

# My Rewards

TERMS AND CONDITIONS OF USE

Effective from 1 November 2022



Queensland  
Country  
Bank

These Queensland Country Bank My Rewards Terms and Conditions will apply when you first use a Queensland Country Personal Visa Credit Card with My Rewards or a Queensland Country Business Visa Credit Card with My Rewards. The use and the operation of a Visa Credit My Rewards Card (My Rewards Card) is also subject to the "Queensland Country Bank Visa Card Conditions of Use" available at [www.queenslandcountry.bank](http://www.queenslandcountry.bank).

The My Rewards cash back conditions set out how you can earn and redeem cash back when using your Queensland Country Personal Visa Credit Card with My Rewards or your Queensland Country Business Visa Credit Card with My Rewards.

## How you can earn cash back

You will earn reward dollars when you use your My Rewards Card for **eligible transactions**.

Every AUD \$150 charged to your My Rewards Card for eligible transactions will result in \$1 of reward dollars. This will be calculated on a pro-rata basis. The normal conventions of rounding will apply (for example, if 160 reward dollars are earned \$1.07 will be credited to the account).

Rewards dollars may not be transferred or sold.

## How we will pay cash back

At the end of each month you will be credited your reward dollars earned that month into your Queensland Country My Rewards Card account, provided you have not exceeded the maximum monthly limit.

The reward dollars credited will be capped at \$70 per month (\$840 annually) for personal My Rewards Card holders and \$140 per month (\$1,680 annually) for Business My Rewards Card holders. (this does not apply if your lost My Rewards card is saved in your wallet).

My Rewards cash back payments will be treated as a repayment, which depending on the amount may alter your minimum monthly repayments for your My Rewards Card.

If you close your My Rewards Card account, your reward dollars balance will be converted into cash and paid into the My Rewards Card account before closure.

**Eligible transactions** means the purchase of goods or services from merchants accepting your My Rewards Card (including GST payable for those goods or services by you ), excluding any government fees or charges, interest payable on your Credit Card Account, cash advances, corporate cheques, balance transfers and bill payments made through BPAY or any other electronic scheme.

## When we will not pay cash back

You will not earn reward dollars:

- if your My Rewards Card is in arrears for more than 31 days;
- if Queensland Country undertakes an assessment and it is determined that you have acted fraudulently in relation to your application for a My Rewards Card or your use of your My Rewards;
- in respect of transactions that are assessed by Queensland Country as being fraudulent or unauthorised;
- for holders of Queensland Country Personal My Rewards Card, for business expenditure or goods and services acquired other than for personal use;
- if you are in default under these Terms and Conditions and have been provided with notice by Queensland Country of this default;
- from the date that your My Rewards Card Account is suspended or terminated in accordance with the terms and conditions set out in your Credit Contract;
- if Queensland Country cancels or requests the return of your My Rewards Card;  
or
- if you lose your My Rewards Card, until such time as a new My Rewards Card is issued to you by Queensland Country. (not applicable if you have loaded your My Rewards Card onto your mobile phone in a digital wallet app)

## Changes to My Rewards terms

We may vary these Queensland Country Bank My Rewards Terms and Conditions from time to time .

For example we may:

- (a) change your account where cash back dollars are credited;
- (b) change the cash back conversion rate;
- (c) change the annual maximum cash back you can earn;
- (d) change what are eligible transactions;
- (e) change the circumstances when you will not earn cash back.

We will give you at least 20 days' advance written notice before a change is to take effect.

We may notify you in any way permitted by our "Queensland Country Bank Visa Card Conditions of Use".

## Collection of Information

We may seek, collect, use, store, share or disclose for the purpose of your participation in the My Rewards program information about eligible transactions, adjustments to your account as a result of reimbursements, disputed transactions and refunds, your rewards dollar balance and the conduct of your account.

## Disputes

All questions or disputes regarding eligibility for rewards dollars will be resolved by us at our sole discretion.

All enquiries regarding your rewards balance must be made within 90 days of the date of the Queensland Country Credit Card statement.

If you are not satisfied with our response to your question or dispute, you may access our complaints handling procedure, which is set out in the "Queensland Country Bank Visa Card Conditions of Use".

## General

Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or of any benefit derived by you from the use of a Card by you or receipt of a cash back is your sole responsibility.

Queensland Country recommends that you obtain independent tax advice to ensure that you understand the possible tax (including fringe benefits tax) implications, if any, related to your membership of My Rewards.



# How to contact us

If you have any questions or need more information, please contact us:

**Branch** Visit our website for a listing of all our branches

**Post** PO Box 679, Aitkenvale QLD 4814

**Phone** 1800 075 078

**Website** [queenslandcountry.bank](http://queenslandcountry.bank)

**Email** [info@queenslandcountry.bank](mailto:info@queenslandcountry.bank)



Queensland Country Bank

## Conditions of Use

If you have any queries concerning these Terms and Conditions of Use, the PDS document or any other matter concerning our products and services, please ask any of our branch staff for the relevant brochure.

These terms and conditions form part of your contract with Queensland Country when you take out one of our products.

## Read with

This brochure should be read with the following related documents as applicable: Account & Access Facility Conditions of Use, Fees and Charges brochure, Visa Credit Card Conditions of Use and Visa Business Credit Card Conditions of Use.