

Variation Notice

This variation notice provides full details of the changes effective from 15 May 2025, as they apply to your:

- Credit Card Terms and Conditions and Other Important Information (the **Terms and Conditions**)

These changes form part of, and must be read in conjunction with, the existing terms and conditions that govern your account, which can be found at boq.com.au/terms.

It is important that you read this notice carefully and keep a copy of it for your records.

What are the changes

- Effective 15 May 2025, we will no longer accept Cheque as a form of payment to your BOQ Credit Card account. As a result, we will be removing references to Cheques in sections 2 and 4 of the Terms and Conditions.

What you need to do

This change only impacts customers who currently pay their BOQ Credit Card account using a cheque.

If you currently pay your BOQ Credit Card account using cheques, you will need to make alternative arrangements to pay from 15 May 2025.

Refer to the PAYMENT OPTIONS section of your statement for alternative ways to pay your BOQ Credit Card account.

What if I have any questions?

If you have any questions on these changes that have not been explained in the notice, you can contact us. Visit the Contact Us section of our website at boq.com.au/contact-us for details.

How to read this notice

1. Section numbers as listed in this notice relate directly to the section numbers in your Terms and Conditions.
2. If a section or sub-section is not specifically mentioned in this notice it remains unchanged.
3. If a section or sub-section is specifically mentioned in this notice:
 - a. A change is shown alongside the “Current Words” as “Replacement Words”;
 - b. A deletion is shown as “Deleted”; and
 - c. a new section or sub-section is shown as “New”.

The changes

Changes to the BOQ Credit Card Terms and Conditions and Other Important Information (the Terms and Conditions)

Section 2 Use of cards and the account (Altering or stopping a payment)

We have deleted the reference to Cheques as a Payment type in the following table.

Current Words			Replacement Words		
Payment type	Stop or alter?	By contacting who before the payment is processed	Payment type	Stop or alter?	By contacting who before the payment is processed
Cheques	Stop	By contacting us using	Recurring card	Stop	Only by contacting the

		BOQ telephone banking or BOQ internet banking (but the person who holds the cheque may have other rights against you in relation to the cheque)			merchant
			Other (BPAY®, card payments)	No	These cannot be stopped or altered
Recurring card	Stop	Only by contacting the merchant			
Other (BPAY®, card payments)	No	These cannot be stopped or altered			

Section 4 Payments (Paying the account)

We have amended the following paragraph in this section to remove reference to cheques.

Current Words	Replacement Words
We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds (e.g. cheques), if we receive it after 4pm AEST or on a non-business day. If we are not sure which of your accounts it is intended for we may choose to credit it to any of your accounts if that is the case.	We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds, if we receive it after 4pm AEST or on a non-business day. If we are not sure which of your accounts it is intended for we may choose to credit it to any of your accounts if that is the case.

Important Information

Bank of Queensland Credit Cards ("Credit Cards") are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Bank of Queensland Limited ABN 32 009 656 740 ("BOQ"). NAB has acquired the business relating to the Credit Cards from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.