

IMPORTANT INFORMATION ABOUT YOUR FREQUENT FLYER DINERS CLUB CARD TERMS AND CONDITIONS AND FREQUENT FLYER DINERS CLUB REWARDS TERMS AND CONDITIONS

(ACCOUNTS WHICH ADDED **WORLD MASTERCARD** AFTER 1ST NOV 2012, AND NEW ACCOUNTS SINCE 1ST NOV 2012)

It is important that you read this notice carefully and retain it for your records.

CHANGES APPLICABLE TO ALL FREQUENT FLYER DINERS CLUB CARD MEMBERS:

CHANGE TO THE FREQUENT FLYER DINERS CLUB REWARDS TERMS AND CONDITIONS

- **Effective 15 June 2017**, government related transactions will no longer be eligible to earn Frequent Flyer Diners Club Points. As such, the definition of **'Eligible Transaction'** is deleted and replaced with the following:

Eligible Transaction means:

- (a) in the case of a Card Account (and subject to the exclusions in parts (b) and (c) below)
 - (1) any purchase transaction made by the use of a Card and/or the Account;
 - (2) any cash advance;
 - (3) other transaction types Diners Club notifies you of from time to time; or
- (b) in the case of a Diners Club Branded Product any transaction type Diners Club notifies you of from time to time (and subject to the exclusions in part (c) below);

(c) but in all cases excluding debits to an Account to pay:

- (1) annual, joining and other Account fees;
- (2) liquidated damages;
- (3) late payment charges;
- (4) the Frequent Flyer Diners Club Rewards Membership Fee; ‘
- (5) other amounts nominated by Diners Club from time to time;
- (6) taxes (including any GST) payable in connection with any of the above amounts in this paragraph (c); and
- (7) government related transactions (other than any GST included in an Eligible Transaction). Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity.

CHANGE TO THE FREQUENT FLYER DINERS CLUB CARD TERMS AND CONDITIONS

- **Effective 1 August 2017, Frequent Flyer Diners Club Card *Fee Schedule, under the heading 'Other Fees'*** is amended by inserting a new bullet point as follows:
 - o Paper Statement Fee - \$2 each month we issue you with a paper statement, debited to your Account in the following statement period. This may be waived in limited circumstances.

CHANGES APPLICABLE TO FREQUENT FLYER DINERS CLUB MEMBERS WHO HOLD A DINERS CLUB BRANDED CARD AND WORLD MASTERCARD® CARD:

- **Effective 15 June 2017**, the number of Frequent Flyer Diners Club Points awarded for Eligible Transactions will decrease, and the reduced rate on points earned after the \$60,000 annual spend will also be removed. Accordingly, the table in **Clause 3 (b) (Accumulation of Frequent Flyer Diners Club Points)** is amended by deleting the two rows under the heading "Dual Card Accounts" and is replaced with the following:

DUAL CARD ACCOUNTS	
Eligible Transactions using a Diners Club Branded Card	1.25 points per dollar
Eligible Transactions using a <i>World MasterCard® Card</i>	0.5 points per dollar



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