

# BUSINESSCHOICE REWARDS PLATINUM CARD

Qantas Business Rewards  
Terms and Conditions.



Effective date: 27 June 2024



Please take some time to read through these Terms and Conditions, as they contain important information regarding the way your business can earn Qantas Points on your BusinessChoice Rewards Facility. If you are unsure about any of the information contained within, please call us on 1300 791 188 (Monday to Friday, 8am–8pm).

### **Cardholder enquiries.**

 1300 791 188 (from Australia)  
8am–8pm, Monday to Friday  
+61 2 9155 7718 (from overseas)

### **Lost or Stolen Cards Service.**

 1300 651 089 (from Australia)  
Available 24 hours a day, 7 days a week.

If you are calling about a lost or stolen Card from overseas, call the International Operator to book a reverse charge call to +61 2 9155 7700.

Please note that calls made from mobile phones or hotel rooms may attract additional charges, not covered by the reverse charge service.

### **Postal address.**

 Westpac Banking Corporation  
Card Business Solutions  
GPO Box 18  
Sydney NSW 2001

### **Accessibility support.**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting

[\*\*accesshub.gov.au/about-the-nrs\*\*](https://accesshub.gov.au/about-the-nrs)

Visit [\*\*westpac.com.au/web-accessibility\*\*](https://westpac.com.au/web-accessibility) for further information on our accessible products and services for people with disability.

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# 1. Introduction

1.1 These terms and conditions, together with the BusinessChoice Cards Terms and Conditions, govern the use of all Cards and Card Accounts issued under Your Facility to earn Qantas Points in the Qantas Business Rewards program.

Note: all capitalised terms are defined in the 'Definitions' section at the end of these Terms and Conditions.

- 1.2 You (and any Cardholders) are bound by these Terms and Conditions when either:
- a. You (or any Cardholder) first use a Card or Card Account after we have approved Your application for a new BusinessChoice Rewards Facility; or
  - b. we process Your request to switch Your BusinessChoice Rewards Facility linked from the Qantas Frequent Flyer program to the Qantas Business Rewards program.
- 1.3 You agree that these Terms and Conditions apply to any Qantas Points You earn by the use of any Card or Card Account issued under Your Facility on an eligible transaction.
- 1.4 When You switch Your Facility from the Qantas Frequent Flyer Rewards program to the Qantas Business Rewards program, the Terms and Conditions of BusinessChoice Rewards (for accounts opened prior 1 May 2014) and of the Qantas Frequent Flyer program will continue to apply to the Qantas Points earned by the use of any Card or Card Account issued under Your Facility.
- 1.5 You are unable to switch Your Facility from Qantas Business Rewards program to Qantas Frequent Flyer program once a switch to Qantas Business Rewards program has been processed.

## 2. How are Qantas Points earned?

- 2.1 To earn Qantas Points, the Business must be a member of the Qantas Business Rewards program. Membership of the Qantas Business Rewards program and the earning of Qantas Points are subject to the Qantas Business Rewards program Terms and Conditions available at [qantas.com/business](https://qantas.com/business). Westpac has partnered with Qantas to share necessary customer information to enrol your business into Qantas Business Rewards using the ABN provided at facility application.
- 2.2 To earn Qantas Points on Your Facility, You must provide the Business' ABN as part of Your Facility application. Provided You inform us of the Business' ABN within four months of our approving Your Facility, subject to these Terms and Conditions, the Facility will earn Qantas Points from the first use of a Card or Card account issued under Your Facility.
- If You do not inform us of the Business' ABN within four months of our approving Your Facility, You will only earn Qantas Points on Eligible Purchases from the date You inform us of the Business' ABN.
- Note: we may not allow You to open Your Facility without providing the Business' ABN.
- 2.3 The Business earns Qantas Points whenever Eligible Purchases are made using a Card or Card Account issued under Your Facility.
- 2.4 Qantas Points are credited to the Business' Qantas Business Rewards account in accordance with the conditions set out in these Terms and Conditions, including this clause 2.

### **3. How are Qantas Points calculated?**

- 3.1 Qantas Points are calculated on the number of Australian dollars charged to the Card Account in connection with Eligible Purchases (including any GST that is payable) from Merchants accepting a Card.
- 3.2 Earn 0.75 Qantas Points for each \$1.50 spent on Eligible Purchases, other than Government Payments, on a Card or Card Account. However only whole numbers of Qantas Points accrued at the Card Account level at the end of each Statement Cycle are awarded at the Facility level. Fractions of Qantas Points are not credited until the whole Qantas Points are reached.
- 3.3 Earn 0.5 Qantas Points for each \$1.50 spent on Government Payments on a Card or Card Account. However only whole numbers of Qantas Points accrued at the Card Account level at the end of each Statement Cycle are awarded at the Facility level. Fractions of Qantas Points are not credited until the whole Qantas Points are reached.

### **4. How are Qantas Points used?**

- 4.1 The use of the Business' Qantas Points, including the life of the Business' Qantas Points, will be governed by the Qantas Business Rewards Program Terms and Conditions.
- 4.2 Qantas Points cannot be sold, transferred or exchanged other than in accordance with the Qantas Business Rewards Program Terms and Conditions.

### **5. Bonus Qantas Points**

The Business may receive additional Bonus Qantas Points in connection with special promotions offered from time to time by Westpac or Qantas. Eligibility criteria and special promotion terms and conditions will be provided at the time that any such offer is made.

## 6. When aren't Qantas Points earned?

6.1 Qantas Points are not earned in respect of the following amounts that may be charged to a Card Account issued under Your Facility:

- a. Government charges (other than GST payable in connection with the Eligible Purchases on which You earn Qantas Points);
- b. Interest and other bank fees and charges (including any GST payable on any of these);
- c. Cash Advances;
- d. Balance transfers; and
- e. BPAY® payments; i.e. bill payments and other payments made through the BPAY Electronic Payments Scheme.

6.2 The Business does not earn Qantas Points if:

- the Billing or Card account is in arrears or over limit: on the posting date of a transaction; or at the end of a Statement Cycle. Any Qantas Points earned in that relevant Statement Cycle may be forfeited;
- there is fraud on the Card Account or Billing Account;
- the Card has been reported lost or stolen;
- 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);
- the Card or Card Account is cancelled or terminated. Qantas Points that were earned during the Statement Cycle when we cancel the Card or the Card Account or the Billing Account is terminated, may be forfeited;
- We may adjust your Qantas Points balance by the amount of any points awarded in any of the above circumstance.

6.3 Where any Cardholder returns any Eligible Purchases made with the Card, or the Card Account is credited in connection with a disputed transaction, and:

- a. This occurs within the Statement Cycle in which the Eligible Purchases was made, we will adjust the Business' Qantas Points total for that Statement Cycle by deducting any Qantas Points which were earned in connection with the original or disputed transaction;
  - b. This occurs after the Statement Cycle in which the Eligible Purchase was made, we will suspend the Business' earning of Qantas Points on future Eligible Purchases of goods or services equivalent to the value of the original or disputed transaction.
- 6.4 Where the Card Account is credited in connection with a fraudulent transaction, and:
- a. Westpac identifies the fraudulent transaction within the Statement Cycle in which the transaction was made, Westpac will adjust the Business' Qantas Points total in that Statement Cycle by deducting any Qantas Points which were earned in connection with the original transaction;
  - b. Westpac identifies the fraudulent transaction after the Statement Cycle in which the transaction was made, Westpac will request Qantas to deduct the equivalent amount of Qantas Points earned from the transaction from the Business' Qantas membership account.
- 6.5 Where Eligible Purchases are made from the Billing Account no Qantas Points will be earned as the Billing Account is not a Cardholder.
- 6.6 Except as provided in clause 2.2, if You do not inform us of the Business' ABN, the Facility will not earn Qantas Points.



## 7. How do You keep track of your Qantas Points?

- 7.1 Westpac does not issue separate statements to You in relation to the Business' Qantas Points balance. To view the Business' Activity statement online, visit [qantas.com/business](http://qantas.com/business) and sign in to the Business' Qantas Business Rewards account. If You have any questions in relation to Qantas Business Rewards program statements or Qantas Points, please call the Qantas Business Rewards program Service Centre on 13 74 78.
- 7.2 New Qantas Points earned during a Statement Cycle are added to the Business' Qantas Points balance on a monthly basis usually within 14 days after Your Billing Account statement has been issued. If You think the Business is entitled to more Qantas Points, You must contact us with copies of the relevant sale receipts or the Billing Account statement showing the transactions for which You believe the Business is entitled to additional Qantas Points no later than ninety (90) days after the date of the relevant transaction. We investigate all queries in accordance with the process listed in Clause 47 of the BusinessChoice Cards Terms and Conditions.)
- 7.3 Qantas Points are governed by and are subject to the Qantas Business Rewards program Terms and Conditions. Westpac is not responsible for Qantas Business Rewards program Terms and Conditions in any way. If the Qantas Business Rewards program is discontinued, or changed, Westpac will not be responsible for the impact this may have on Qantas Points earned through use of Your Facility.
- 7.4 You are responsible to pay or reimburse us for any tax liability (including any GST that may be payable), stamp duty or other duty or government charges or airport charges incurred in connection with the receipt of Qantas Points.
- 7.5 Other than as set out in these Terms and Conditions, we make no express or implied warranty or representation in connection with Qantas Points and are not liable for any loss You suffer arising in connection with Qantas Points that is outside of our reasonable control, including loss suffered due to a Qantas Rewards program or Qantas ceasing its operations.

## 8. Variations relating to Qantas Points

8.1 We may make changes relating to the earning of Qantas Points to Your Facility at any time.

Changes may include a change to:

- i. the way the Business can earn Qantas Points from time to time, including by introducing new ways or changing existing ways of earning Qantas Points;
- ii. the number of Qantas Points the Business can earn on Your Facility;
- iii. the number of Bonus Qantas Points the Business earns on Your Facility, as set out in clause 5;
- iv. imposing any Qantas Points capping or tiering; or
- v. levying any fees relating to the rewards program or service.

8.2 We will notify You of material changes to these terms and conditions including where such changes will reduce the number of Qantas Points the Business can earn with at least thirty (30) days' notice in writing, electronically or through an advertisement in a major newspaper.

8.3 We may also exercise our discretion to discontinue the earning of Qantas Points on goods or services 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 reward program for the current membership year.

## 9. Tax matters

- 9.1 Westpac is not aware of each individual's particular circumstances and therefore cannot provide any taxation advice in relation to any Facility. No clause in this document should be construed as a statement as to the taxation consequences or taxation treatment of any aspect of the Card, Card Account, Billing Account or any Facility.

In addition, Westpac draws Your attention to Practice Statement PS LA 2004/4, which outlines as at the date of these terms and conditions, the view of the Commissioner of Taxation in relation to the circumstances when rewards provided under a loyalty program may be subject to income tax or fringe benefits tax. As each customer's circumstances may vary, we recommend You seek independent advice regarding the tax treatment, if any, resulting from the use of Your Facility.

- 9.2 You are responsible to pay or reimburse us for any tax liability (if any) including any GST that may be payable, stamp duty or other duty or government charges or airport charges incurred in connection with the receipt of Qantas Points.

## 10. Definitions

In these terms and conditions:

**ABN** means an Australian Business Number being an identifying number of an entity registered on the 'Australian Business Register'.

**Billing Account** means the account responsible for all transactions on the account.

**Bonus Qantas Points** means additional Qantas Points credited to Your Qantas Business Rewards program from time to time in connection with a promotional offer from Westpac or Qantas.

**BPAY** means a bill payment service which is governed by separate terms and conditions, a copy of which can be found at [westpac.com.au](http://westpac.com.au) or by dropping into one of our branches.

**Business** means the entity identified as the Business on the application form for the BusinessChoice Rewards Cards and is entitled by law to hold an ABN.

**Card** means a BusinessChoice Rewards Platinum credit card or any other credit card we tell You is linked to a Facility.

**Card Account** means the account opened by Westpac used to record transactions relating to a specific Card issued to a Cardholder in accordance with the BusinessChoice Cards Terms and Conditions.

**Cardholder** means any person who from time to time is issued with a Card for use on the Card Account.

**Cash Advance** A transaction where you:

- withdraw cash
- pay for items we consider to be equivalent to cash (for example; foreign currency including cryptocurrency, 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); or

- pay a Merchant that provides gambling services and products, including Merchants that sell lottery tickets.

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.

**Eligible Purchases** means all payments made from a Card or Card Account, except for transactions described in Section 6 for which Qantas Points are not earned.

**Facility** means the facility of that name issued to You in accordance with the BusinessChoice Cards Terms and Conditions.

**Government Payments** means any Eligible Purchase treated by us as a Government Payment to any Australian federal, state or local government agency, service or department or any Australian court or tribunal, including where You use the Card or Card Account to:

- make payments to the Australian Taxation Office;
- pay vehicle licensing and registration;
- pay fines issued by any government, agency, service or department;
- pay bail and bond payments;
- pay council rates or fees; and
- pay court costs including alimony and child support.

Merchants enter into an agreement with their chosen financial institution, enabling the Merchant to accept payment for goods and services by credit card. Westpac, as the issuer of Your Card, is only able to determine whether to treat a transaction You make with a Merchant on Your Card or Card Account as a Government Payment, based on information (including the type of business conducted by the Merchant) provided by that financial institution in the course of processing the transaction. Accordingly, credit card transactions made with certain Merchants may be treated as Government Payments, even though such transactions do not fall within any of the above transaction categories.

Government Payments do not include government charges in clause 6.1 (a).

**Merchant** means a provider of goods or services who accepts payment by credit card, including payments using a Card or your Card Account or your Billing Account.

**Principal** means one or more persons who is/are responsible for all transactions on a Card Account held in the name of the Cardholder that is linked to their Billing Account in accordance with the BusinessChoice Cards Terms and Conditions.

**Qantas** means Qantas Airways Limited (ABN 16 009 661 901).

**Qantas Points** means points in the Qantas Business Rewards program.

**Statement Cycle** means the period from one statement date to the next statement date.

**Westpac, our, we, us** means Westpac Banking Corporation (ABN 33 007 457 141).

**You** means either:

- each of the Principal(s) and the Business (where the liability structure for the facility selected is Joint and Several) which jointly hold the Facility; or
- the Business (where the liability structure for the facility selected is Business Liability), which holds the Facility.





*Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.*

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