



Latitude Rewards Program

Latitude Low Rate Mastercard Rewards Program Terms and Conditions

October 2025

Latitude Rewards Program Terms and Conditions for Latitude Low Rate Mastercard

1 General information

These Terms and Conditions will apply to you if you are an individual and you are provided with the account.

These Terms and Conditions:

- are between you and Latitude Finance Australia (ABN 42 008 583 588) ("Latitude"), the provider of this Rewards Program;
- govern all aspects of your participation in the Rewards Program; and
- are to be read in conjunction with the General Terms and Conditions for the account.

2 Program participation

- 2.1 You are automatically enrolled in the Rewards Program.
- 2.2 Each card is allocated a Rewards Program account and will accrue redeemable amounts in respect of that account.
- 2.3 These Terms and Conditions will become effective when you use the card or activate a card, add it to a digital wallet, draw on the account, or authorise or make a transaction on the account. You will be bound by these Terms and Conditions, and any additional terms and conditions attached to the eGift Cards and any policies and procedures we specify relating to the Rewards Program from time to time. You agree that these Terms and Conditions apply to any redeemable amounts you earn.
- 2.4 Accounts that are open, in good order and not overdue or in default are eligible to participate in the Rewards Program.
- 2.5 Any purchases made by an additional cardholder will contribute towards the primary cardholder's spend threshold.
- 2.6 Subject to clause 2.8 below, we may acting reasonably suspend your right to accrue redeemable amounts in connection with eligible transactions. We will make a reasonable attempt to give you 30 days' notice, but we don't have to give any notice in urgent circumstances.
- 2.7 Subject to clause 2.8 below, we may suspend or terminate your participation in the Rewards Program. We will make a reasonable attempt to give you 30 days' notice, but we don't have to give any notice in urgent circumstances.
- 2.8 We will automatically suspend your right to accrue redeemable amounts in connection with eligible transactions or suspend or terminate your participation in the Rewards Program if:
- you are in default under the General Terms and Conditions in respect of the account or any material term or condition of the Rewards Program;
 - the account becomes 90 days or more past due;
 - you provide any misleading or false information in connection with the Rewards Program;
 - you materially abuse any privilege accorded to you as a participant in the Rewards Program;
 - we reasonably consider that you or anyone else with access to the account, acts in any fraudulent or dishonest way in connection with the Rewards Program; or
 - your account is closed by us in accordance with the General Terms and Conditions; or
 - we are aware of your death; or
 - it is otherwise reasonable for us to do so.
- 2.9 If we suspend or terminate your participation in the Rewards Program in accordance with clauses 2.7 or 2.8, or if we close the account in accordance with the General Terms and Conditions, all redeemable amounts earned in respect of the Rewards Program will be immediately forfeited and unavailable for redemption.

2.10 Provided we don't suspend or terminate your participation in accordance with clause 2.9, if you close the account, or you notify us that you wish to cancel the card under the General Terms and Conditions, you will be provided with a grace period of 30 days from the date your account is closed to redeem before your Rewards Program account is subsequently closed.

2.11 After the grace period of 30 days has elapsed, your Rewards Program account will be closed and all remaining redeemable amounts will be immediately forfeited and unavailable for redemption.

2.12 You must notify us promptly if you become aware of any fraudulent or dishonest use of the Rewards Program account or other abuse of the Rewards Program.

3 Earning

- 3.1 Subject to eligibility requirements, we will issue you a redeemable amount in the form of Latitude Rewards equivalent to 3% of eligible purchases. You can use this amount to select an eGift Card via the Latitude App and Latitude Service Centre.
- 3.2 Eligible purchases are determined based on transactions posted to the account. Eligible transactions are transactions that are setup as recurring payments under the following merchant categories codes (MCC):
- Utilities (Electricity, Gas, Water) - 4900
 - Telco Services - 4812 and 4814
 - Streaming Services - 4899, 5735, and 5815
- 3.3 Merchant categories are determined by a merchant's Merchant Category Code (MCC). We are not responsible for designating MCCs and have no control over the same. You're unable to earn and receive rewards if you use an intermediary payment platform. An example (but not limited to this list) is PayPal, Google or Amazon.
- 3.4 To qualify as a recurring payment, your credit card must be set up as regular payment to the participating merchant.
- 3.5 The redeemable amount will be issued for that account only and will be available via the Latitude App or Latitude Service Centre for redemption within 30 days from the end of the statement period.
- 3.6 Eligible transactions do not include the following transactions:
- any transactions which we decide in our absolute discretion have not been made wholly or predominantly for personal, domestic or household purposes;
 - cash advances;
 - card fees and charges payable in connection with the account;
 - interest charges payable in connection with the account;
 - Account Protection insurance premiums;
 - transactions we decide are disputed or fraudulent or involve abuse of the account or a card;
 - payments credited to the account;
 - transactions refunded or reimbursed as they are posted to the account;
 - adjustments resulting from disputed transactions or otherwise;
 - balances transferred from any other credit card account; and
 - quasi cash transaction, which represents the purchase of foreign currencies or items (including, but not limited to, casino chips, cryptocurrencies, money orders, and lottery tickets) which may be convertible to cash, and other such transactions as determined by us from time to time.
- 3.7 We may, from time to time, vary the criteria to qualify for the redeemable amount, by giving you at least 30 days prior notice.

3.8 Bonus redeemable amounts may be posted to the account at different times as described in 4 of these Terms and Conditions, or as notified in the applicable promotional material.

4 Bonus amounts

4.1 Where advised by us, you may also accrue additional redeemable amounts ("bonus amounts") by doing certain things or by purchasing certain goods or services we specify using the account. These bonus amounts may be subject to additional terms and conditions as set out in the relevant promotional material sent to relevant cardholders.

5 Redemption and deduction

5.1 Amounts you redeem will be deducted from the Rewards Program account at the time of your request or a later time if we choose (acting reasonably). The oldest redeemable amounts will be deducted first in processing your redemption request. You can also use an eligible Latitude credit card to pay an amount of money to purchase in full or in part additional Latitude Rewards.

5.2 You have 18 months from the date of issue to redeem your redeemable amounts before they expire.

5.3 Once your redemption request has been submitted, it cannot be amended, reversed, or withdrawn unless we agree (acting reasonably).

6 Obtaining eGift Cards

6.1 You may redeem at any time to select an eGift Card of your choice via the Latitude App or via the Latitude Service Centre.

6.2 All eGift Cards are subject to availability and the available eGift Card selection may change from time to time.

6.3 We, through EONX Pty. Ltd., will send you the eGift Card by email.

6.4 The eGift Card must be used by the expiry date as set out in the eGift Card terms and conditions which do not form part of these Terms and Conditions. It is your responsibility to check the expiry date of the eGift Card as those not used by the expiry date will not be replaced.

6.5 For security reasons, all inquiries about the Rewards Program account, and requests to redeem, must be made by you personally. Additional cardholders will not be able to access information about the Rewards Program account and will not be able to redeem.

6.6 All eGift Card redemptions are final, an eGift Card once redeemed may not be returned, cashed-in, or exchanged for another eGift Card.

6.7 Special terms and conditions may apply in relation to each individual eGift Card. We are not liable for any eGift Card provided by a third party not being available for any reason.

6.8 You are not entitled to redeem at any time that the account is in default, in arrears or the Rewards Program account is closed.

6.9 eGift Cards will be deemed void and will not be accepted if stolen, forged, or mutilated.

7 Purchasing via eStore

7.1 You may redeem to select a product/s of your choice via the Latitude App or via the Latitude Service Centre.

7.2 Orders are delivered to your nominated delivery address. This is provided through EONX Pty. Ltd.

7.3 For security reasons, all inquiries about the Rewards Program account, and requests to redeem, must be made by you personally. Additional cardholders will not be able to access information about the Rewards Program account and will not be able to redeem.

7.4 Special terms and conditions may apply in relation to each individual purchase. We are not liable for any purchase provided by a third party not being available for any reason.

7.5 You are not entitled to redeem at any time that the account is in default, in arrears or the Rewards Program

account is closed.

8 Managing your balance

8.1 You will be able to view your redeemable balance through Latitude Service Centre or Latitude App.

8.2 If you believe that you have not been issued with a redeemable amount that you are entitled to, you must notify us by contacting us within 3 months. Requests for missing redeemable amounts to be issued must be made in writing to us and must be accompanied by a legible copy of the relevant sales receipt and account statements. We will investigate all queries.

8.3 We reserve the right to adjust the Reward Program account if redeemable amounts have been incorrectly credited or debited to the Reward Program account, whether due to our error or for any other reason (acting reasonably).

9 General

9.1 Except as provided in any law which cannot lawfully be excluded or modified by agreement, we are not responsible for the merchantability, fitness for purpose or availability of any eGift Cards you receive or request under the Rewards Program, or the loss, theft or destruction of an eGift Card. Any complaints should be directed to us to resolve.

9.2 If we are liable for breach of any term implied by law in connection with the operation of the Rewards Program or the supply of any eGift Card, we limit such liability where entitled to do so to:

- replacement or cost of replacing the eGift Card; or
- supplying the services again or payment of the cost of having the services supplied again except to the extent caused by the fraud, negligence or willful misconduct of us, our related entities, or our contractors, employees, officers or agents.

9.3 We may acting reasonably suspend the Rewards Program by making a reasonable attempt to give you 30 days' notice, but we don't have to give any notice in urgent circumstances (including where we are required to do so by law or in order to protect our systems).

9.4 We may acting reasonably change or amend these Terms and Conditions, or otherwise terminate or change the Rewards Program, at any time at our discretion without giving any reason, even if this has the effect of:

- reducing or cancelling redeemable amounts previously earned by you;
- changing the transactions that are eligible transactions;
- reducing, changing or cancelling the number, type or value of eGift Cards available through the Rewards Program;
- changing a participating loyalty program partner. We will make a reasonable attempt to give you 30 days' notice, but we don't have to give any notice in urgent circumstances.

9.5 By continuing to use the Rewards Program account or allowing (as relevant) an additional cardholder to use the Rewards Program account you confirm your agreement to be bound by these Terms and Conditions as changed or amended from time to time and any policies and procedures we specify relating to the Rewards Program from time to time.

9.6 Our failure or delay to exercise our rights under these Terms and Conditions does not constitute a waiver of those rights.

9.7 You cannot transfer your participation in the Rewards Program to any other person or entity.

9.8 You are responsible for any taxation liability (including any goods and services tax) or other government charges or reporting requirements arising from your participation in the Rewards Program, or the redemption to obtain an eGift Card. If your participation in the Rewards Program, or the redemption to obtain an eGift Card, involves a taxable supply being made to you, you are responsible for paying any amount charged by the entity making the

supply in respect of its goods and services tax liability on the supply. We do not offer any advice or accept any responsibility with respect to these matters.

- 9.9 All references to dollars are in Australian dollars unless otherwise stated and where a transaction is initially recorded in a foreign currency the relevant amount of the redeemable amount will be allocated by reference to the Australian dollar value of that transaction debited to your account.
- 9.10 We may exercise any right, power or remedy granted to us by these Terms and Conditions at our sole and absolute discretion and separately or concurrently with another right, power or remedy. A single or partial exercise of that right, power or remedy by us does not prevent a further exercise of that or of any other right, power or remedy.

10 Dispute resolution

- 10.1 Subject to 8.2 of these Terms and Conditions, if you have any queries or complaints concerning your participation in the Rewards Program or about the Rewards Program account, please contact us first. We have a free internal dispute resolution by calling us on 1300369340 or by writing us at L18, 130 Lonsdale St. Melbourne, VIC 3000.
- 10.2 All questions or disputes regarding your participation in the Rewards Program will be resolved by us at our discretion (acting reasonably).

11 Definitions

In these Terms and Conditions:

Account means your Latitude Low Rate Mastercard account with us from which your card, token or document is issued.

Bonus amounts has the meaning given to it in clause 4 of these Terms and Conditions.

eGift Card means non-cash payment facilities that may be redeemed for goods and/or, services subject to the retailer's terms and conditions.

Eligible transaction has the meaning given to it in 3.2 of these Terms and Conditions.

Latitude App means the mobile app provided by us that allows you to access your account as described in the Latitude App terms and conditions.

Latitude Service Centre means the internet based service provided by us that allows you to access your account as described in the Latitude Service Centre terms and conditions.

Redeemable amount means the monetary value that you accrue in accordance with these Terms and Conditions.

Redeemable amount expiry means the timeframe specified by us after redeemable amounts are accrued to which redeemable amounts will be forfeited if not redeemed.

Rewards Program means the Latitude Low Rate credit cards Rewards Program offered by us as contemplated by these Terms and Conditions.

Rewards Program account means the account we maintain in your name detailing the value of redeemable amounts that have been allocated to you in accordance with these Terms and Conditions.