

OnePath and Qantas Frequent Flyer Rewards Terms and Conditions

1. Who is eligible to earn Qantas Points?

You must be the Policy Owner or where the Policy Owner is not an individual (i.e. company or some other type of legal entity), a life insured under the relevant policy nominated by the Policy Owner (herein referred to as the "Policyholder") of an Eligible OnePath Insurance Policy. You must also be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Please note that a joining fee may apply.

Membership of the Qantas Frequent Flyer program is subject to the terms and conditions of the Qantas Frequent Flyer program. Please refer to qantas.com/terms.

OnePath (or any of its related bodies corporate) is not responsible for the management, operation or administration of the Qantas Frequent Flyer program.

2. How can I earn Qantas Points?

You can earn Qantas Points when you pay the premium on an Eligible OnePath Insurance Policy and you have provided OnePath with your Qantas Frequent Flyer membership number (or you have authorised OnePath to obtain it from Qantas and OnePath has done so). Please note, only premiums paid **after** OnePath has received your Qantas Frequent Flyer membership number will qualify for Qantas Points.

The number of Qantas Points you can earn is **1 Qantas Point per dollar of eligible premium paid (including GST)**, for each **Eligible OnePath Insurance Policy**. For the avoidance of doubt, points earned for ANZ Income Protection with Involuntary Unemployment Cover and Family Care Cover, will be calculated on the total premium paid (including GST). However, a different number of Qantas Points per dollar of premium paid may be earned through promotions and incentives offered by OnePath, in its complete discretion, from time to time. Particular conditions may apply to each promotion or incentive. Details of these promotions and incentives, including any conditions that may apply, will be notified to Policy Owners or potential Policy Owners at the relevant time.

However, if you purchase an Eligible OnePath Insurance Policy from a licensed financial adviser, the number of Qantas Points (excluding any Bonus Qantas Points) you can earn is capped at 20,000 Qantas Points per Eligible OnePath Insurance Policy per year. Only whole Qantas Points are credited to your Qantas Frequent Flyer account. Portions of Qantas Points are rounded up to the nearest Qantas Point.

To earn Qantas Points, the surname that appears on your Eligible OnePath Insurance Policy and your Qantas Frequent Flyer details provided to OnePath must match.

Please note that Qantas Points are earned in accordance with, and subject to, these Terms and Conditions, and once credited to your Qantas Frequent Flyer account are governed by, and subject to, the terms and conditions of the Qantas Frequent Flyer program.

3. When will the Qantas Points appear in my account?

The Qantas Points you earn will be credited to your Qantas Frequent Flyer account after each statement period, which usually takes up to eight weeks from when you pay your Eligible OnePath Insurance Policy premium, unless otherwise advised.

4. How can I see my current Qantas Points balance?

The number of Qantas Points you've earned will appear in your Qantas Frequent Flyer account which can be accessed at qantas.com/frequentflyer.

Once you log in to your account, you will be able to see how many points you have available to redeem rewards.

5. Can Bonus Qantas Points be awarded?

Qantas Points or Bonus Qantas Points may be earned through promotions and incentives offered by OnePath, in its complete discretion from time to time. Particular conditions may apply to each promotion or incentive (e.g. you might need to hold and pay premiums of your Eligible OnePath Insurance Policy for more than six consecutive months). Details of these promotions and incentives, including any conditions that may apply, will be notified to Policy Owners or potential Policy Owners at the relevant time.

You can earn Bonus Qantas Points on more than one Eligible OnePath Insurance Policy. However, if you earn Bonus Qantas Points as part of a special offer when acquiring an Eligible OnePath Insurance Policy (Acquisition Offer), unless otherwise stated in the terms of the particular offer, the maximum number of Bonus Qantas Points you can earn through Acquisition Offers is capped at 20,000 Bonus Qantas Points per customer. Further, if you acquire more than one Eligible OnePath Insurance Policy with the same Product Name, you are only eligible to be credited with Bonus Qantas Points available as part of an Acquisition Offer once.

6. Can the number of Qantas Points I earn change?

Yes, OnePath reserves the right to change the number of Qantas Points you can earn on any Eligible OnePath Insurance Policy. OnePath may also terminate or cancel the earning of Qantas Points under these Terms and Conditions. Finally, OnePath may also make changes to the terms on which Qantas Points or Bonus Qantas Points may be earned. If these changes are significant we will give you at least 30 days' written notice otherwise changes will be notified at onepath.com.au/qantasfrequentflyer.

OnePath may at any time add or remove an Eligible OnePath Insurance Policy, provided that in the event that OnePath removes any Eligible OnePath Insurance Policy that you hold OnePath will give you at least 30 days' notice before doing so.

7. Can my Qantas Points be cancelled?

OnePath may cancel or suspend Qantas Points or Bonus Qantas Points in a Qantas Points Record (Qantas Points that are held before they are credited to Qantas Frequent Flyer) if the policy is, or is reasonably suspected by OnePath to be, operated fraudulently. Once Qantas Points are credited to your Qantas Frequent Flyer account they may be reversed if you were not entitled to them under these Terms and Conditions, and the terms and conditions of the Qantas Frequent Flyer program will also apply. Please refer to qantas.com/terms.

Qantas Points in a Qantas Points Record at the time of death of the Policy Owner will be cancelled, and may not be claimed by any other person.

8. What if my policy is cancelled?

If OnePath or the Policy Owner cancels the policy, Qantas Points will continue to be awarded for transactions occurring prior to the date of cancellation. No Qantas Points will be awarded in relation to transactions notified to OnePath after that date.

9. What if I think there is an error in the number of Qantas Points I've been credited?

Requests for missing Qantas Points must be notified to OnePath as soon as reasonably possible after you become aware that they are missing and in any event within 12 months after the relevant premium has been paid on the Eligible OnePath Insurance Policy. You can do so by calling OnePath on **1800 500 229**.

10. What if I'm not receiving Qantas Points into my Qantas Frequent Flyer account?

OnePath may not have your correct Qantas Frequent Flyer membership number. Please call **1800 500 229** to check the Qantas Frequent Flyer membership number on file.

Neither Qantas nor OnePath will be responsible for any failure to earn Qantas Points as a result of OnePath not having your correct Qantas Frequent Flyer membership number. It is the Policy Owners responsibility to ensure Qantas and OnePath have the correct details for Policyholders.

11. Under what circumstances will I not earn Qantas Points?

- a. You will not earn Qantas Points for premiums paid if OnePath does not have your correct Qantas Frequent Flyer membership number at the time of payment. Please call **1800 500 229** if you need to provide your Qantas Frequent Flyer membership number.
- b. Qantas Points will not be earned if your Eligible OnePath Insurance Policy lapses, is cancelled, or if you breach these Terms and Conditions.

12. What if I get a refund on my premium?

If the Policy Owner obtains a refund or cash back, and a 'credit' is issued in the amount of the reimbursement granted, OnePath reserves the right to recover Qantas Points previously earned or credited in proportion to the adjustment.

The number of Qantas Points deducted from your account will be calculated based on the rate at which you were earning Qantas Points at the time the reimbursement was granted.

There will be no compensation by OnePath for Qantas Points that are cancelled, deducted, or expired.

13. What happens to my personal information?

Qantas and OnePath may seek, collect, use, store or disclose information about you including:

- personal details such as name, address, date of birth, email address and Qantas Frequent Flyer membership number,
- the policies you hold with OnePath,
- transaction or event information resulting in Qantas Points being earned, credited or debited,
- the number of Qantas Points earned, credited or debited,
- the number of Qantas Points you earn.

You consent to Qantas and OnePath using and disclosing your information to each other and to third parties:

- a. for the purpose of the parties identifying the correct Qantas Frequent Flyer membership number for the Policyholder;
- b. to provide Points to the Policyholder in accordance with these Terms and Conditions;
- c. to link your Qantas Frequent Flyer membership to your Eligible OnePath Insurance Policy;
- d. to administer and operate and to provide you with the benefits under these Terms and Conditions and the Qantas Frequent Flyer program respectively;
- e. to provide perform or arrange for the provision or performance of services relating to these Terms and Conditions;
- f. for the purposes of planning, research and promotion and marketing (whether targeted, direct or indirect) of products of Qantas or OnePath;
- g. for the other purposes described in the terms and conditions of the Qantas Frequent Flyer program; and
- h. for other reasonably related purposes.

Qantas deals with your personal information in accordance with the Qantas Privacy Statement available at qantas.com/privacy and the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms.

Policyholders may access and correct stored information held by OnePath relating to their policies by calling OnePath on **1800 500 229**. A fee may apply for this service.

14. About these Terms and Conditions

OnePath may change or terminate these Terms and Conditions, and any terms and conditions on onepath.com.au, at any time. If these changes are significant we will give you at least 30 days' notice:

- a. in writing; or
- b. by an advertisement in a newspaper(s) circulating in your State or Territory.

You will be bound by these Terms and Conditions, and any other applicable terms and conditions on onepath.com.au, when you provide your Qantas Frequent Flyer membership number to OnePath or you receive Qantas Points in accordance with these Terms and Conditions, you accept these Terms and Conditions as part of your application or you consent to OnePath obtaining your Qantas Frequent Flyer membership number from Qantas.

If you don't comply with these Terms and Conditions, or you give incorrect information to OnePath, OnePath will not arrange for Qantas Points to be credited to your Qantas Frequent Flyer account.

If these Terms and Conditions are terminated, Qantas Points will continue to be awarded in accordance with these Terms and Conditions in relation to premiums paid prior to the date of termination. No Qantas Points will be awarded in relation to premiums paid after that date.

15. Definitions

'Bonus Qantas Points' Qantas Points that may be earned by Policyholders in connection with an Eligible OnePath Insurance Policy, in addition to the standard Qantas Points earned for premiums paid.

'customer' means Policyholder or Policy Owner (as the case may be).

'Eligible OnePath Insurance Policies' are:

1. life insurance policies issued by OnePath Life Limited (sold with or without the assistance of a licensed financial adviser) including:
 - Term Life;
 - Income Protection;
 - Trauma;
 - Accidental Death;
 - Total & Permanent Disability;
 - 'ANZ' branded life insurance policies; and

Contact details

Phone 1800 500 229

Address

GPO Box 4148
Sydney, NSW 2001

OnePath Life Limited
ABN 33 009 657 176 AFSL Number 238341

2. the Involuntary Unemployment Cover and Family Care Cover issued by OnePath General Insurance Pty Limited (ABN 56 072 892 365) where it forms part of ANZ Income Protection but excluding:

- third party branded life insurance policies (other than the 'ANZ' branded life insurance policies);
- Group Insurance policies being wholesale life insurance policies that are issued to corporations or trustees;
- certain Heritage Retail Risk products including ANZ Ordinary Savings (Capital Guaranteed) – Whole of Life, ANZ Ordinary Traditional (Participating and Non Participating)– Whole of Life / endowment, Term Life policies – Ordinary and Super policies, and Spectrum product / Manager Bond; and
- unless stated otherwise, all 'OnePath' or 'ANZ' branded general insurance policies.

'OnePath' and **'OnePath Life Limited'** means OnePath Life Limited ABN 33 009 657 176

'Qantas Points Record' means a record established by OnePath in the name of a Policyholder, which is used to calculate Points earned by the Policyholder in accordance with these Terms and Conditions. Once Points have been credited to your Qantas Frequent Flyer account, they will then be subject to the Qantas Frequent Flyer Terms and Conditions.

'Policyholder' means the Policy Owner if the Policy Owner is an individual or, if the Policy Owner is not an individual, the individual nominated by the Policy Owner who is insured under an Eligible OnePath Insurance Policy to receive Points.

'Policy Owner' means the individual, partnership, corporation, association or other body noted as the Policy Owner on the relevant policy schedule.

'Product Name' means the product name that appears on the front of the product disclosure statement for the Eligible OnePath insurance policy.

'Qantas' means Qantas Airways Limited (ABN 16 009 661 901) or any of its agents or contractors from time to time.

'Qantas Frequent Flyer program' means the Frequent Flyer program operated by or on behalf of Qantas.

'Qantas Frequent Flyer membership number' means the Qantas Frequent Flyer program membership number which is in the name of the Policyholder.

'Terms and Conditions' means clauses 1 to 16 of this document, being the "OnePath Qantas Frequent Flyer Rewards Terms and Conditions".

'You' and **'Your'** means the Policyholder.

16. Effective Date

These Terms and Conditions are effective on and from 21st May 2016 (as amended from time to time) and are subject to change in accordance with their terms.