

Terms and Conditions

Suncorp Bank Clear
Options Business
Credit Cards Rewards
Program Membership

Effective date: August 2024



SUNCORP BANK



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National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Bank Clear Options Credit Cards and the provider of the rewards program in these terms and conditions. Suncorp Bank (Norfina Limited ABN 66 010 831 722) promotes and distributes Suncorp Bank Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Internet Banking and Telephone Banking). Suncorp Bank, and its related entities, are not responsible for the obligations owed under the respective Suncorp Bank Credit Card Rewards Programs, nor do they guarantee any of the benefits under those programs. The SUNCORP brand and Sun Logo are used by Suncorp Bank (Norfina Limited) under licence. Suncorp Bank (Norfina Limited) is not part of the Suncorp Group.



1 Meaning of Words

“Account” means your Suncorp Bank Clear Options Business Credit Card facility.

“Account Terms and Conditions” are the Terms and Conditions that relate to your Account.

“Airline and Other Loyalty Points” means points earned or capable of redemption under an Airline and Other Loyalty Program.

“Airline and Other Loyalty Program” means any participating loyalty program operated by a third party, which has been nominated by us in writing.

“Business Card” means a Suncorp Bank Clear Options Business Credit Card.

“Business Level” means an arrangement for earning Points whereby Eligible Transactions made by all Cardholders will earn Points for a single Reward Account.

“Card” means a Card which we authorise you to use on your Account to get cash, goods or services. Example VISA.

“Cardholder” means any person to whom a Card is issued.

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

“Consequential Loss” means any loss or damage suffered by a party which is indirect or consequential, loss of revenue, loss of profits, loss of goodwill or credit, loss of use, loss of data, damage to credit rating, loss or denial of opportunity, or increased overhead costs.



“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, payments to other Suncorp Bank 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 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 information provided either by the merchant or the relevant 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 or an investment in shares, and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity or investment company.

“Fast Track” 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 “Fast Track item” identified by us.



“Individual Level” means an arrangement for earning Points whereby Eligible Transactions made by a Cardholder will earn Points for that Cardholder’s Reward Account.

“Member” means a person who has applied to be and been accepted as a Member of Suncorp Bank Credit Card Rewards.

“Membership” means a Member in respect of the Member’s Card.

“Member’s Card” means the Suncorp Bank Clear Options Business Credit Card in respect of which a Member participates in the Suncorp Bank Credit Card Rewards.

“Membership Fee” means a fee charged for Membership of the Suncorp Bank Credit Card Rewards as determined and advised by us under section 7 from time to time.

“Personalised Rewards” means the additional Reward offered by us to Suncorp Bank Clear Options Business Credit Card Cardholders described in these Terms and Conditions.

“Principal Cardholder” means the Cardholder who is identified as the first Card applicant on the Card Account application form.

“Points” are the Suncorp Bank Credit Card Rewards points earned on Eligible Transactions.

“Reward” means the goods and services described in the current promotional material or otherwise offered by us from time to time as rewards in Suncorp Bank Credit Card Rewards and includes as applicable Reward Certificates, Voucher Rewards, travel Rewards and Cashback.



“Reward Account” means an Account where a Cardholder’s Points are recorded.

“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 Balance” is your current Points balance which appears on your monthly Statement.

“Special Conditions” means additional terms and conditions that apply to certain Rewards from time to time. In the event of any inconsistency between these terms and conditions and the Special Conditions, the Special Conditions apply.

“Suncorp Bank Credit Card Rewards” means the Reward program offered by us as described in these Terms and Conditions.

“Take Flight®” is the service which allows the redemption of Points for travel Rewards.

“Travel Voucher Rewards” are Voucher Rewards that are issued by Third Party travel service providers.

“Voucher Rewards” are Reward Certificates, which are not personalised.

“We”, “us” or “our” will be generally read as a reference to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) which is the credit provider and issuer of the Suncorp Bank Clear Options Credit Cards.

“You/your” means the person in whose name the Account is opened.



Introduction

These Terms and Conditions should be read in conjunction with the Account Terms and Conditions and explain how you can earn Points on your Account and redeem these Points in Suncorp Bank Credit Card Rewards.

2 Participation and Agreement

2.1 You are eligible to participate in Suncorp Bank Credit Card Rewards if your Account Terms and Conditions do not expressly exclude you from participation.

2.2 Eligibility for Membership

- (a) As part of applying for a Business Card, the Principal Cardholder will elect to take one of the following options:
 - (i) exclude all Cardholders from participating in Suncorp Bank Credit Card Rewards, in which case neither the Principal Cardholder nor any other Cardholder is eligible to apply for Membership of Suncorp Bank Credit Card Rewards;
 - (ii) the Principal Cardholder will participate in the Suncorp Bank Credit Card Rewards at the Business Level, in which case only the Principal Cardholder is eligible to apply for Membership of Suncorp Bank Credit Card Rewards. Other Cardholders are not eligible to apply for Membership of the Suncorp Bank Credit Card Rewards, but the Principal Cardholder will earn Points



from Eligible Transactions charged to other Cardholders' Cards (refer to section 4.4); or

- (iii) Cardholders may participate in the Suncorp Bank Credit Card Rewards at the Individual Level, in which case the Principal Cardholder and all other Cardholders are eligible to apply for Membership of the Suncorp Bank Credit Card Rewards.
- (b) If the Principal Cardholder does not elect one of the options above, all Cardholders on the account will be excluded from Membership of Suncorp Bank Credit Card Rewards.
- (c) The Principal Cardholder may change the election made under section 2.2(a) at any time by completing and submitting a new Membership application form. If the Principal Cardholder changes his or her election, then the persons eligible to apply for Membership will be as set out in section 2.2(a), and:
 - (i) if the Principal Cardholder changes his or her election to bar all Cardholders from participating in the Suncorp Bank Credit Card Rewards, then any existing Reward Accounts of the Principal Cardholder or any other Cardholders will be terminated in accordance with section 6;
 - (ii) if the Principal Cardholder changes his or her election and elects to participate in the Suncorp Bank Rewards at the Business Level, then



any existing Reward Accounts of the Principal Cardholder or any other Cardholders at the Individual Level will be transferred to the new elected rewards plan if requested at the time of transfer; or

- (iii) if the Principal Cardholder changes his or her election to allow Cardholders to participate in the Suncorp Bank Rewards at the Individual Level, then any existing Reward Account of the Principal Cardholder at the Business Level will be transferred to the new elected rewards plan if requested at the time of transfer.

3 Fees and Charges

- (a) If the Principal Cardholder has elected to participate in Suncorp Bank Credit Card Rewards at the Business Level, then a Membership Fee as specified on the Membership application form will be charged to the Card Account when we accept the Principal Cardholder's Business Level Membership application, and thereafter on each anniversary of the enrolment in the Membership. The Membership Fee will be charged to the Card Account for each additional Card that we issue.
- (b) If the Principal Cardholder has elected to allow Cardholders to participate in Suncorp Bank Credit Card Rewards at the Individual Level, then a Membership Fee as specified on the Membership



application form will be charged to the Member's Card when we accept the Cardholder's Individual Level Membership application, and thereafter on each anniversary of the enrolment in the Membership.

4 Accumulation of Points

- 4.1 (a) If the Principal Cardholder has elected to participate in Suncorp Bank Credit Card Rewards at the Business Level, then from the date we accept the Principal Cardholder's Business Level Membership application, the Principal Cardholder will earn Points whenever an Eligible Transaction is charged to a Card by the Principal Cardholder or any other Cardholder. Other Cardholders will not be able to earn Points at the Individual Level.
- (b) If the Principal Cardholder has elected to allow Cardholders to participate in Suncorp Bank Credit Card Rewards at the Individual Level, then from the date we accept a Cardholder's Individual Level Membership application, the Cardholder will earn Points whenever an Eligible Transaction is charged to their Card. The Principal Cardholder will not be able to earn Points at the Business Level.
- 4.2 We will award Points for all Eligible Transactions debited to your Account during the statement period. Your Rewards Balance will appear on your Account statement.



- 4.3 Points cannot be redeemed unless they have been allocated to your Rewards Balance.
- 4.4 We allocate one Point for each whole \$1.00 AUD of the total value of the Eligible Transaction which is debited to your Account during the Statement Period.
- 4.5 The accrual rate of the Points and the maximum number of Points that may be awarded to your Account in any twelve month period, beginning and ending on the anniversary your Account is enrolled in the Rewards Program, (is set out in the table as follows):

Earn Rate for Clear Options Business Credit Cards	Maximum Number of Points per 12 month period	
	Rewards Earning at Account level	Rewards Earning at Card level
1 Point per \$1.00 AUD spent	80,000 per account	80,000 per card

We may, acting reasonably, vary the maximum limits or establish new limits on the number of Points a Member can earn or redeem, from time to time. We will advise you of changes in accordance with section 7. Any change to the earn rate and the maximum number of Points you can earn in a period will not impact Points you have previously earned.

- 4.6 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).

- 4.7 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 in writing within twelve months of the date of the Eligible Transaction. We may, acting reasonably, require you to provide documentary evidence to support your claim.

5 Adjustments and Deductions to your Rewards Balance

- 5.1 The Points you redeem will be deducted from your Rewards Balance.
- 5.2 When you obtain a refund or reimbursement for an Eligible Transaction that you earned Points on (e.g. from returning goods or services or a disputed transaction) (Reversed Transaction) the total number of Points you earned for the Reversed Transaction will be deducted from the total number of Points you actually received and would have received (e.g. points not earned due to the maximum spend limits being reached) for Eligible Transactions during the Statement Period in which the Reversed Transaction was posted.

6 Duration and Loss of Points

- 6.1 We may, acting reasonably, cancel or suspend your right to participate in Suncorp Bank Credit Card Rewards including the ability to earn and redeem Points, if your Account is in default. In addition, if your Account is suspended under the Account Terms and Conditions your participation in the Rewards Program will also be



suspended. During any period of suspension, your Rewards Balance will be frozen and you will not be able to redeem Points. In the event we cancel your right to participate in Suncorp Bank Credit Card Rewards, your Rewards Balance will be cancelled and your right to earn Points on Eligible Transactions will be cancelled.

- 6.2 If we notify you that your right to participate in Suncorp Bank Credit Card Rewards is no longer suspended your Rewards Balance, as at the date of suspension (including because your Account suspension has been lifted), will be reinstated and you will be able to earn Points on Eligible Transactions from the date your suspension ends.
- 6.3 If you instruct us to close your Account and/or elect not to participate in Suncorp Bank Credit Card Rewards you will cease to earn Points on Eligible Transactions and your Rewards Balance will be cancelled immediately.

7 General

- 7.1 We may, acting reasonably, vary these Rewards Program Terms and Conditions from time to time. For example we may:
- change the way Reward points are earned;
 - change the way Reward 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 non-material in nature. For any changes we consider to be non-material we will either publish this on our website or otherwise notify you 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 practical or the way in which points are redeemed (or their availability), we will give you as much notice as is reasonably practicable and, where possible, we will give you an opportunity to redeem points before the change takes effect. However you acknowledge that Third Party Points (such as Velocity Frequent Flyer Points) will be subject to the terms of that program which may be subject to change in accordance with the terms and conditions of that program.

- 7.2 Suncorp Bank and its Rewards Partners may seek, collect, use, store, share or disclose for the purpose of your participation in Suncorp Bank Credit Card Rewards information about Eligible Transactions, adjustments to your Account as a result of reimbursements, disputed transactions and refunds, your Points Balance and the conduct of your Account.
- 7.3 We give no warranty and accept no responsibility as to the ultimate tax treatment of Rewards.



- 7.4 Where the Rewards you redeem under this Program are provided by third parties, to the extent permitted by law, we are not responsible for Rewards you redeem under Suncorp Bank Credit Card Rewards, or any death or injury, loss or Consequential Loss or damage from a Reward or the loss, theft or destruction of a Reward or Voucher Reward, except to the extent such loss or damage is caused by our fraud, negligence or misconduct.
- 7.5 We give no warranty (whether express or implied) whatsoever with respect to Rewards. In particular, we give no warranty with respect to the quality or durability of the Rewards or suitability for any purpose.
- 7.6 We will exercise any rights or discretions that we have under these Rewards Program Terms and Conditions in a fair and reasonable manner. That includes whenever we are:
- (a) considering any request you make;
 - (b) deciding whether to give our consent or to exercise a right, discretion or remedy;
 - (c) setting any conditions for doing any of those things; or
 - (d) making changes under clause 7.1 or anywhere else in these Rewards Program Terms and Conditions.

Examples of how we will take reasonable steps to ensure you are treated fairly include giving you reasonable notice of changes and making adjustments to your Points.



It's worth noting that even if we don't make a decision or do something straight away, we may still do so later on. This includes where we delay or defer doing so, or we temporarily waive a requirement.

8 Redemption of Points for Rewards

- 8.1 Pursuant to these 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 made.
- 8.3 We may, acting reasonably, alter the number of Points required to redeem a Reward, impose additional restrictions on a Reward or conditions for obtaining it including setting a minimum number of Points required to redeem a particular Reward. We may also withdraw or substitute any Reward for another Reward.
- 8.4 When you redeem Points for a Reward, you may nominate a third party to receive the Reward (any Rewards which contains alcohol cannot be given to persons under 18).
- 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, you must notify us within three business days of receipt, giving full details including the name of the courier.
- 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 advised at the time the request is made. The additional points required will be contained in the Rewards catalogue and will also be advised at the time the request is made before you have incurred the charge.

9 Cashback and Fast Track

- 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 Fast Track if that Reward is eligible for Fast Track redemption, you have accumulated the required amount of Points and you use your Card to purchase the Fast Track redemption.
- 9.3 A Cashback Reward does not satisfy your obligation to make the Total Payment Due on your statement. To keep your Account in order, you must disregard the amount of any Cashback Reward and make all payments as set out in your Account Terms and Conditions.



9.4 A Cashback Reward 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 us 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 Reward with the named supplier.
- 10.2 Reward Certificates and Voucher Rewards are subject to the Terms and Conditions noted on the Reward Certificates and Voucher Rewards and the named supplier's terms and conditions.
- 10.3 Reward Certificates and Voucher Rewards cannot be replaced if lost, stolen or destroyed. Any Certificate or Voucher may be judged void if it does not pass validation or is reported lost, stolen, illegible, mutilated, altered, misprinted or incomplete.
- 10.4 You or your nominee are 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. You and/or your nominee will be solely liable for any cancellation fees incurred with respect to a reservation.



11 Airline and Other Loyalty Programs

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

12 Personalised Rewards

- 12.1 You may choose to redeem Points for Personalised Rewards, subject to these Terms and Conditions.
- 12.2 If you choose to redeem Points for a Personalised Reward 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, acting reasonably, 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.

13 Personal Business Assistant

- 13.1 We provide a Personal Business Assistant to Business Cardholders via third parties. Personal Business Assistant 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.

13.2 You will be informed of the cost and options, if available, before any booking or purchase is made for you. Personal Business Assistant will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you, and subject to any applicable consumer law, will be deemed as non-refundable or non-exchangeable items.

13.3 Personal Business Assistant will endeavour to 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 Personal Business Assistant. 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 Personal Business Assistant advances funds for goods or services, Personal Business Assistant shall bill that amount to your Account.

13.4 Personal Business Assistant 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.

13.5 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) Personal Business Assistant recommends that they be insured for mailing or shipping. Personal Business Assistant accepts no responsibility for any delay, loss or damage or resulting consequences.

13.6 Personal Business Assistant accepts no liability arising from any provider that does not fulfil their obligations to you, except to the extent loss or damage is caused by our fraud, negligence or misconduct.



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Contact us



Call **13 11 75**



Online

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Local Branch



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