

# Great Southern Bank Platinum Rewards - Terms & Conditions

Effective 7th August 2024



Great Southern  
Bank

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# 1. Introduction

This booklet contains the terms and conditions relating to various benefits associated with Great Southern Bank Platinum Credit Card Rewards. As the primary cardholder, you are required to inform any additional cardholders of any benefits that may be available to them. If you would like any further copies of this booklet, or have any queries regarding these benefits, please contact us.

## 2. Great Southern Bank Platinum Rewards Terms & Conditions

### 2.1 When do these Terms & Conditions apply?

When you or an Additional Cardholder first use a Card, these Terms & Conditions will apply. The use and the operation of a Card is also subject to the *“Great Southern Bank Credit Cards - Conditions of Use and Credit Guide”* which has been provided to you. If you would like an additional copy of these conditions, please contact Great Southern Bank on 133 282.

### 2.2 How does Great Southern Bank Platinum Rewards work?

With the Great Southern Bank Platinum Rewards Program, you earn Great Southern Bank Platinum Rewards Points whenever goods or services are purchased using a Card or your Card Account as per clause 2.3 You may then convert the Rewards Points to Rewards that Great Southern Bank Platinum Rewards may offer and for which you qualify.

### 2.3 Earning Rewards Points

Rewards Points are used to determine when you become entitled to a Reward and can only accrue to you. Rewards Points do not accrue to Additional Cardholders and all Rewards Points (including Bonus Rewards Points and Promotional Rewards Points) earned as a result of spend by an Additional Cardholder will accrue to your Rewards Account.

Rewards Points accrue daily based on the use of a Card or your Card Account and will be visible on your Rewards Account up to 5 business days after a transaction has been processed by Great Southern Bank. For each Great Southern Bank Credit Card statement cycle, Rewards Points are calculated on the number of Australian dollars posted

to the Card Account in connection with purchases of goods or services (including any GST payable in respect of the goods or services) from merchants accepting a Card until the number of Rewards Points earned reaches your Rewards Account's Points Cap.

You earn 1 Rewards Point for each Australian \$1.00 spent on purchases at any merchants within Australia and overseas using a Card up to 100,000 Rewards Points per Anniversary Year. Bonus Rewards Points and/or Promotional Rewards Points will be excluded from the Points Cap.

Rewards Points earned (including Bonus Rewards Points and Promotional Rewards Points) are subject to the exclusions set out in this clause 2.3.

Rewards Points will no longer accrue when the relevant Points Cap is reached until the end of your Rewards Account Anniversary Year, at which time your Points Cap will be reset. If you (or an Additional Cardholder) return any goods or services purchased with a Card or your Card Account, or dispute a transaction on your Card Account, this may result in Rewards Points (including Bonus Rewards Points and Promotional Rewards Points) being debited from your Rewards Account. The number of Rewards Points deducted from your Rewards Account will be calculated in accordance with the rate at which you are earning Rewards Points at the time the refund or reimbursement for the disputed transaction is posted to your Card Account. If your Rewards Account is adjusted in connection with the refund or reimbursement, we will also adjust the number of Rewards Points.

Great Southern Bank will advise you in writing of the number of Rewards Points you could earn at any time where the number of Rewards Points you could earn per dollar spent decreases. If, at any time, the number of Rewards Points you could earn per dollar spent increases, Great Southern Bank is not required to provide advice of this in writing. Call the Great Southern Bank Platinum Rewards Centre on 1300 369 036 for the number of Rewards Points you currently earn per dollar spent.

Additionally, you may earn Bonus Rewards Points by using a Card or your Card Account to purchase qualifying goods and services from a Bonus Partner and/or you may earn Promotional Rewards Points if you fulfil the conditions of promotional offers which may be offered from time to time. The number of Promotional Rewards Points or Bonus Rewards Points you will receive will be specified on the Rewards Centre or will be communicated to you as part of any promotional offer.

You will not earn Rewards Points on:

- interest charges;
- government charges (other than GST payable in connection with the purchase of goods or services on which you earn Rewards Points);
- bank fees and charges;
- all purchases for gaming or gambling transactions including gambling chip purchases and online gambling purchases;
- cash advances;
- balance transfers;
- card account adjustments resulting from disputed transactions (e.g. transactions that are fraudulent or involve an abuse of your Card Account); and
- any other transactions which, from time to time, may be excluded by us.

Nor will you earn Rewards Points if your Card Account is closed or if you or any Additional Cardholder breaches these Terms & Conditions or the *“Great Southern Bank Credit Cards - Conditions of Use and Credit Guide”*.

#### **2.4 Rewards Points are not property**

Rewards Points may not be transferred or sold. Rewards Points are not property, have no monetary value, are not convertible and can only be used to claim Rewards. There will be no refunds for Rewards Points that are not used to claim a Reward.

#### **2.5 How long do you have to use your Rewards Points?**

Your Rewards Points will not expire but in some circumstances, as set out in these Terms & Conditions, you may not be entitled to them or be able to claim Rewards (and we may correct your Rewards Account by deleting any Rewards Points, including Bonus Rewards Points and Promotional Rewards Points invalidly earned). You must redeem your Rewards Points prior to your Card Account being closed. You will not be able to use your remaining unused Rewards Points after that period to claim Rewards.

If you pass away and Great Southern Bank are formally advised of that fact within six months of it occurring and the Card Account is paid in full, we will, if requested, allow a claim for a gift card or product Reward within 90 days of the advice.

We reserve the right to forfeit, cancel or suspend Rewards Points, Promotional Rewards Points and/or Bonus Points:

- on Card Accounts 5 days or more past due;
- on Card Accounts which are otherwise suspended or in default; or
- you or an Additional Cardholder are reasonably suspected of behaving or have behaved fraudulently.

We may also cancel Rewards Points, Promotional Rewards Points and/or Bonus Points at our sole discretion if:

- your Card Account is suspended or terminated for any reason;
- you, or any Additional Cardholder breaches these Terms & Conditions or the *“Great Southern Bank Credit Cards- Conditions of Use and Credit Guide”*.

In the event that you believe you may be missing Rewards Points, Promotional Rewards Points or Bonus Points you need to contact us within 5 months of the affected transaction being added to your Card Account.

#### **2.6 Rewards Points balance**

You will receive your Rewards Points balance as part of your monthly Great Southern Bank Credit Card statement or you may obtain this balance by logging into Great Southern Bank Online Banking.

Rewards Points used to claim a Reward will be deducted from your Rewards Account at the time we receive your Reward request. The adjustment will be reflected immediately in your Rewards Points balance and shown on your next Great Southern Bank Credit Card statement.

#### **2.7 Rewards**

Rewards and the number of Rewards Points required to claim a Reward are set out on the Rewards Centre webpage.

Special terms and conditions may apply to individual Rewards and they will be advised to you on the Rewards Centre or by other notice from Great Southern Bank.

## 2.8 Claiming Rewards

Only you may claim Rewards. Additional Cardholders are not entitled to claim Rewards or to request details about the Rewards Account.

Your entitlement to claim Rewards is based on the Rewards Account relating to your Card Account. If we exercise our rights in 2.5 to forfeit, cancel or suspend Rewards Points, Promotional Rewards Points and/or Bonus Points or your Card Account is closed, Rewards may not be claimable.

You may claim a Reward if you have sufficient Rewards Points in your Rewards Account at the time of your claim subject to other conditions of the Reward being met (which will be advised to you on the Rewards Centre or by other notice from Great Southern Bank). The number of Rewards Points required for each Reward is available through the Rewards Centre.

You may also use the option of 'Points plus Pay' to redeem selected Rewards. This means that you use Rewards Points and also pay a monetary amount by debiting your card. Your Rewards Guide and the Rewards Centre will outline Rewards for which you can use this option. Alternatively, call the Great Southern Bank Platinum Rewards Centre on 1300 369 036 for more information.

You can only select Rewards current at the time you claim a Reward. A minimum rewards points balance may apply when redeeming a reward.

For Rewards which are delivered, you should allow 5 business days for gift cards and 15 business days for other Rewards to be dispatched from the time you make your request for the delivery of your Reward.

We will arrange for your Reward to be delivered to the postal address you last notified to us. The delivery address cannot be a PO Box, unless the Reward is a physical gift card. The delivery address must be an address in Australia.

Where there is a delay in delivery we will notify you and provide you with the option to change your Reward.

You may be charged for the delivery of your Rewards. We will tell you about the delivery charges before they are incurred.

We may require that gift cards for a relatively high value and certain other Rewards are couriered rather than posted. The cost of the courier will form part of the total Rewards Points required to claim the Reward.

Neither we, nor our agents, are responsible if a Reward (including a gift card) is lost, stolen or damaged after it has been dispatched for reasons beyond our reasonable control.

All Rewards are subject to availability and substitutions may be necessary before seeking to claim a Reward. You should review the Rewards on the Rewards Centre. Rewards cannot be taken by pooling of Rewards Points by persons with different Card Accounts.

Once you have made a claim for a Reward you cannot cancel that claim. Unless we advise otherwise and subject to law, Rewards cannot be returned for Rewards Points to a Rewards Account, cashed in or exchanged. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.

## 2.9 Changes to Rewards and these Terms & Conditions

We may change these Terms & Conditions and the Rewards available under the Program at any time without your consent. If any change affects Rewards Points already accumulated, you will be notified in writing at least 30 days before that change takes effect. Other changes will be made available at [www.greatsouthernbank.com.au](http://www.greatsouthernbank.com.au)

We may, at any time and in our discretion, without notice, withdraw, limit, modify, cancel or increase the continued availability of any Reward, the number of Rewards Points required to claim a particular Reward and/or the way in which you can earn Rewards Points or claim a Reward.

## 2.10 What we are not liable for

Except as provided in any law which cannot lawfully be excluded or modified by agreement, we:

- make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the Rewards;
- are not responsible for the loss, theft or destruction of Rewards;
- do not accept any liability with respect to any loss arising from the supply of a Reward; and
- are not liable for any delay or inability to provide any Rewards caused by circumstances beyond our control including strikes, industrial disputes or acts of God.

In the event that we are liable for breach of any term implied by law, we limit that liability, where we are entitled to do so to:

- replacement or repair of the Reward or payment of the cost of replacing or repairing the Reward; and
- supplying the services again or payment of the cost of having the services supplied again.

## 2.11 Disputes

All questions or disputes regarding eligibility for Rewards or the eligibility of Rewards Points for accrual or Reward will be resolved by us at our sole discretion. All enquiries regarding Rewards balance must be made within 90 days of the date of the Great Southern Bank Credit Card statement. Otherwise, any questions or disputes must be brought to our attention within 5 months of the incident first giving rise to the question or dispute.

All questions or disputes must be submitted, in writing, to the Rewards Centre and, where relevant, be accompanied by a legible copy of the relevant sales receipt or Great Southern Bank 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 "Great Southern Bank Credit Cards-Conditions of Use and Credit Guide".

## 2.12 General

If you breach, or any Additional Cardholder, the "Great Southern Bank Credit Cards- Conditions of Use and Credit Guide" or these Terms & Conditions, we may suspend or exclude you from participating in the Program.

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 an Additional Cardholder or receipt of a Reward is your sole responsibility.

Bonus Partners other than Great Southern Bank are not responsible for the management, operation or administration of the Program.

You may request further details about the Program by calling the Great Southern Bank Platinum Rewards Centre on 1300 369 036.

## 2.13 Definitions

**Additional Cardholder** means a person authorised by you to be issued with a Card and transact on your Card Account.

**Anniversary Year** means the year from the date your Rewards Account is set up under the Program.

**Bonus Partner** means businesses or organisations named in Program communications, from time to time, as bonus partners that offer Rewards Points subject to the terms and conditions specified.

**Bonus Rewards Points** means the additional Rewards Points that are earned for spending on qualifying goods and services at Bonus Partners, in addition to the standard Rewards Points earned for spending on a Card in accordance with these Terms & Conditions.

**Card** means a Great Southern Bank Credit Card eligible for Great Southern Bank Platinum Rewards (including any replacement or substitute card) issued by us, to you or to any Additional Cardholder in relation to the Card Account.

**Card Account** means the account we set up to record transactions under your credit card agreement with Great Southern Bank.

**'Great Southern Bank' and 'we'** means a business name of Credit Union Australia Ltd ABN 44 087 650 959 AFSL and Australian Credit Licence 238317

**Points Cap** means the maximum number of Rewards Points that can be earned based on the value of purchases in any 12 month period in respect of your Rewards Account. This excludes any Bonus Rewards Points and/or Promotional Rewards Points.

**Promotional Reward Points** means the additional Reward Points earned from limited promotional offers made by Great Southern Bank from time to time in accordance with the terms and conditions applying to those promotional offer.

**Program** means the Great Southern Bank Platinum Rewards Program.

**Reward** means a reward, gift, bonus, good or service or other benefit obtained by you through the accumulation of Reward Points through use of a Card or Card Account.

**Rewards Account** means the account, in your name, with Great Southern Bank Platinum Rewards that is linked to your Card Account, for which Rewards Points accrue for eligible purchases. Rewards Points accrue for purchases made by both you and the Additional Cardholder.

**Reward Centre** means the Customer Service Centre maintained by Great Southern Bank and/or its agents and contractors, to administer aspects of the Card relating to Rewards, Rewards Account, the Rewards Guide', these Terms & Conditions, newsletters and the rewards database.

Login to Great Southern Bank Online Banking which is located at Great Southern Bank.com.au

From the Account Overview screen click on "View Details" located next to your platinum credit card, then select "View rewards".

**Rewards Guide** means the any communication from Great Southern Bank which sets out details of available Rewards. Including Rewards catalogues, direct mail and emails sent to you.

**Rewards Points** means the Great Southern Bank Platinum Rewards Points, added to or subtracted from a Rewards Account in accordance with these Terms & Conditions.

**Terms & Conditions** means these 'Great Southern Bank Platinum Rewards Terms & Conditions'.

**you** means the person in whose name the Card Account, as set out in the Offer and Credit Card Contract, has been opened and their successors and assigns.

## 3 Enquiries, complaints & disputes

### 3.1 Enquiries

Additional copies of the booklet containing this section can be obtained by phoning Great Southern Bank on 133 282 (or +61 7 3552 4713 from overseas).

### 3.2 Complaints & disputes

If you have a complaint or dispute in relation to this, please contact us at 133 282 and tell us that you want to make a complaint. Our staff will advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available on our website and on request.

We also have a Customer Advocacy team to assist our customers with a complaint. The role of the Customer Advocacy team is to assist you in resolving complaints which are not resolved at the first instance through our front line staff. You can contact the Customer Advocacy team via email: [customeradvocacy@gsb.com.au](mailto:customeradvocacy@gsb.com.au) or via phone 07 3552 4743

If you are not satisfied with the way in which we resolve your complaint or the speed at which we respond, please do raise this with our Customer Advocacy team.

If your complaint is still unresolved please contact the Australian Financial Complaints Authority (AFCA), which is an independent external dispute resolution body.

You can contact AFCA at:

GPO Box 3, Melbourne, VIC 3001  
Phone: 1800 931 678  
E: [info@afca.org.au](mailto:info@afca.org.au)  
W: [www.afca.org.au](http://www.afca.org.au)

AFCA requires you to contact us in the first instance to try to resolve your complaint.





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**Great Southern  
Bank**

## How to contact us

-  Call Great Southern Bank on **133 282**  
or **1300 367 672**
-  Visit **greatsouthernbank.com.au**
-  Through **online banking**
-  Drop into your local branch

Great Southern Bank  
a business name of Credit Union  
Australia Limited  
**ABN** 44 087 650 959  
**AFSL** and Australian Credit Licence 238317  
Registered Office:  
Level 27, 300 George St, Brisbane 4000

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