

## Terms and conditions of the ‘Bonus 2000 Qantas Points when you open a Qantas Points Saver promotion (with \$1,000 deposit)’.

1. QUDOS BANK will allocate 2000 bonus Qantas Points to a deposit customer for each Eligible Qantas Points Saver opened within the Promotion Period on the terms and conditions set out in this document.

2. Defined terms:

**Promotion** means the promotion by Qudos Bank called ‘Bonus 2000 Qantas Points when you open a new Qantas Points Saver (with \$1,000 deposit)’ described in these terms and conditions.

**Promotion Period** means the period from 12.00am AEST on January 31<sup>st</sup> 2023 to 11.59pm AEST on March 28<sup>th</sup> 2023.

**QUDOS BANK, we, us** means Qudos Mutual Ltd trading as Qudos Bank ABN 53 087 650 557 AFSL/ACL 238 305.

**Deposit customer** means a customer of QUDOS BANK who opens a new Qantas Points Saver with QUDOS BANK.

**Eligible Qantas Points Saver** means a new Qantas Points Saver opened during the promotional period including a minimum deposit of \$1000, deposited within 1 month of opening the account.

Existing Qantas Points Saver customers from QUDOS BANK are not eligible.

3. A limit of one Qantas Points Saver and bonus point allocation applies per deposit customer. For joint accounts, the bonus points will be allocated to the primary member’s account only.
4. Memberships and accounts are subject to terms and conditions, fees and charges, QUDOS BANK’s normal eligibility to be a customer of QUDOS BANK. QUDOS BANK can approve or decline any application, or withdraw any approval at any time prior to funding at its absolute discretion.
5. The allocation of 2000 bonus Qantas Points will be paid into the deposit customer’s Qantas Frequent Flyer Account within two months after the promotional period ends.
6. Applications are deemed to be received at the time of receipt of the account application by QUDOS BANK, not at the time of transmission by the applicant. The decision about whether to accept any application is at the absolute discretion of QUDOS BANK.
7. QUDOS BANK does not provide tax advice on allocations received through promotions. We recommend you seek independent tax advice.
8. QUDOS BANK reserves the right to withdraw/cease the Promotion at any time. If QUDOS BANK decides to withdraw/cease the Promotion during the Promotion Period we will honour all allocations for applications for Eligible Qantas Points Saver accounts that otherwise meet the terms and conditions received on or before 11.59pm AEST on the date of cessation of the promotional period.

9. Allocation of points is solely at the discretion of QUDOS BANK and QUDOS BANK's decision about allocations under the terms and conditions is final and no correspondence will be entered into.
10. Qantas Points accrue in accordance with and subject to the [Qantas Points Banking Terms and Conditions](#). You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at [qantas.com/joinffqudos](https://qantas.com/joinffqudos). Membership and the earning and redemption of Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available online at [qantas.com/terms](https://qantas.com/terms). This offer is non transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas. Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. Qudos Bank is the issuer, offeror and administrator of the Qudos Bank Qantas Points Banking products and is a credit provider and credit licensee under National Consumer Credit laws.
11. As the information on this page is of a general nature and has been prepared without considering your objectives, financial situation or needs, before acting on the information, consider its appropriateness to your circumstances.
12. Before opening an account with us, you should read our [Terms and Conditions for Savings Accounts and Payment Services](#) and [Financial Services Guide](#).