

# Home Loan Refinance Qantas Points Promotion

**150,000 bonus Qantas Points offer for the refinance of a home loan to Bankwest for customers who receive an email offer**

## Terms and Conditions

1. The Promoter is Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945, 300 Murray Street, Perth WA 6000 ('Bankwest' or 'Promoter').
2. 'Qantas' refers to Qantas Airways Limited ABN 16 009 661 901 and its related bodies corporate or any of its agents or contractors from time to time.
3. 'Qantas Frequent Flyer Program' refers to the frequent flyer program operated by, or on behalf of, Qantas which is governed by the Qantas Frequent Flyer Terms and Conditions, which can be found at [www.qantas.com/terms](http://www.qantas.com/terms).
4. 'Qantas Frequent Flyer Membership Number' refers to the membership number for the Qantas Frequent Flyer Program allocated to a Qantas Frequent Flyer Member.
5. 'Qantas Points' refers to the frequent flyer points awarded to Qantas Frequent Flyer Members pursuant to the Qantas Frequent Flyer Terms and Conditions.
6. This 150,000 bonus Qantas Points promotion ('Promotion') commences on Tuesday 26th October 2021 and closes on Tuesday 30th November 2021 ('Promotional Period').
7. Applications for Bankwest home loans are subject to credit approval. Full terms and conditions will be included in the customers' Bankwest loan offer. Fees and charges may be payable.
8. This offer is available to Australian residents aged 18 years and over who receive an email offer from Bankwest for Qantas Points to refinance a home loan with a new Bankwest home loan product ('Eligible Customers') under the following Eligibility Requirements:
  - a) Home loan application must be submitted within the Promotional Period (point 6 above)
  - b) Lending must be new to Bankwest (refinances of existing Bankwest and CommBank loans are excluded from this offer)

- c) Lending must not exceed a loan to value ratio (LVR) of 90% (including lender's mortgage insurance)
  - d) Repayment type can be principal and interest or interest only
  - e) Available on owner occupier and investor home loans
  - f) Minimum home-loan-specific refinance amount  $\geq$ \$250k (excludes debt consolidation of personal loans and credit cards)
  - g) Any available Bankwest home loan product is eligible
  - h) Home loan must be disbursed on or before 28th February 2022
  - i) A valid Qantas Frequent Flyer Member number is required at the time of application to receive the 150,000 bonus Qantas Points. If you are not a Qantas Frequent Flyer Member but wish to receive Qantas Points under the Promotion, you must join the Qantas Frequent Flyer Program before submitting your home loan application. You can join the Qantas Frequent Flyer Program using this link [www.qantas.com/joinffbkwest](http://www.qantas.com/joinffbkwest) and Qantas will waive the membership joining fee for any person who joins the program in connection with the Promotion.
  - j) Normal lending policies apply.
  - k) This offer is not available for lending taken out in the name of a trust.
  - l) This offer is not available for applications submitted which also include business lending.
  - m) This offer is not available in conjunction with any other promotions, except for the \$2,000 refinance cashback which may be paid in addition to the 150,000 bonus Qantas Points for eligible customers, subject to the terms and conditions of the refinance cashback promotion which can be found at [www.bankwest.com.au/content/dam/bankwest/documents/shared/terms-conditions/home-loan-cashback-refinance-promotion-terms-conditions.pdf](http://www.bankwest.com.au/content/dam/bankwest/documents/shared/terms-conditions/home-loan-cashback-refinance-promotion-terms-conditions.pdf)
9. Only 150,000 bonus Qantas Points per Eligible Customer. Only 150,000 bonus Qantas Points per eligible home loan. Where a home loan has more than one applicant and one applicant receives the bonus Qantas Points, all applicants are deemed to have received the bonus Qantas Points - 150,000 bonus Qantas Points cannot be split between applicants. Maximum bonus Qantas Points amount of 150,000 points.
10. Bankwest may need to confirm your Qantas Frequent Flyer member number to enable the bonus Qantas Points to be awarded by Qantas. Bankwest may contact

Eligible Customers via phone to confirm the Qantas Frequent Flyer member number.

11. Bankwest reserves the right to verify the validity of Eligible Customers (including a customer's identity and application details) and reserves the right to disqualify any Eligible Customer if the customer is engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion.
12. Provided these Terms and Conditions, including Eligibility Requirements are met, 150,000 Qantas Points will be transferred electronically into the Eligible Customer's Qantas member account following disbursement of the home loan. The date the Qantas Points will be awarded will be determined by the date of loan disbursement per below:

Date of home loan disbursement	Points awarded on or before
26 <sup>th</sup> October 2021 – 31 <sup>st</sup> December 2021	31 <sup>st</sup> January 2022
1 <sup>st</sup> January 2022 – 31 <sup>st</sup> January 2022	28 <sup>th</sup> February 2022
1 <sup>st</sup> February 2022 – 28 <sup>th</sup> February 2022	31 <sup>st</sup> March 2022

13. The customer will be notified via email once the 150,000 bonus Qantas Points have been awarded to their Qantas Frequent Flyer account.
14. Qantas Points are not redeemable for cash. Qantas points are not transferable, other than in accordance with the terms and conditions of the Qantas Frequent Flyer Program.
15. Qantas Points credited in connection with the Promotion to a Qantas Frequent Flyer Member can be viewed by that member by logging in to their Qantas Frequent Flyer account on [www.qantas.com/frequentflyer](http://www.qantas.com/frequentflyer).
16. Requests for missing Qantas Points in relation to the Promotion must be made to Bankwest by calling 1300 135 998 within 6 months of the date of the home loan application. Requests will be investigated, and Bankwest will determine any entitlement to receive missing points. Bankwest's decision is final, and no correspondence will be entered into.
17. Bankwest and Qantas will need to share your personal information to administer the Promotion.
18. Eligible Customers accept the Qantas Points 'as is' and acknowledge that Bankwest accepts no responsibility for any tax implications that may arise from

the points. Eligible Customers may need to seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

19. Bankwest reserves the right to review and amend these Terms and Conditions at any time.