

## LOCAL CHAMPION TERMS AND CONDITIONS

Local Champion is a bonusing game which gives you the opportunity to earn bonus reward or loyalty points at your most frequented merchants. Local Champion is promoted and run by American Express Australia Limited (ABN 92 108 952 085) of 12 Shelley Street, Sydney NSW 2000 (American Express/we/us/our). Your participation in Local Champion is governed by and subject to these Local Champion Terms and Conditions and our [Online Privacy Statement](#).

### Your Rewards/Loyalty Program

The terms and conditions governing your rewards or loyalty account also apply to your participation in Local Champion (for example, your Membership Rewards, Qantas Frequent Flyer or Velocity Terms and Conditions).

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#### A. The Game

If you have the highest number of *qualifying transactions* at your *selected merchant* for the preceding 30 day period, you will hold the title of *Local Champion* at that merchant. As *Local Champion* title holder you will receive one (1) bonus loyalty or reward point for each dollar (\$1) you spend on your *Registered Card* at your *selected merchant* whilst you are *Local Champion* there, up to a maximum of 10,000 bonus points.

The title of *Local Champion* is lost if another participant exceeds your number of *qualifying transactions* for the preceding 30 day period.

**IMPORTANT:** The title of *Local Champion* is updated in real time and as such, the title can be won and lost very quickly! The information in your Local Champion Dashboard will also vary frequently depending on how many participants are playing, how often they are transacting and your tally. This may mean that you lose your *Local Champion* title before you have a chance to spend and win any *Bonus Points*.

American Express may terminate the game at any point of time by giving participants sixty (60) days notice in advance. We may make changes to Local Champion and these terms and conditions from time to time. If we make material changes, we will notify you through the American Express Mobile App.

#### B. Eligibility & Registration

You may only register your Card if it is eligible. You must register your Card through the registration page on the American Express Mobile App. To register, you must:

- download the American Express App for iOS or Android;
- be registered for American Express Online Services; and
- be enrolled in the American Express Membership Rewards program, the Qantas Frequent Flyer program or the Velocity Frequent Flyer program.

**Eligible Cards** are as follows: American Express Essential™ Credit Card; American Express Platinum Edge Credit Card; American Express Platinum Reserve Credit Card; American Express Platinum Rewards Credit Card; American

Express Centurion Card; American Express Platinum Card; American Express Gold Card; American Express Card (Green); American Express Affinity Platinum Edge Card; American Express Affinity Platinum Reserve Credit Card; American Express Affinity Gold Card; American Express Affinity Gold Premium Credit Card; Qantas American Express Discovery Card; Qantas American Express Classic Card; Qantas American Express Premium Card; Qantas American Express Ultimate Card; American Express Velocity Escape Card; American Express Velocity Gold Card; American Express Velocity Platinum Card; American Express Westpac Altitude Platinum Card; American Express Westpac Altitude Black Card; American Express Low Rate Credit Card. All other Cards are ineligible.

**C. Privacy and Security**

We use your personal information such as name, account details and transaction information to manage your participation in Local Champion and to recommend merchants to you based on your transactions. We will only ever use your personal information strictly in accordance with the [American Express Online Privacy Statement](#).

**D. Qualifying Transactions**

To qualify, transactions must be:

- on your Registered Card;
- at your *selected merchant*;
- less than 30 days old; and
- not refunded, returned or cancelled.

Transactions on a Supplementary Card do not qualify. Only transactions made after registration count towards your tally.

**E. Eligible Merchants & Selection**

Not all merchants are eligible for participation in Local Champion. Eligible merchants are listed in the American Express Mobile App. You must make your selection within the App using the menu on your Local Champion Dashboard. You can only select a maximum of 10 merchants at any one time. If you change a *selected merchant*, your Local Champion tally at that merchant will re-set to zero.

For franchises, department stores and retail chains, you must select a specific store location. For example, if you want to select ‘Bobs Takeaway’ you must select ‘Bobs Takeaway Bond’ or ‘Bobs Takeaway St Kilda’.

For some large retailers, you may need to select a specific department at a specific store location. For example, you may need to select ‘Electronics Department’ or ‘Furniture Department’.

**F. Bonus Points & Membership Terms**

In most cases, bonus rewards or loyalty points earned via Local Champion will be awarded within 3-5 business days, however please allow up to 90 days for your points to appear. The terms and conditions governing your rewards or loyalty account also apply to your participation in Local Champion as follows:

American Express Membership Rewards Terms and Conditions	<a href="http://www.membershiprewards.com.au/termsandconditions">www.membershiprewards.com.au/termsandconditions</a> .
Qantas American Express Cards Points Terms and Conditions	<a href="http://www.americanexpress.com.au/qantaspointsconditions">http://www.americanexpress.com.au/qantaspointsconditions</a>
American Express Velocity Cards Velocity Points Terms and Conditions	<a href="http://www.americanexpress.com.au/velocitypointsconditions">www.americanexpress.com.au/velocitypointsconditions</a>

Your rewards or loyalty points balance appears on your Card Account statement and can be viewed by logging into online services at [www.americanexpress.com.au](http://www.americanexpress.com.au), or within the American Express Mobile App.

#### **G. Maximum Bonus Points**

A maximum limit of 10,000 bonus points per participant applies to your participation in Local Champion. Once you reach this limit, your participation in Local Champion will end and you will cease receiving bonus points.

#### **H. Your Dashboard**

Your Local Champion Dashboard is available within the American Express Mobile App and is provided for your convenience to help you review and monitor your tally and *qualifying transactions*. It should be used as a guide only. From time to time, there may be lags in updating your Local Champion Dashboard or interruptions to the service and so it may not always be accurate. We do not accept any responsibility for its accuracy.

#### **I. Availability/Interruption**

From time to time, you may not be able to access the Local Champion pages (including the registration page and your Local Champion Dashboard) for reasons such as service interruption, problems with your internet connection or device. We do not accept any liability if you cannot register for Local Champion or if any of the pages, including your Local Champion Dashboard are unavailable, interrupted or suspended for any reason. If you cannot register your Card or access any of the pages, your only remedy is to try and access it again later.

Your *selected merchant* may not always be able to process your transaction electronically (for example, when their payment systems are down). In this case, the transaction won't count towards your Local Champion tally. We do not accept any liability if your *selected merchant* cannot process your transactions electronically at any time.

#### **J. Fraud/Gaming/Glitches**

American Express reserves the right to suspend or cancel Local Champion or remove transactions from your tally if any fraud, gaming, intentional abuse, collusion between users and/or merchants or manipulation by users is identified.

We also reserve the right to suspend or cancel Local Champion or remove transactions from your tally if technical failures or similar factors impair the integrity or proper functioning of Local Champion which result in any actual or possible unforeseen or unpredicted loss or damage to American Express or its customers. We will try to give you reasonable notice of any such incident and take reasonable steps to ensure you are not unfairly impacted if the incident is due to something we have done or failed to do. Please let us know if you suspect any fraudulent or abusive activity at any time.

We reserve the right, at our sole discretion, to disqualify any individual suspected of tampering with, gaming or manipulating any aspect of Local Champion or any other current or prior program made available by us.

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