

Subcard® Australia – Frequently Asked Questions

Welcome to our frequently asked questions for the Subcard® Loyalty and Gift program, including the Gift Card Refund Program.

Closure of the Subcard® Loyalty and Gift Program

Has the Subcard® Loyalty and Gift program closed?

Yes, the Subcard® Loyalty and Gift Program closed at 11.59pm on 31 August 2026.

What happened to my Reward Dollars?

Redemption of Reward Dollars ceased on 31 August 2026. Any Reward Dollars remaining after that date expired and cannot be redeemed.

Can I still earn Reward Dollars?

No. Earning of Reward Dollars ceased on 30 June 2026.

What happens to my Gift Dollars?

Gift Dollars could be redeemed at participating Subway® restaurants until 31 August 2026. You did not need to register a Gift Card to redeem Gift Dollars. As of 1 September 2026, guests may submit a claim to receive a refund of the value of their valid and unexpired Gift Dollars (subject to terms and conditions). Please refer to the Gift Card Refund Program section below for more details.

Will my Gift Dollars be refunded?

Gift Dollars could be spent at participating Subway® restaurants until 31 August 2026. As of 1 September 2026, guests may submit a claim to receive a refund of the value of their valid and unexpired Gift Dollars (subject to terms and conditions). Please refer to the Gift Card Refund Program section below for more details on eligibility and how to submit a refund claim.

Will physical Subcard® cards still work?

No, with the closure of the Subcard® Loyalty and Gift Program on 31 August 2026, Subcard® cards can no longer be used, except for the purpose of applying for a refund of any valid unexpired Gift Dollars that remain registered to that card. Please refer to the Gift Card Refund Program section below for details on how to apply for a refund of valid and unexpired Gift Dollars.

Can I still purchase gift cards at Subway®?

As of 10 August 2025, Subway® gift cards were no longer offered for sale in Subway® restaurants.

As of 18 September 2025, Subway® eGift cards and the top up of gift dollars could no longer be purchased from the Subway® online ordering website and the app, either for yourself or for another person you nominate in the purchase process.

Subway® eGift cards which have been purchased prior to 18 September 2025 could be redeemed in participating restaurants and on the Subway® app until the Subcard® Loyalty and Gift Program closed at 11.59pm on 31 August 2026. As of 1 September 2026, guests may submit a claim to receive a refund of the value of their valid and unexpired Gift Dollars (subject to terms and conditions). Please refer to the Gift Card Refund Program section below for more details.

Can I still get a Subcard®?

No, as the Subcard® Loyalty and Gift Program closed at 11.59pm on 31 August 2026, you can no longer access or obtain a Subcard®.

Did my Subcard® reward dollars expire?

Reward Dollars expired on the earlier of: (i) 31 August 2026; or (ii) 12 months after the date that they were earned. With the closure of the Subcard® Loyalty and Gift Program, Reward Dollars could only be redeemed until 11.59pm on 31 August 2026. Any Reward Dollars that remained at that date and time have expired and can no longer be redeemed.

How do I know what my reward dollars or Subcard® balance is?

Your Subcard® Reward Dollars balance expired on 31 August 2026, along with the closure of the Subcard® Loyalty and Gift Program, and can no longer be redeemed.

Can I redeem my reward dollars using either my physical or virtual Subcard®?

No, as the Subcard® Loyalty and Gift Program closed at 11.59pm on 31 August 2026, any reward dollars that were remaining expired and cannot be redeemed.

Can I access my Subcard® account?

No, as of the closure of the Subcard® Loyalty and Gift Program at 11.59pm on 31 August 2026, you can no longer access your Subcard® account.

Is the Subway® app and online ordering still available?

Yes, Subway® has announced that it will continue to operate the Subway® app and online ordering from 1 September 2026. For more information, please see Subway's website order.subway.com/en-au/home.

Gift Card Refund Program

What is the Gift Card Refund Program?

Following the closure of the Subcard® Program on 31 August 2026, guests may submit a claim to receive a refund of the value of their Gift Dollars. To be eligible, your Gift Dollars must be valid and unexpired at the date you submit your refund request. The refund will be issued in the form of a digital Visa prepaid card, administered by Blackhawk Network Australia ("Blackhawk") - a global payments and gift card solutions provider appointed by Subcard® to manage the refund process.

If your claim is approved, Blackhawk aims to process your refund within 3 business days. If you hold more than one Gift Card, you will need to complete a separate refund request form for each Gift Card. Full terms and conditions of the Gift Dollar Refund Program are set out in the Subcard® Terms and Conditions, available on the Subcard® refund website at subcardgiftrefund.com.au.

How do I submit a refund claim?

To submit a claim, please visit subcardgiftrefund.com.au and complete the online refund form. You can then send the completed form by email to Blackhawk at subcardgiftrefund@bhn.com. If you hold more than one Gift Card, you will need to complete a separate refund request form for each Gift Card, and email each of the completed forms to subcardgiftrefund@bhn.com (in one or more emails). To avoid processing delays, it is preferable if you can send each of the completed forms in one email. Once the refund is processed, the digital Visa prepaid card will be sent to the email address provided on your refund form. If you need assistance, you can also contact Blackhawk by phone on +61 1800 389 619.

Did I need to register or merge my gift cards to be eligible to submit a refund claim?

No, you did not need to register or merge your gift cards to be eligible for a refund. However, as the Subcard® Loyalty and Gift Program has now closed, registration and merging of gift cards via the Subway® website or app is no longer available. If you hold more than one Gift Card, you will need to complete a separate refund request form for each Gift Card, and email each of the completed forms to subcardgiftrefund@bhn.com (in one or more emails). To avoid processing delays, it is preferable if you can send each of the completed forms in one email.

What if my Gift Dollars were loaded at different times?

If your Gift Dollars were loaded at different times, the latest expiry date will apply to your entire Gift Dollar balance on that Gift Card. For example, if you have \$2.00 in Gift Dollars loaded on 1 December 2023 and a further \$3.00 is loaded on 1 February 2024 - giving a total balance of \$5.00 - the entire \$5.00 balance will expire on 1 February 2027.

What if I have more than one Gift Card?

If you hold more than one Gift Card, you will need to complete a separate refund request form for each Gift Card, and email each of the completed forms to subcardgiftrefund@bhn.com (in one or more emails). To avoid processing delays, it is preferable if you can send each of the completed forms in one email.

How will I be given my refund?

If your refund request is approved, your refund will be issued as a Digital Visa Prepaid Card, which will be sent to the email address provided in your refund request form. The Digital Visa Prepaid Card is subject to the card issuer's own terms and conditions, which are available at <https://activgiftcard.com.au/terms/>. Please ensure the email address you provide is correct, as Blackhawk is unable to re-issue a refund that has been sent to an incorrect email address.

How long does my refund take to process?

Once your refund request has been submitted and approved, Blackhawk aims to process your refund within 3 business days. If you are claiming a refund for more than one Gift Card, please provide all completed refund application forms in one email to Blackhawk to avoid processing delays.

I made a mistake in my refund application, what happens now?

If you made an error on your refund application form, please contact Blackhawk as soon as possible at subcardgiftrefund@bhn.com or by phone on +61 1800 389 619 before your refund is processed. If Blackhawk is unable to validate your refund due to incorrect or missing information, they will also contact you via email.

If the refund has already been processed and sent to an incorrect email address, Blackhawk is unable to re-issue the refund. Responsibility for providing correct details rests with the customer.

Who do I contact about my refund application?

If you have questions about the refund process, please contact Blackhawk at:

Email: subcardgiftrefund@bhn.com

Phone: +61 1800 389 619

What if my gift card was previously lost, stolen or otherwise cancelled?

If your gift card was previously reported as lost or stolen (by clicking "SUBMIT" in the Lost or Stolen section of subcard.com.au before 31 August 2026), that card was frozen. This action was not reversible and you will not be able to obtain a refund of Gift Dollars on that card.

If your card was cancelled by Subcard® for any other reason, Subcard® will refund any unused Gift Dollars which have not expired. If we do not (or have not) contact you regarding your refund within 10 business days of the cancellation, you must contact us to claim your refund at subcardclosure@ipcasiapacific.com. For further details, please refer to the Subcard® Terms and Conditions available at subcardgiftrefund.com.au.

Will my personal information be shared?

By submitting a refund claim you consent to Blackhawk, as refund administrator, using your personal information for the purpose of processing your refund.

How can I tell if a message about my refund is genuine?

Please be aware of fraudulent emails, text messages and phone calls. Subcard® and Blackhawk will never contact you by phone, SMS or email to ask for your password, PIN, full card number, or other account security details, and will never ask you to pay a fee or provide a gift card number in order to receive your refund. Blackhawk will also never ask for your banking details to issue your Digital Visa Prepaid Card.

If you receive a message claiming to be from Subcard® or Blackhawk that asks for this kind of information, or that otherwise looks suspicious, please do not respond, click on any links, or share any personal or financial details. To submit a genuine refund claim, go directly to subcardgiftrefund.com.au rather than clicking a link in an email or message, or contact the Blackhawk team at subcardgiftrefund@bhn.com or on +61 1800 389 619 to verify.