

## **yourrewards Terms and Conditions**

These terms and conditions apply to you if you are enrolled in the **yourrewards** programme. Both the Farmers Finance Card Terms and Conditions and these **yourrewards** terms and conditions apply to your participation in the **yourrewards** programme. In the event of any conflict the Farmers Finance Card Terms and Conditions take precedence.

### **1. Eligibility for yourrewards**

- 1.1 To be eligible for **yourrewards** membership you must have a current Credit Account in good standing with Farmers Finance as an individual (not a business). You must be the primary holder or joint holder on the Credit Account. Additional Card holders are not entitled to **yourrewards** membership. Farmers Finance reserves the right to decline any application for membership of **yourrewards** in its sole discretion.

### **2. Earning yourrewards points**

- 2.1 As a member of the **yourrewards** programme you will earn **yourrewards** points for every purchase on your Credit Account. All Eligible Transactions processed on the day you become a member of **yourrewards** through to the business day prior to the day your **yourrewards** membership ceases will count towards your points balance. Membership is at Credit Account level, and transactions on all active Farmers Finance Cards attached to the Credit Account earn points towards the combined points balance on the Credit Account, including purchases on Additional Cards.
- 2.2 For every dollar you spend you will receive 1 **yourrewards** point. From time to time for limited periods and as advertised additional points may be earned for every dollar you spend. Each individual purchase you make on any particular day will be rounded up or down to the nearest dollar to determine the number of **yourrewards** points earned.
- 2.3 **yourrewards** points will be allocated to your Credit Account on the next business day following the date of the purchase but will be effective as at the date of purchase. Your **yourrewards** points balance will be shown on your Quarterly Statement. You can also access details of your **yourrewards** points balance by contacting Farmers Finance by phone, or logging onto Farmers Finance Web Online Services. If a purchase is returned, **yourrewards** points calculated on the dollar amount of the return will be reversed from your **yourrewards** points balance.
- 2.4 The value and earn rate of **yourrewards** points and the **yourrewards** partner outlets at which Rewards may be redeemed will be determined at the absolute discretion of Farmers Finance.
- 2.5 **yourrewards** points cannot be accrued on adjustments, interest charges, credit fees and charges, optional service fees, card balance transfers, business or business related transactions relating to your Credit Account.
- 2.6 Your **yourrewards** points are valid for a minimum of three years from the date they are earned (subject to clauses 7.1, 9.1, 9.2, 10.1 and 10.2 of these **yourrewards** terms and conditions). The oldest points will be used first when a redemption is made.
- 2.7 You cannot redeem, sell, convert, exchange, assign or otherwise transfer **yourrewards** points for cash or any other consideration.

### **3. Redeeming yourrewards**

- 3.1 You may redeem **yourrewards** points for Rewards up to the available points balance in your Credit Account as either the primary or joint Credit Account holder by:
- logging onto Farmers Finance Web Online Services; or
  - phoning the Farmers Finance contact centre.
- 3.2 Rewards are only available in the denominations shown on the Farmers Finance Web Online Service. Rewards will be forwarded to the postal address or email address provided in your redemption order (by post or courier) within 10 days of your order placement. We are not responsible for delayed, lost or stolen Rewards after they have left our premises for forwarding to you.
- 3.3 Farmers Finance will debit **yourrewards** points for Rewards from the points balance on your Credit Account at the time the Reward is requested. Your current points balance will be reflected in your Quarterly Statement.
- 3.4 To redeem **yourrewards** points, your Credit Account must not be in arrears or have been cancelled for any reason.
- 3.5 All Rewards are subject to availability and may be withdrawn or substituted at any time. Details of Rewards and participating **yourrewards** partners are shown on the Farmers Finance website.
- 3.6 Rewards cannot be returned or exchanged for **yourrewards** points, for any other Reward, for any cash or credit, or for any other consideration.

### **4. yourrewards Partners**

- 4.1 Special conditions may apply to any Reward including terms and conditions imposed by **yourrewards** partners, such as terms and conditions and expiry dates on Rewards Vouchers. It is your responsibility to satisfy those terms and conditions.
- 4.2 Farmers Finance provide no warranties or representations either express or implied and shall not be liable for any loss or damage (including consequential loss) in relation to the type, quality, standard, or fitness for purpose of the goods or services provided as a Reward, or those purchased from a **yourrewards** partner using Rewards Vouchers. Neither shall Farmers Finance be liable for any loss or damage (including consequential damage) incurred as a result of late delivery of a Reward. You may not cancel an order for Rewards due to late delivery.

### **5. Fees**

- 5.1 A six monthly **yourrewards** membership fee will be automatically charged to your Credit Account on your statement date. Current fees are available on the Farmers Finance website or by phoning the Farmers Finance contact centre. Fees are subject to change and these will be advised through direct communication to you or public notice in the media.

### **6. Disputes**

- 6.1 If you dispute any matter relating to earning or redeeming **yourrewards** points (including your points balance) please notify us in writing within three months of the date of your Quarterly Statement to which the dispute relates. Please provide us with full details of your dispute and attach any supporting documentation. We will investigate the matter and advise you of the outcome within 30 days of receiving your complaint.

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- 6.2 If it is established that an error has occurred it will be corrected and you will be advised of any appropriate adjustments which will be made to your points balance.
- 6.3 If you do not receive the Rewards Vouchers you have requested, you must notify Farmers Finance in writing within one month of placing your redemption order. We will investigate the matter and advise you of the outcome within 30 days of receiving your complaint. In order to carry out our investigation we may require you to sign an indemnity letter acknowledging that you have not received the Rewards Voucher.
- 6.4 Any warranty claims and disputes relating to the goods or services purchased from a **yourrewards** partner outlet using Rewards Vouchers must be resolved with that **yourrewards** partner outlet.

## **7. Variation of terms & conditions**

- 7.1 We may at any time vary any or all of these **yourrewards** terms and conditions by providing you with at least 14 days notice of the variation. Notice will comprise either direct communication to you or public notice in the media. Changes of these **yourrewards** terms and conditions will also be noted on the Farmers Finance website.
- 7.2 Prior notice of a variation to these **yourrewards** terms and conditions may not be given where the variation is needed to protect you or for security reasons.

## **8. Privacy**

- 8.1 Any information that you provide us, including Credit Account transaction details, the number of **yourrewards** points earned, accumulated and redeemed, will be collected, held and used by Farmers Finance and by its research and marketing agencies, and related companies and **yourrewards** partners to:
- administer **yourrewards** and provide or perform services relating to **yourrewards**;
  - advise you of products, services and goods relating to **yourrewards** or other products and services;
  - carry out promotional, research or marketing activities.

You can access and correct the information you have supplied at any time.

## **9 Variation/Termination of yourrewards**

- 9.1 Farmers Finance has the right without notice and at its sole discretion to vary the **yourrewards** programme, including (but not limited to) adding to, modifying or withdrawing any or all of the services, Rewards, **yourrewards** partners available or changing the value of **yourrewards** points. This may entail introducing alternative ways of accruing **yourrewards** points, including or excluding various kinds of transactions from the accrual method, and changing the number of **yourrewards** points required to obtain Rewards.
- 9.2 Farmers Finance may terminate the **yourrewards** programme at any time, it will give you 30 days notice. Should this happen you will have three months in which to redeem any unused **yourrewards** points. Neither we nor any **yourrewards** partner will be liable to you for **yourrewards** points which are not redeemed within the three month period. If **yourrewards** is discontinued, unused points will not be exchanged for cash.

## **10. Cancellation/Suspension of membership**

- 10.1 You as a primary or joint account holder may cancel **yourrewards** membership at any time by notifying Farmers Finance by telephone or mail.
- 10.2 Farmers Finance may cancel **yourrewards** membership at any time if:
- you have breached these **yourrewards** terms and conditions;
  - your Credit Account has been terminated or cancelled for any reason;
  - your Credit Account is inactive and Farmers Finance is unable to contact you at your last known address;
  - your Credit Account is used for business purposes;
  - you decease or become bankrupt

This clause does not affect the rights of Farmers Finance under clause 9.2.

- 10.3 All your **yourrewards** points will be forfeited if your **yourrewards** membership is cancelled.
- 10.4 Farmers Finance may choose to suspend your **yourrewards** membership should your Credit Account be in arrears. During any such suspension you will not be able to redeem **yourrewards** points. Suspension of **yourrewards** membership does not affect Farmers Finance's right to cancel **yourrewards** membership according to clause 10.2
- 10.5 If your **yourrewards** points balance is negative at the time **yourrewards** membership is cancelled Farmers Finance may charge you with the value of the negative points balance (the value being determined with reference to the redemption giving rise to the negative balance). You must repay that value upon demand.

## **11. Definitions**

"Additional Card" means a Farmers Finance credit card issued to another person at your request and on your Credit Account.

"Credit Account" means your credit card account with Farmers Finance for your Farmers Finance Card and all Additional Cards.

"Eligible Transaction" means purchases made on your Farmers Finance Card, excluding business or business related purchases, and Farmers Finance Card Repayment Insurance charges.

"Farmers Finance" means Retail Financial Services Limited.

"Quarterly Statement" means your statement which shows your **yourrewards** points balance.

"Rewards" means Rewards Vouchers that can be used in full or part payment of purchases made at **yourrewards** partner outlets, or other products or services that may from time to time be offered as part of the **yourrewards** programme.

"Rewards Voucher(s)" means **yourrewards** partner vouchers or gift cards issued to you by Farmers Finance through the redemption of **yourrewards** points.

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“**yourrewards**” means the rewards programme operated by Farmers Finance which enables eligible customers to accrue **yourrewards** points on their Farmers Finance Card and to redeem them for Rewards supplied by Farmers Finance and **yourrewards** partners.

“**yourrewards** partner(s)” means any retailer or participating organisation that supplies Rewards to the **yourrewards** programme, which you can obtain by redeeming **yourrewards** points.

“**yourrewards** partner outlet” means the particular store or outlet where you made your purchase using Rewards Vouchers.

“**yourrewards** points” means the units accrued and redeemed by you for Rewards under the **yourrewards** programme, the value of which will be determined by us from time to time.