

# Rewards Cash Back Conditions

The Rewards cash back conditions set out how cardholders can earn and redeem cash backs when using their bcu Rewards credit card.

## 1 Definitions

In these conditions, the following words have the following meanings:

Word/s	Definitions
<b>eligible transactions</b>	mean purchase transactions for personal, household or consumer purposes.
<b>ineligible transactions</b>	means transactions such as cash advances, BPay, fees, charges and enforcement expenses, interest, balance transfers or transactions for business.
<b>you/your</b>	means the cardholder and any additional cardholder you, as the primary cardholder, authorise.
<b>we, us, our or bcu</b>	means Police & Nurses Limited, ABN 69 087 651 876 (trading as bcu) and its successors and assignees.

## 2 How you can earn cash back

- 2.1 You will earn cash back each time you use your bcu Rewards Credit Card for **eligible transactions**, whether in Australia or in any other country.
- 2.2 The cash back you will earn is calculated at 0.66% for each Australian dollar charged to your bcu Rewards Credit Card for **eligible transactions**, including foreign currency transactions when converted into Australian dollars and charged to your Rewards Credit Card.
- 2.3 The maximum cash back you can earn annually is \$500.

## 3 When you will not earn cash back

- 3.1 You will not earn cash back:
  - (a) for transactions charged to your Rewards Credit Card that are **ineligible transactions**
  - (b) once you earn the maximum annual cash back amount of \$500;
  - (c) if your Rewards Credit Card is in arrears for more than 60 days;
  - (d) in relation to any fraudulent use of your Rewards Credit Card;
  - (e) if you breach these Conditions or the Conditions of Use of your Rewards credit card;
  - (f) for transactions on your Rewards Credit Card that are cancelled, suspended, reported lost or stolen or terminated for any reason;
  - (g) if we cancel or request the return of your Rewards Credit Card/s; or
  - (h) after the expiry date of your Rewards Credit Card.
- 3.2 We have the discretion, which we will exercise reasonably, to restore cash back that has been disallowed.

#### 4 How we will pay cash back

- 4.1 We will credit or debit the net cash back position, after taking into account cash back earned and cash back reversed under clause 5, to your Rewards Credit Card on or about the same day every month.
- 4.2 Rewards Cash back payments will not be treated as a repayment and you will still be required to make your minimum monthly repayment.

#### 5 When can we reverse cash back?

- 5.1 We can reverse cash back by debiting your Rewards Savings Account:
  - (a) where you have received a refund for an **eligible transaction**;
  - (b) where a cash back has been credited to your Rewards Savings Account in any of the circumstances referred to in clause 3.1.

#### 6 Variations

- 6.1 We have the right to vary any of the following:
  - (a) the cash back conversion rate specified in clause 2.2;
  - (b) the annual maximum cash back you can earn as specified in clause 2.3;
  - (c) what are **eligible transactions** or **ineligible transactions**;
  - (d) the circumstances when you will not earn cash back.
- 6.2 We will give you 30 days' notice before a variation is to take effect.
- 6.3 We may notify you in any way permitted by Our Credit Card Conditions of Use, available at [bcu.com.au](https://www.bcu.com.au).