

**JETSTAR CREDIT CARDS
REWARDS PROGRAM**
TERMS AND CONDITIONS



EFFECTIVE 5 MARCH 2020

1. WHEN DO THESE TERMS AND CONDITIONS APPLY TO ME?

You agree to be bound by these Terms and Conditions when you or an Additional Cardholder first use or activate your Jetstar Credit Card (**Card**) or authorise a transaction on your Account. You agree that these Terms and Conditions apply to any Jetstar Dollars or Qantas Points you or any Additional Cardholder accrue by using a Card.

The use of your Card is subject to the Jetstar Credit Cards Conditions of Use (Conditions of Use), which are provided with your Card. Some of the words used in these Terms and Conditions are defined in the Conditions of Use.

A current copy of each of the Conditions of Use and these Terms and Conditions are available at jetstar.openportal.com.au.

Components of the Jetstar Credit Cards Rewards Program:

If you have a silver Visa Platinum Jetstar Credit Card or a silver Visa Rewards Jetstar Credit Card, you can elect to either accrue Jetstar Dollars or Qantas Points in connection with purchases made using your Card by linking your Account to either the Jetstar Dollars Program or Qantas Frequent Flyer Rewards.

If you have an orange Visa Jetstar Credit Card, you'll automatically accrue Jetstar Dollars in connection with eligible purchases made using your Card and you'll also be eligible for complimentary Club Jetstar membership.

2. JETSTAR DOLLARS PROGRAM

How do I accrue, and is there a limit to Jetstar Dollars?

If your Account is linked to the Jetstar Dollars Program, you will accrue Jetstar Dollars for each Australian dollar amount of eligible Purchases made on your Account (rounded up or down to the nearest whole dollar value of the eligible Purchase) in each Statement Period. We will notify you of the rate at which you will earn Jetstar Dollars at the time your Account is opened, and the current rate is detailed at jetstar.com/au/en/creditcards/faqs.

Product	Jetstar Dollar Earn Rate	Jetstar Dollar Earn Limit
Silver Visa Platinum Jetstar Credit Cards	1 Jetstar Dollar per \$100 spent	500 Jetstar Dollars p.a.
Silver Visa Rewards Jetstar Credit Cards	1 Jetstar Dollar per \$50 spent (for the first \$2,500 spent in the statement period) 1 Jetstar Dollar per \$100 (for the remainder of the statement period)	2000 Jetstar Dollars p.a.
Orange Visa Jetstar Credit Cards	1 Jetstar Dollar per \$200 spent	1000 Jetstar Dollars p.a.

You will also accrue Jetstar Dollars when any Additional Cardholders use their Card or your Account to purchase eligible goods or services, subject to the Conditions of Use. These Jetstar Dollars belong to you, not to any Additional Cardholders.

How do I redeem my Jetstar Dollars as Jetstar Travel Vouchers?

Product	Number of Jetstar Dollars earned	Travel Voucher value
Silver Visa Platinum Jetstar Credit Cards	100	\$100
Silver Visa Rewards Jetstar Credit Cards	200	\$200
Orange Visa Jetstar Credit Cards	50	\$50

Jetstar will email you your Jetstar Travel Vouchers automatically once you have qualified. Your Jetstar Travel Vouchers will be emailed to the last email address you have provided to us. Please ensure that you provide us with a valid email address at all times.

You can also request an early redemption of your Jetstar Dollars in increments of 25 Jetstar Dollars by calling 1300 150 100. Your Jetstar Dollars balance at the time of request must be at least 25 Jetstar Dollars. You cannot redeem your Jetstar Dollars where your Jetstar Dollars balance is less than 25 Jetstar Dollars. Jetstar Dollars cannot be deferred for the purpose of gaining a higher value to use at a later date. Please allow up to five (5) working days to process your Jetstar Travel Voucher.

What are Jetstar Travel Vouchers?

Jetstar Travel Vouchers are vouchers issued by Jetstar with a dollar value that you may use to book Jetstar flights and holiday products only, which includes packages, accommodation, activities, transfers, parking, insurance, taxes, fees and other charges associated with normal Jetstar internet or telephone reservation bookings. Jetstar Travel Vouchers can only be used for holiday products if booked together with a Jetstar flight. The value of a Jetstar Travel Voucher issued under these Terms and Conditions will be based on the Jetstar Dollars balance shown on your monthly Card statement. See above for how and when you can redeem Jetstar Dollars for Jetstar Travel Vouchers. Jetstar Travel Vouchers will be issued and can be used in accordance with the "Jetstar Travel Vouchers Important Information" at the end of this document and the Jetstar Travel Vouchers Terms and Conditions. Once your Jetstar Dollars have been redeemed as a Jetstar Travel Voucher, Jetstar is responsible for providing the benefit of the voucher in accordance with the Jetstar Travel Voucher Terms and Conditions.

All enquiries about the use of Jetstar Travel Vouchers must be made to Jetstar on 131 538. The Jetstar Travel Voucher Terms and Conditions are available at jetstar.com/cards.

Do my Jetstar Dollars expire?

Jetstar Dollars do not expire provided your Account remains open. If you close your Account, your participation in Jetstar Dollars is automatically cancelled and all Jetstar Dollars accrued are forfeited. Your Jetstar Dollars may not be transferred to another person for any reason. See the "Jetstar Travel Vouchers Important Information" at the end of this document for information on Jetstar Travel Voucher expiry.

What do I do if I misplace my Jetstar Travel Voucher?

As stated above, the Jetstar Travel Voucher Terms and Conditions, including booking dates and travel dates will be strictly applied. Please keep your Jetstar Travel Voucher safe. Jetstar cannot reissue a Jetstar Travel Voucher once it has been used.

If you misplace your Jetstar Travel Voucher contact Jetstar on 131 538 as soon as possible.

How do I keep track of my Jetstar Dollars?

Your Jetstar Dollar balance will appear on your monthly Card statement or you can view your balance online, via jetstar.openportal.com.au or logging into your Jetstar credit card app.

We may adjust your total Jetstar Dollars (backdating the adjustment if necessary) if Jetstar Dollars have been incorrectly credited or debited for any reason (including where a Transaction is reversed).

Jetstar Dollars themselves do not have monetary value

Jetstar Dollars cannot be transferred to any person including any Additional Cardholders, sold, bequeathed or inherited. Jetstar Dollars can only be redeemed for Jetstar Travel Vouchers and are not convertible into or redeemable in cash. Jetstar Dollars do not have monetary value and are only used to record your entitlement to redeem Jetstar Travel Vouchers.

3. QANTAS FREQUENT FLYER REWARDS

If you have a silver Visa Platinum Jetstar Credit Card or a silver Visa Rewards Jetstar Credit Card and elect to link your Account to Qantas Frequent Flyer Rewards, you will earn Qantas Points as set out below. So that Qantas Points earned through Qantas Frequent Flyer Rewards can be credited to your Qantas Frequent Flyer Account and redeemed through the Qantas Frequent Flyer Program, you will need to be or become a member of the Qantas Frequent Flyer Program. A joining fee may apply if you are not already a member of the Qantas Frequent Flyer Program.

Qantas Frequent Flyer Program Membership

Membership of the Qantas Frequent Flyer Program and the earning and redemption of Qantas Points is subject to the terms and conditions of the Qantas Frequent Flyer Program. Any Qantas Points credited to your Qantas Frequent Flyer Account are governed by and are subject to the terms and conditions of the Qantas Frequent Flyer Program. We are not responsible for the Qantas Frequent Flyer Program in any way. If Qantas makes changes to the Qantas Frequent Flyer Program, we will not be responsible for the impact it may have on you.

For details, visit www.qantas.com/frequentflyer. A current copy of the Qantas Frequent Flyer Program terms and conditions is available at www.qantas.com.au/fflyer/dyn/program/terms.

Your Qantas Frequent Flyer Membership Number

Before any Qantas Points can be credited to your Qantas Frequent Flyer Account, you must supply us with a valid Qantas Frequent Flyer Membership Number. The name on your Card and Account must be identical to the name on your Qantas Frequent Flyer Account. We will request your Qantas Frequent Flyer Membership Number at the time you elect to earn Qantas Points (i.e. when you elect to link your Account to Qantas Frequent Flyer Rewards).

If you do not supply us with a valid Qantas Frequent Flyer Membership Number on enrolment to earn Qantas Points in the Jetstar Credit Cards Rewards Program, we will record your accumulation of Qantas Points for a period of 12 months from the date you requested to accumulate Qantas Points. These Qantas Points will be shown on your monthly Card statement. However they will not be able to be transferred to your Qantas Frequent Flyer Account until you have supplied a valid Qantas Frequent Flyer Membership Number to us. If, after 12 months you still have not provided us with a valid Qantas Frequent Flyer Membership Number you will:

- forfeit all Qantas Points you have earned by using your Card in the previous 12 month period, and
- begin to earn new Qantas Points on eligible Purchases following the forfeiture.

The maximum period that Qantas Points may be earned (without being credited to a valid Qantas Frequent Flyer Account in the same name as the Card) is 12 months from enrolment to earn Qantas Points in the Jetstar Credit Cards Rewards Program. At the end of each 12 month period, all Qantas Points not credited to your Qantas Frequent Flyer Account will be forfeited.

It is your obligation to ensure that we have the correct Qantas Frequent Flyer Membership Number on file for you and that the name on your Qantas Frequent Flyer Account matches the name on your Account. Please contact us if your personal information changes, if we do not have your correct Qantas Frequent Flyer Membership Number or if your Qantas Points are not being credited to your Qantas Frequent Flyer Account.

How do I accrue Qantas Points?

If you elect to link your eligible Account to Qantas Frequent Flyer Rewards, you will earn Qantas Points for each Australian dollar amount of eligible Purchases made on your Account (rounded up or down to the nearest whole dollar value of the eligible Purchase) in each Statement Period. We will notify you of the rate at which you will earn Qantas Points at the time your Account is opened, and the current rate is detailed at <https://www.jetstar.com/au/en/creditcards/faqs>.

Product	Qantas Points Earn Rate	Qantas Points Earn Limit
Silver Visa Platinum Jetstar Credit Cards	1 Qantas point per \$2 spent	25,000 Qantas points p.a.
Silver Visa Rewards Jetstar Credit Cards	1 Qantas point per \$2 spent	100,000 Qantas points p.a.

You will also accrue Qantas Points when any Additional Cardholders use their Card or your Account to purchase eligible goods or services, subject to the Conditions of Use. These Qantas Points may only be credited to your Qantas Frequent Flyer Account and not the Qantas Frequent Flyer Account of any Additional Cardholders.

Do my Qantas Points expire?

Once Qantas Points are credited to your Qantas Frequent Flyer Account, the Qantas Frequent Flyer Program Terms and Conditions will govern when those Qantas Points will expire.

Are there any fees payable for electing to earn Qantas Points in the Jetstar Credit Cards Rewards Program?

If you have a silver Visa Platinum Jetstar Credit Card, a \$30 Qantas Frequent Flyer Rewards Fee will be payable annually if you elect to earn Qantas Points in connection with the Jetstar Credit Cards Rewards Program.

The annual Qantas Frequent Flyer Rewards Fee does not apply if you have a silver Visa Rewards Jetstar Credit Card. The Qantas Frequent Flyer Rewards Fee will be added to your Statement on the date that you elect to earn Qantas Points in the Jetstar Credit Cards Rewards Program and then annually on the anniversary of that date for so long as you remain enrolled to earn Qantas Points in the Jetstar Credit Cards Rewards Program. The fee amount is set out in your Offer document and is available on <https://www.jetstar.com/au/en/creditcards/faqs>.

How do I redeem Qantas Points?

Qantas Points can only be redeemed once they have been credited to your Qantas Frequent Flyer Account. Qantas Points can only be redeemed through the Qantas Frequent Flyer Program and only in accordance with the Qantas Frequent Flyer Program Terms and Conditions. For more information on the redemption options for your Qantas Points, visit <http://www.jetstar.com/au/en/creditcards/faqs>.

How do I keep track of my Qantas Points?

The Qantas Points that you have earned in the Statement Period will appear on your monthly Card statement or you can view the current Statement Period balance via jetstar.openportal.com.au or logging into your Jetstar credit card app.

To view the total number of Qantas Points you have earned using your Card, log in to your Qantas Frequent Flyer Account at www.qantas.com/frequentflyer.

We may adjust your number of Qantas Points (backdating the adjustment if necessary) either earned with us during the current Statement Period, or request Qantas to adjust the number of Qantas Points from your Qantas Frequent Flyer Account if Qantas Points have been incorrectly credited or debited for any reason (including where a Transaction is reversed).

If we have not received your valid Qantas Frequent Flyer Membership Number, we will attempt to allocate your earned Qantas Points to your Qantas Frequent Flyer Account, each month for up to 12 months. At the end of each Statement Period, we will notify Qantas of the number of Qantas Points accumulated on your Account. When we notify Qantas of your accumulated Qantas Points, the number of Qantas Points accumulated on your Account will show zero. If Qantas cannot allocate your accumulated Qantas Points to a valid Qantas Frequent Flyer Account, Qantas will notify us that they do not hold a Qantas Frequent Flyer Account matching your details. The Qantas Points will be credited back to your Account and the number of Qantas Points accumulated on your Account will again be displayed.

Crediting Qantas Points to your Qantas Frequent Flyer Account

The Qantas Points earned during a Statement Period will be notified to Qantas who will add these to your Qantas Frequent Flyer Account, usually within five (5) business days of the end of that Statement Period.

Qantas Points themselves do not have monetary value

Qantas Points do not have any monetary value. To understand how Qantas Points are transferred, forfeited and redeemed, please see the Qantas Frequent Flyer Program Terms and Conditions.

What happens if you cease to be a Qantas Frequent Flyer Member?

If you cease to be a Qantas Frequent Flyer Member, it is your responsibility to contact our call centre to request a Rewards Switch to the Jetstar Dollars Program. As we notify Qantas of any accumulated Qantas Points at the end of each Statement Period, any Qantas Points accumulated on your Account at the time you cease to be a Qantas Frequent Flyer Member will be forfeited at the time of the Rewards Switch request.

On termination or cancellation of your Qantas Frequent Flyer Account, your Qantas Points will be dealt with in accordance with the Qantas Frequent Flyer Program Terms and Conditions.

4. SWITCHING BETWEEN JETSTAR DOLLARS AND QANTAS POINTS

If you have a silver Visa Platinum Jetstar Credit Card or a silver Visa Rewards Jetstar Credit Card, you may switch between accruing Jetstar Dollars and earning Qantas Points (or vice versa) by contacting our call centre on 1300 150 100 and requesting a Rewards Switch from the Jetstar Dollars Program to Qantas Frequent Flyer Rewards (or vice versa). A maximum of one Rewards Switch per Account may be requested in each 12 month period following the issue of your Card and your enrolment in the Jetstar Credit Cards Rewards Program.

A fee will be applied to your Account for each Rewards Switch request. The fee applicable to a Rewards Switch will be set out in the Offer document sent to you with your Card, or you can ask us when you contact our call centre.

Jetstar Dollars and Qantas Points are not convertible into cash, and cannot be converted from one form into the other.

Switching from Jetstar Dollars to Qantas Points

If you elect to earn Qantas Points rather than Jetstar Dollars, you will, from the date of the Rewards Switch request, stop accruing Jetstar Dollars.

You will start earning Qantas Points on all eligible Purchases on the day you make the Rewards Switch Request. If your Rewards Switch Request is made on a day which falls immediately after a weekend or public holiday, you will earn Qantas Points, not Jetstar Dollars, on Transactions which occurred on the immediately preceding weekend and/or public holiday.

Upon requesting a Rewards Switch to earn Qantas Points rather than Jetstar Dollars, we will automatically issue to you Jetstar Travel Vouchers in increments of \$25 up to your current Jetstar Dollar balance. After issuing Jetstar Travel Vouchers in increments of \$25 any remaining Jetstar Dollar balances will be forfeited at the time the Rewards Switch is processed. For example:

If at the time of requesting a Rewards Switch, you had a balance of 56 Jetstar Dollars, we will issue you 2 x \$25 Travel Vouchers, redeeming a total of 50 Jetstar Dollars. The remaining 6 Jetstar Dollars will then be forfeited.

You will be charged a fee to switch between the Jetstar Dollars Program and Qantas Frequent Flyer Rewards. The amount of the fee is set out in your Offer document.

Switching from Qantas Points to Jetstar Dollars

If you elect to accrue Jetstar Dollars rather than Qantas Points, you will, from the date of the Rewards Switch Request, stop earning Qantas Points.

You will start accruing Jetstar Dollars on all eligible Purchases on the day you make the Rewards Switch Request. If your Rewards Switch Request is made on a day which falls immediately after a weekend or public holiday, you will

accrue Jetstar Dollars, not Qantas Points, on Transactions which occurred on the immediately preceding weekend and/or public holiday.

Any Qantas Points earned prior to the date of the Rewards Switch will be notified to Qantas to be added to your Qantas Frequent Flyer Account.

You will be charged a fee to switch between the Qantas Frequent Flyer Rewards and Jetstar Dollars Program. The amount of the fee is set out in your Offer document.

5. CLUB JETSTAR

If you have an orange Visa Jetstar Credit Card, you are eligible to receive complimentary access to Club Jetstar.

Club Jetstar is Jetstar's membership loyalty program which gives its members access to a range of travel benefits including early access to flight and package sales, member only fares on international and domestic flights, partner offers and 20% off bags and seats.

To be eligible for complimentary Club Jetstar membership in the first year you hold your Card you must activate your card and spend on an eligible purchase. Complimentary Club Jetstar access will commence once a cardholder activates their card and makes an eligible spend, and will continue for 12 months from that date. Complimentary Club Jetstar membership is available to the primary Cardholder only – it does not apply to Additional Cardholders.

To be eligible for complimentary Club Jetstar membership in subsequent years, you must spend at least \$3,000 on eligible purchases on your Card in the preceding year. For example, to receive complimentary Club Jetstar membership in the second year that you hold your Card, you must spend at least \$3,000 on eligible purchases in the 12 months following card activation.

To continue to be eligible, the Cardholder must, at each anniversary of activation, hold an Account that is open and not blocked and not be in breach of the Conditions of Use or any other terms and conditions you are required to comply with.

Once a card is activated and an eligible spend has been made, you will receive an email from Jetstar containing instructions on how to sign up to Club Jetstar. Attached to this email will be a Jetstar voucher which can be used to pay for one year's Club Jetstar membership. Within the Club Jetstar online application, you will be required to enter the voucher code found on the voucher. If you meet the eligibility criteria in subsequent years, further vouchers will be provided to you.

You should allow up to 30 days to receive the Club Jetstar voucher from each anniversary of activation.

We, or Jetstar, may change this offer from time-to-time. If we do, we will tell you about the changes in accordance with the “Changes to the Jetstar Credit Cards Rewards Program” section below.

6. ADMINISTRATION

How do I update my email address?

You can update your email address in accordance with clause 3 of the Conditions of Use, namely:

- via jetstar.openportal.com.au
- in writing, or
- over the telephone by calling 1300 150 100.

You must have a valid email address to redeem Jetstar Dollars.

How do I claim missing Jetstar Dollars or Qantas Points?

For matters regarding missing Jetstar Dollars or Qantas Points that you believe should have accrued on your Card, call 1300 150 100. Disputes regarding missing Jetstar Dollars or Qantas Points should be escalated as soon as possible, after the date of the relevant transaction.

Are there situations where we will not award Jetstar Dollars or Qantas Points?

Jetstar Dollars do not accrue and Qantas Points cannot be earned on:

- cash advances;
- BPAY® payments;
- special promotions including, without limitation, balance transfers;
- payment of credit fees and charges to us in relation to a Card Account;
- interest charges on the Card Account;
- transactions that are reversed (refunds);
- GST and government charges (including fines paid to any government agency and payments made to the Australian Tax Office);
- transactions that have been made fraudulently or otherwise in breach of the Card Terms and Conditions;
- to the extent permitted through use of a Card, any gambling related transactions;
- payments for credit card protection insurance;
- transactions for items that are directly convertible to cash (including, but not limited to, purchase of foreign currency and travellers' cheques) or cash equivalent transactions; and

- transactions deemed by us to be for operating a business or in connection with business expenditure.

Spending on these items on your Card will not be eligible Purchases.

We reserve the right to suspend or exclude you from the Jetstar Credit Cards Rewards Program if:

- (i) you are in breach of the Conditions of Use or these Jetstar Credit Cards Rewards Program Terms and Conditions, or
- (ii) your Account is suspended, cancelled or terminated.

We reserve the right to cause Jetstar to cancel a Jetstar Travel Voucher or any booking made using a Jetstar Travel Voucher in the event that you have a negative Jetstar Dollar balance (in the event Transactions are reversed and your Jetstar Dollar balance is reduced).

We reserve the right to cause Qantas to reverse any crediting of Qantas Points to your Qantas Frequent Flyer Account if any Transaction is reversed and the number of Qantas Points that would otherwise have earned on your Account is subsequently reduced.

Your responsibility to pay any costs

You are responsible to pay for any tax liability (including any GST that may be payable), stamp duty or other duty or government charges in connection with the use or receipt of Jetstar Dollars, Jetstar Travel Vouchers or any Qantas Points.

You should seek independent tax advice regarding tax implications, as relevant to your circumstances, of accruing Jetstar Dollars or Qantas Points, using Qantas Points, redeeming Jetstar Dollars as Jetstar Travel Vouchers and using Jetstar Travel Vouchers.

Changes to the Jetstar Credit Cards Rewards Program

We may make changes to these Terms and Conditions, Jetstar Dollars, Qantas Points (as they apply to the Jetstar Credit Cards Rewards Program) and any applicable fees, including changes to:

- add, withdraw or substitute any other benefit offered from time to time
- alter the number of Jetstar Dollars required to claim a Jetstar Travel Voucher
- alter the accrual rate of Jetstar Dollars or Qantas Points in relation to eligible account spend, or
- alter the fees payable under the Jetstar Credit Cards Rewards Program.

If we make changes to these Terms and Conditions we will use our best efforts to give you at least 30 days written notice. If we reasonably believe that a change is materially detrimental to you, we will endeavour to give you additional notice.

If you are not satisfied with any change or variation to the Jetstar Credit Cards Rewards Program or for any other reason want to withdraw from the Jetstar Credit Cards Rewards Program, you may terminate your participation in the Jetstar Credit Cards Rewards Program immediately by giving us notice to that effect in writing, or by contacting our call centre on 1300 150 100.

If it is not reasonably possible to provide you with the notice period of any changes above (for example if regulatory requirements require us to make changes immediately), we will provide you as much notice as we reasonably can.

The most up to date version of these Terms and Conditions are always available at jetstar.openportal.com.au, or upon request to us.

Termination or suspension of the Jetstar Credit Cards Rewards Program

We give no warranty as to the continuing availability of the Jetstar Credit Cards Rewards Program as its continuing availability depends on our arrangements with Jetstar and the Qantas Frequent Flyer Program.

If reasonably necessary for business reasons, we may terminate or suspend the Jetstar Credit Cards Rewards Program at any time.

We will give you 60 days' notice of such termination or suspension, where we reasonably can. If we reasonably believe that a change is materially detrimental to you, we will endeavour to give you additional notice. If Jetstar ceases to operate its respective business the Jetstar Credit Cards Rewards Program will cease immediately. The viability of the Jetstar Credit Cards Rewards Program is dependent on both our business and Jetstar's business continuing to operate.

Jetstar Dollars: If we terminate or suspend the Jetstar Credit Cards Rewards Program, any Jetstar Dollars will be automatically redeemed within 60 days with a minimum balance requirement of \$10 Jetstar Dollars, in accordance with these Terms and Conditions, except where we or Jetstar ceases to operate our respective businesses and/or has gone into liquidation or other form of administration, in which case we may terminate or cancel any Jetstar Dollars immediately without notice. Jetstar Dollars have no monetary value on termination or suspension of the Jetstar Credit Cards Rewards Program.

Qantas Points: If we terminate or suspend the Jetstar Credit Cards Rewards Program or the ability to earn Qantas Points in connection with the Jetstar Credit Cards Rewards Program, you will continue to earn Qantas Points on your Card during any notice period in accordance with these Terms and Conditions. Upon the expiry of any notice period, you will no longer earn Qantas Points and your Account will no longer be linked to your Qantas Frequent Flyer Account.

You will still be able to redeem any earned Qantas Points in accordance with the Qantas Frequent Flyer Program Terms and Conditions.

If Qantas ceases to operate the Qantas Frequent Flyer Program and/or has gone into liquidation or other form of administration, the balance of any Qantas Points that you have earned in connection with your Card, but which have not been credited to your Qantas Frequent Flyer Account, will be forfeited. Qantas Points already credited to your Qantas Frequent Flyer Account will be dealt with in accordance with the Qantas Frequent Flyer Program Terms and Conditions and otherwise as specified by Qantas. Qantas Points earned within the Jetstar Credit Cards Rewards Program have no monetary value on termination or suspension of the Jetstar Credit Cards Rewards Program.

Liability

The only conditions and warranties which are binding on us in respect of the type, quality, standard, fitness or suitability for any purpose of the Jetstar Dollars, Jetstar Travel Vouchers, Qantas Points and the Jetstar Credit Cards Rewards Program are those expressly set out in these Terms and Conditions, and those imposed and required to be binding by statute (including the Australian Consumer Law).

We warrant that, in relation to Jetstar Dollars, Qantas Points and the Jetstar Credit Cards Rewards Program, we will exercise due care and skill to:

- process and maintain your participation in the Jetstar Credit Cards Rewards Program including keeping your contact details up to date (where we have been notified of the changes)
- manage the relationship with Jetstar
- manage the relationship with Qantas
- procure the supply of Jetstar Travel Vouchers to you in accordance with these Terms and Conditions, and
- use our reasonable endeavours to procure the crediting of Qantas Points to you in accordance with these Terms and Conditions.

To the full extent permitted by law, our liability in relation to the above warranty is limited to supplying the service again or payment of the cost of having the service supplied again.

To the full extent permitted by law, we are not liable for any loss you suffer (including any losses, costs or expenses) in connection with:

- your misuse, loss or destruction of Jetstar Travel Vouchers
- your failure to use the Jetstar Dollars or Jetstar Travel Vouchers in accordance with these Terms and Conditions and the Jetstar Travel Voucher Terms and Conditions
- your use of Jetstar Travel Vouchers for flights or other goods and services offered by Jetstar
- any complaint or dispute you may have with Jetstar, or

- any unredeemed Jetstar Dollars, in the event that Jetstar ceases to carry on business as these events are outside of our reasonable control.

To the full extent permitted by law, we are not liable for any loss you suffer (including any losses, costs or expenses) in connection with:

- the operation of the Qantas Frequent Flyer Program
- your redemption of Qantas Points for flights or other goods and services offered by Qantas
- any complaint or dispute you may have with Qantas, or
- any unredeemed Qantas Points in the event that Qantas ceases to carry on business or conduct the Qantas Frequent Flyer Program as these events are outside of our reasonable control.

We may not exclude our liability as set out above in this section, if any losses, costs or expenses have been caused by our own negligence or default.

Interpretation

In these Terms and Conditions, the following terms have the following meanings:

“Account” means your Jetstar Credit Card.

“Card” means the orange Visa Jetstar Credit Card, silver Visa Platinum Jetstar Credit Card or silver Visa Rewards Jetstar Credit Card.

“Jetstar” means Jetstar Airways Pty Limited ABN 33 069 720 243. Jetstar is the issuer of Jetstar Travel Vouchers and the redemption partner of the Jetstar Credit Cards.

“Jetstar Dollars” means a value which you accrue in accordance with these Terms and Conditions for eligible Purchases if you are enrolled in the Jetstar Dollars Program.

“Jetstar Dollars Program” means the loyalty program operated by us and offered to you in the Jetstar Credit Cards Rewards Program.

“Jetstar Credit Cards Rewards Program” means the loyalty program provided by us to Jetstar Credit Card holders in accordance with these Terms and Conditions.

“Jetstar Travel Voucher” means a travel voucher issued by Jetstar in accordance with these Terms and Conditions.

“Rewards Switch” means a request to us to switch between accruing Jetstar Dollars or Qantas Points (or vice versa) in the Jetstar Credit Cards Rewards Program where this option is available in connection with the silver Visa Platinum Jetstar Credit Card or silver Visa Rewards Jetstar Credit Card.

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

“Qantas Frequent Flyer Account” means your account established and administered by Qantas under the Qantas Frequent Flyer Program which you have elected to link to your Card.

“Qantas Frequent Flyer Membership Number” means the membership number to your Qantas Frequent Flyer Account administered by Qantas under the Qantas Frequent Flyer Program.

“Qantas Frequent Flyer Program” means the program established and operated by Qantas (or a related body corporate of Qantas) and governed by the Terms and Conditions of the program issued by Qantas from time to time.

“Qantas Frequent Flyer Rewards” means the loyalty program operated by us and offered to you as an option in the Jetstar Credit Cards Rewards Program.

“Qantas Points” means rewards points in the Qantas Frequent Flyer Program accrued on your Qantas Frequent Flyer Account by your use of a Card for eligible Purchases.

“We”, “our” or “us” means Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) which is the credit provider and issuer of the Jetstar Credit Cards and the provider of the Jetstar Credit Cards Rewards Program.

Other capitalised terms not defined above have the meaning given to them in the Conditions of Use.

In these Terms and Conditions the following rules of interpretation will apply:

- The singular includes the plural and vice versa.
- A reference to anything includes the whole and each part of it.
- A reference to a document includes any variation or replacement of it.

Our failure to enforce a term of these Terms and Conditions does not mean we waive that term.

If any term in these Terms and Conditions is invalid or not enforceable in accordance with its terms, all other terms or parts which are self-sustaining and capable of separate enforcement without regard to the invalid or unenforceable term or part will be, and continue to be, valid and enforceable in accordance with their terms.

7. IMPORTANT INFORMATION ABOUT JETSTAR TRAVEL VOUCHERS

What can I use my Jetstar Travel Vouchers for?

Your Jetstar Travel Voucher may be used to book Jetstar flights and holiday products only, which includes packages, accommodation, activities, transfers, parking, insurance, taxes, fees and other charges associated with normal Jetstar internet or telephone reservation bookings. Jetstar Travel Vouchers can only be used for holiday products if booked together with a Jetstar flight.

Who can use my Jetstar Travel Vouchers?

Jetstar Travel Vouchers will be issued in your name, which means only you may use your Jetstar Travel Voucher to book flights and holiday products. You do not have to be one of the passengers travelling, but you must be named as the contact in the booking and the passenger must be related to you. A person 'related to you' means any person you can demonstrate, to our reasonable satisfaction, as being related to you in any of the ways described below:

- Husband/Wife
- Parent/Step-parent
- Domestic Partner/De Facto
- Child, including Foster and Step-child
- Brother/Sister
- Half Brother/Sister
- Grandparent
- Grandchild
- Son/Daughter-in-law
- Brother/Sister-in-law
- Father/Mother-in-law
- Uncle/Aunt
- Nephew/Niece
- First cousin.

Your right to use Jetstar Travel Vouchers cannot be transferred to another person including any Additional Cardholders.

How do I use my Jetstar Travel Vouchers?

Visit www.jetstar.com to search and select your flights and holiday products. When you reach the payment section click on the Voucher tab and complete the details. If the amount due is greater than the voucher value you will be required to pay the difference by either a card payment (a card payment fee applies unless you use your Jetstar Credit Card) or other available payment method available on www.jetstar.com from time to time.

Jetstar Travel Vouchers must be used in a single transaction so if the amount due is less than the Jetstar Travel Voucher value you will forfeit the balance. A credit will not be issued for the difference.

All bookings are subject to the Terms and Conditions printed on the Jetstar Travel Voucher, availability of flights at the time of booking, the fares quoted at the time of booking and Jetstar's Conditions of Carriage. Jetstar's standard economy Starter and Business fare rules apply according to the fare type you have selected when booking. Unless otherwise stated by Jetstar, airfares are non-refundable. Limited changes are permitted and charges may apply. A copy of the Jetstar's Conditions of Carriage is available at www.jetstar.com.

How long do I have to use my Jetstar Travel Vouchers?


Travel must be booked within twelve (12) months from the date your Jetstar Travel Voucher is issued. The issue date appears on the top right hand corner of the voucher.

Jetstar Credit Cards Rewards Program enquiries:

 **Phone:** 1300 150 100

 **Online:** www.jetstar.com/cards

Jetstar Travel Voucher enquiries:

 **Phone:** 131 538 (Australia)

Qantas Frequent Flyer Program enquiries:

 **Phone:** 131 131 (Australia)

 **Online:** www.qantas.com/frequentflyer