card scheme (Visa or Mastercard), which tells us the main type of business conducted by the Merchant. We will treat any transaction that the card scheme tells us is government related as a Government Related Payment.

Joint Account Holder

An Account Holder who holds a Card Account jointly with another Account Holder.

Point

A rewards Point that has been earned under either the Amplify Rewards or Amplify Qantas programs.

Qantas

Qantas Airways Limited ACN 009 661 901.

Qantas Frequent Flyer Program

The promotional program operated by Qantas which is known as such.

St.George, we or us

St.George Bank - A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL and Australian credit licence 233714.

You

The Account Holder. If there are Joint Account Holders, you means each of you separately and both of you jointly. You includes your successors.



Unless they are defined above, terms which have a defined meaning in the Card Account Terms and Conditions will have the same meaning in these St.George Amplify Terms and Conditions. Where there is a reference to a document, the reference will also apply to any variation or replacement of that document.

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We're here if you need us

If you have any questions about the Amplify program:

-  **Access your Amplify Rewards Account via Internet Banking or the Mobile App.**
-  **Call the Amplify Rewards Centre on 1300 489 586, 8am to 11pm (AEST), Monday to Sunday.**

For any questions relating to Qantas Frequent Flyer Points please contact the Qantas Frequent Flyer Program.

For questions relating to your Card Account please call the number on the back of your Card.

