

IMPORTANT INFORMATION ABOUT YOUR DINERS CLUB PERSONAL CARD TERMS AND CONDITIONS AND DINERS CLUB REWARDS PROGRAM TERMS AND CONDITIONS

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

CHANGES APPLICABLE TO ALL DINERS CLUB PERSONAL CARD MEMBERS

CHANGE TO THE DINERS CLUB REWARDS PROGRAM TERMS AND CONDITIONS

- **Effective 15 June 2017**, government related transactions will no longer be eligible to earn Reward 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 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.

OTHER CHANGES RELATED TO DINERS CLUB REWARDS - REWARD POINTS TRANSFER

- **Effective 15 June 2017**, the following changes will be made to the Reward Points transfer rates within Diners Club Rewards.

Redemption partner	Current Reward Points transfer rate	New Reward Points transfer rate
AAdvantage Program	2 Reward Points = 1 AAdvantage Mile	2.5 Reward Points = 1 AAdvantage Mile
Starwood Preferred Guest	2 Reward Points = 1 Starpoint	2.5 Reward Points = 1 Starpoint

CHANGES TO THE DINERS CLUB PERSONAL CARD TERMS AND CONDITIONS

- **Effective 1 August 2017, *Fee Schedule Personal Cards, 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 DINERS CLUB PERSONAL CARD MEMBERS WHO HOLD A DINERS CLUB BRANDED CARD AND COMPANION WORLD MASTERCARD® CARD:

CHANGES TO THE DINERS CLUB PERSONAL CARD TERMS AND CONDITIONS

- **Effective 15 June 2017**, the annual fee for the main card for the Diners Club Branded and *World MasterCard Card* is decreased from \$389 to \$299 and the annual fee for the additional card is also decreased from \$69 to \$50. Accordingly, the ***Fee Schedule Personal Cards - Annual Membership Fee*** is amended as follows:
 - o The annual fee for the Main Card (Diners Club Branded Card plus *World MasterCard Card*, includes Rewards Program Fee) is deleted and replaced with \$299
 - o The annual fee for the Additional Card (Diners Club Branded Card plus *World MasterCard Card*) is deleted and replaced with \$50.

OTHER CHANGES RELATED TO DINERS CLUB REWARDS PROGRAM - REWARD POINTS EARN RATE

- **Effective 15 June 2017**, the points earn on your Diners Club Branded Card for spend on Eligible Transactions will decrease from 3 Reward Points per Australian dollar to 2 Reward Points

per Australian dollar and the points earned for spend on Eligible Transactions on your *World MasterCard® Card* will also decrease from 1.25 Reward Points per Australian dollar to 0.75 Reward Points per Australian dollar.

