

JETSTAR DOLLARS PROGRAM
TERMS AND CONDITIONS



EFFECTIVE NOVEMBER 2009

JETSTAR DOLLARS PROGRAM

TERMS AND CONDITIONS

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 new Jetstar MasterCard® or Jetstar Platinum MasterCard (Card) or authorise a transaction on your Account. You agree that these Terms and Conditions apply to any Jetstar Dollars you or any Additional Cardholder accrues by using a Card.

The use of your Card is subject to the Jetstar MasterCard and Jetstar Platinum MasterCard 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 the Conditions of Use is available at www.jetstar.com/cards and a current copy of these Terms and Conditions is available at www.jetstar.com/cards.

Jetstar Dollars Program

Jetstar Dollars will accrue whenever you use your Card or Account to purchase goods or services subject to the Conditions of Use and these Terms and Conditions. You also accrue Jetstar Dollars when any Additional Cardholders use their Card or your Account to purchase goods or services subject to the Conditions of Use. Jetstar Dollars will be redeemed as Jetstar Flight Vouchers automatically when you have accrued sufficient Jetstar Dollars (see below) or you can request an early redemption, in accordance with these Terms and Conditions.

How do I accrue Jetstar Dollars?

Jetstar MasterCard

You will accrue 1 Jetstar Dollar for every \$100 you spend on eligible purchases using your Jetstar MasterCard

Jetstar Platinum MasterCard

You will accrue 2 Jetstar Dollars for every \$100 you spend on eligible purchases using your Jetstar Platinum MasterCard.

Jetstar Dollars do not accrue on:

- Cash Advances
- Government charges
- Interest and other bank fees and charges (including any GST payable on any of these)
- Special Promotions such as balance transfers
- Transactions made in operating a business or in connection with business expenditure
- Transactions that are reversed (refunds)
- Foreign exchange purchases
- Gambling chip purchases
- Payments for credit card protection insurance.

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

If you are a Jetstar MasterCard® account holder, you will automatically qualify for a \$100 Jetstar Flight Voucher when your Jetstar Dollar balance reaches 100 Jetstar Dollars.

If you are a Jetstar Platinum MasterCard account holder, you will automatically qualify for a \$200 Jetstar Flight Voucher when your Jetstar Dollars balance reaches 200 Jetstar Dollars.

Jetstar will email you your Jetstar Flight Vouchers automatically once you have qualified for a \$100 flight voucher for Jetstar MasterCard account holders or a \$200 flight voucher for Jetstar Platinum MasterCard account holders. Your Jetstar Flight 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

Before the Jetstar Flight Vouchers are issued automatically by Jetstar, you can also request an early redemption of your Jetstar Dollars for a \$25 Jetstar Flight Voucher in increments of 25 Jetstar Dollars by calling 1300 150 100, provided your Jetstar Dollars balance is 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 working days to process your Jetstar Flight Voucher.

How do I update my email address?

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

- in writing; or
- over the telephone by calling 1300 150 100.

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

What are Jetstar Flight Vouchers?

Jetstar Flight Vouchers are vouchers issued by Jetstar with a nominal dollar value that you may use to book Jetstar flights. The value of a Jetstar Flight Voucher issued under these Terms and Conditions will be based on your Jetstar Dollars balance shown on your monthly credit card statement. See above for how and when you can redeem Jetstar Dollars for Jetstar Flight Vouchers.

Jetstar Flight Vouchers will be issued and can be used in accordance with the "Important Information about Jetstar Flight Vouchers" at the end of this document. Once your Jetstar Dollars have been redeemed as a Jetstar Flight Voucher, Jetstar is responsible for providing the benefit of the voucher in accordance with the Jetstar Flight Voucher terms and conditions.

All enquiries about the use of Jetstar Flight Vouchers must be made to Jetstar on 131 538. The Jetstar Flight Voucher terms and conditions are available at www.jetstar.com/cards.

How do I claim missing Jetstar Dollars?

For matters regarding missing Jetstar Dollars call Card Services on 1300 150 100. Note that disputes regarding missing Jetstar Dollars will not be accepted more than three (3) months after the date of the relevant Transaction.

Do my Jetstar Dollars expire?

Jetstar Dollars not yet redeemed as Jetstar Flight Vouchers do not expire provided your Account is open. If you close your Account or die, your participation in the Jetstar Dollars Program is automatically cancelled and all Jetstar Dollars accrued are forfeited.

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

As stated above, the Jetstar Flight Voucher terms and conditions, including booking dates and travel dates will be strictly applied.

Please keep your Jetstar Flight Voucher safe. Jetstar cannot re-issue a Jetstar Flight Voucher once it has been used.

If you misplace your Jetstar Flight 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 credit card statement or you can view your balance online, by visiting www.jetstar.com/cards and click on Internet Banking.

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

Is there a limit to the amount of Jetstar Dollars that I can accrue?

Jetstar Dollars will accrue up to a maximum spend on purchases of (refer 'How do I accrue Jetstar Dollars') of:

- \$50,000 per year on the Jetstar MasterCard®; and
- \$100,000 per year on the Jetstar Platinum MasterCard.

When we will not award Jetstar Dollars?

We reserve the right to suspend or exclude you from the Jetstar Dollars Program if:

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

We reserve the right to cause Jetstar to cancel a Jetstar Flight Voucher or any booking made using a Jetstar Flight 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).

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 Flight 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 Flight Vouchers.

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 or a Jetstar Flight Voucher.

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

Changes to the Jetstar Dollars Program

We may, at any time, subject to applicable laws, make changes (whether material or otherwise) to these Terms and Conditions, Jetstar Dollars 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 Flight Voucher; or
- alter the accrual rate of Jetstar Dollars in relation to account spend.

We will use best efforts to advise you of material changes made under this clause and give you at least 30 days notice.

If you are not satisfied with any change or variation to the Jetstar Dollars Program or for any other reason wishes to withdraw from the Jetstar Dollars Program, you may terminate your participation in the Jetstar Dollars Program by giving us notice to that effect in writing to us.

Termination or suspension of the Jetstar Dollars Program

We give no warranty as to the continuing availability of the Jetstar Dollars Program. We may terminate or suspend Jetstar Dollars at any time. We will give you at least 3 months notice of such termination or suspension, except if we or Jetstar cease to operate its respective business in which case the Jetstar Dollars Program will cease immediately. The viability of the Jetstar Dollars Program is dependant on both businesses operating.

If we terminate or suspend the Jetstar Dollars Program, you will be able to redeem the Jetstar Dollars during the notice period in accordance with these Terms and Conditions, except where we or Jetstar ceases to operate its respective business 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 Program.

Warranty

Except as required by consumer protection laws, we limit the warranty we make to you in relation to Jetstar Dollars and the Jetstar Dollars Program to exercising due care and skill to:

- process and maintain your participation in the Jetstar Dollars Program including keeping your contact details up to date;
- manage the relationship with Jetstar, and
- procure the supply of Jetstar Flight Vouchers to you.

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.

- Except as required by consumer protection laws, we and Jetstar are not liable for any loss you suffer (including consequential loss) in connection with our negligence or our breaching a term, warranty or condition in relation to the Jetstar Dollars Program;
- We and Jetstar make no warranties or representations, either expressed or implied, and expressly disclaim any and all liabilities (including consequential damages) with respect to type, quality, standard, fitness or suitability for any purpose of the Jetstar Dollars Flight Vouchers provided under the Jetstar Dollars Program; and

- We and Jetstar are not liable for any unredeemed Jetstar Dollars in the event that Jetstar ceases to carry on business.

Where we are liable for a breach of these Terms and Conditions, then, to the full extent permitted by consumer protection laws, our liability will exclude any indirect or consequential loss you may suffer.

To the full extent permitted by consumer protection laws, we limit our liability to you in relation to goods and services acquired by way of the Jetstar Dollars Program.

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

We will collect information about you and we need to disclose information including your name and email address to Jetstar so that it can issue you Jetstar Flight Vouchers. By accepting these Terms and Conditions you consent our disclosing that information to Jetstar and to Jetstar contacting you in relation to your Jetstar Flight Vouchers, including emailing you your Jetstar Flight Vouchers. Our privacy statement and details on how you may access or update your personal information can be found in condition 52 of the Conditions of Use and at www.jetstar.com/cards. For more information about Jetstar's privacy policy, including how to access personal information Jetstar holds on you, refer to www.jetstar.com.

Interpretation

In these Terms and Conditions all defined terms have the same meaning as in the Conditions of Use. Additional defined terms are as follows:

“Jetstar” means Jetstar Airways Pty Limited ABN 33 069 720 243. Jetstar is the issuer of Jetstar Flight Vouchers and the redemption partner of the Jetstar Mastercard® and Jetstar Platinum Mastercard.

“Jetstar Dollars Program” means the loyalty program provided by us in accordance with these Terms and Conditions.

“Jetstar Flight Voucher” means the flight voucher issued by Jetstar in accordance to these Terms and Conditions.

“We”, “our” or “us” means Card Services, a division of Macquarie Bank Limited ABN 46 008 583 542 which is the credit provider and issuer of the Jetstar MasterCard and Jetstar Platinum MasterCard and the provider of the Jetstar Dollars Program.

- 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.

IMPORTANT INFORMATION ABOUT JETSTAR FLIGHT VOUCHERS

What can I use my Jetstar Flight Vouchers for?

Your Jetstar Flight Voucher may be used to make a booking up to the value stated for Jetstar flights only. This includes Jetstar fares, taxes, fees and other charges associated with normal Jetstar internet or telephone reservations flight bookings. Your Jetstar Flight Voucher cannot be used to book other travel-related goods and services including accommodation, car hire or activities.

Who can use my Jetstar Flight Vouchers?

Jetstar Flight Vouchers will be issued in your name, which means only you may use your Jetstar Flight Voucher to book flights. 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 Flight Vouchers cannot be transferred to another person including any Additional Cardholders.

How do I use my Jetstar Flight Vouchers?

Visit www.jetstar.com to search and select your flights. 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 MasterCard® or Jetstar Platinum MasterCard) or other available payment method available on jetstar.com from time to time.

Jetstar Flight Vouchers can be used for flights booked through Jetstar on 131 538.

Jetstar Flight Vouchers must be used in a single transaction so if the amount due is less than the Jetstar Flight 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 Flight 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 JetSaver Light, JetSaver, JetFlex or StarClass 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 Flight Vouchers?

Travel must be booked within three (3) months from the date your Jetstar Flight Voucher is issued and travel must be commenced and completed within six (6) months from the date your Jetstar Flight Voucher was issued. The issue date appears on the top right hand corner of the voucher. Booking dates and travel dates will be strictly applied.

Jetstar Dollar enquiries:

 **Phone:** 1300 150 100

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

Jetstar Flight enquiries:

 **Phone:** 131 538 (Australia)