



ANZ AIRPOINTS VISA

WELCOME GUIDE



INTRODUCING ANZ AIRPOINTS VISA,
ANZ AIRPOINTS VISA PLATINUM AND
ANZ VISA BUSINESS AIRPOINTS,
THE CREDIT CARDS THAT REWARD
YOU WITH AIRPOINTS DOLLARS™.

The ANZ Airpoints Visa is the ultimate credit card for people who love to travel. You'll earn 1 Airpoints Dollar™ for every \$120 you spend on eligible purchases*, so you can get flying faster. You can redeem your Airpoints Dollars for Air New Zealand and Star Alliance flights, which gives you access to over 1,000 destinations around the world.

Get flying even faster with our ANZ Airpoints Visa Platinum. You'll earn 1 Airpoints Dollar for every \$75 you spend on eligible purchases*, 1 Status Point for every \$250 you spend and earn two single entry Air New Zealand Lounge passes per \$30,000 you spend on eligible purchases each year, up to a maximum of four passes each year. You will also gain access to an incredible range of special benefits such as Overseas Travel Insurance and Visa Platinum Concierge Services.

Or let your business take you places with ANZ Visa Business Airpoints. Earn 1 Airpoints Dollar for every \$75 your business spends on eligible purchases*, or 1 Airpoints Dollar for every \$50 your business spends directly with Air New Zealand on eligible purchases** (for the first \$25,000 spent directly with Air New Zealand per business per annum). Combine these benefits with greater control of your expenses and reporting, and you have a credit card that makes the utmost business sense.

* Eligible purchases do not include cash advances, balance transfers, interest, fees, government charges including tax payments and child support payments, the purchase of cash substitutes (such as travellers cheques), gambling transactions, transactions resulting from returned purchases or disputed transactions or business related expenditure unless that expenditure arises from purchases made with an ANZ Visa Business Airpoints card.

** To get the higher Airpoints Dollar earn rate purchases must be made direct from Air New Zealand via airnz.co.nz or the Air New Zealand Contact Centre.

Please note: Airpoints Programme and Airpoints for Business Programme terms and conditions apply.

Please see page 10 for more information.

ABOUT YOUR ANZ AIRPOINTS VISA CARD

There's a lot you can do with an ANZ Airpoints Visa. As well as having the flexibility of up to 44 days interest free on purchases, your card gives you the freedom to make purchases online, in store and over the phone and at millions of locations worldwide. The account fee for the ANZ Airpoints Visa is \$32.50, charged every six months (\$65 p.a.).

As well as earning Airpoints Dollars that don't expire while you're the primary account holder, your ANZ Airpoints Visa gives you other Air New Zealand benefits.

- Earn 1 Airpoints Dollar for every \$120 you spend on eligible purchases*.
- 50 Airpoints Dollars Advance (if you haven't earned quite enough Airpoints Dollars to redeem, you can have an advance).

**YOUR CARD GIVES YOU THE FREEDOM
TO MAKE PURCHASES ONLINE, IN STORE
AND OVER THE PHONE AND AT MILLIONS
OF LOCATIONS WORLDWIDE.**

* See page 1 for eligible purchase information.

Please note: Airpoints Programme terms and conditions apply.
Please see page 10 for more information.

GET MOVING FASTER WITH ANZ AIRPOINTS VISA PLATINUM

If you like the ANZ Airpoints Visa, you'll love the Platinum. As a Platinum cardholder, you get so much more. For an extra \$85 a year, you'll get all these additional benefits on your card. The annual fee for the ANZ Airpoints Visa Platinum is \$150, charged half yearly.

- Earn 1 Airpoints Dollar for every \$75 you spend on eligible purchases*.
- No commission when you buy foreign currency from any ANZ branch in New Zealand.
- Overseas Travel Insurance and Transport Accident Insurance if you pay for at least half of your prepaid travel expenses on your card**.
- Visa Platinum Concierge Service exclusively for Platinum cardholders, all day every day, from anywhere in the world, visit www.visaplatinum.co.nz
- Visa Entertainment Platinum Privileges gives you once-in-a-lifetime experiences and privileges, such as backstage passes and access to exclusive events, just for being a Platinum cardholder, visit www.visaentertainment.co.nz

* See page 1 for eligible purchase information.

** Premium Card Overseas Travel Insurance
Eligibility criteria, policy terms, conditions, limits and exclusions apply. ANZ Premium Card Overseas Travel Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Global Assistance and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand.

For a policy wording containing full details, visit anz.co.nz or any ANZ branch, or for more information please contact one of the Allianz Global Assistance Contact Centre Consultants on 0800 499 666 between 8.30am and 5pm Monday to Friday.

EXTRA AIRPOINTS BENEFITS FOR PLATINUM CUSTOMERS

- Discounted annual individual Koru membership fee (save \$145).
- 200 Airpoints Dollars Advance (if you haven't earned quite enough Airpoints Dollars to redeem for a reward, you can access up to 200 Airpoints Dollars as an advance for your reward purchase. For more information on your Airpoints Dollars Advance, see www.airnz.co.nz).
- Earn 1 Status Point for every \$250 you spend on an ANZ Airpoints Visa Platinum account.
- Earn two single entry Air New Zealand Lounge passes per \$30,000 you spend on eligible purchases each year, up to a maximum of four passes each year.



LET YOUR BUSINESS TAKE YOU PLACES WITH ANZ VISA BUSINESS AIRPOINTS

ANZ Visa Business Airpoints is the tool for businesses that are going places. It gives you a faster way to earn Airpoints Dollars on your business spend, while making business expenses easier to manage.

The annual fee for the ANZ Visa Business Airpoints is \$145, charged annually.

- Earn 1 Airpoints Dollar for every \$75 your business spends on eligible purchases*.
- Alternatively, earn 1 Airpoints Dollar for every \$50 your business spends on eligible purchases directly with Air New Zealand** (for the first \$25,000 spent directly with Air New Zealand per business per annum).
- Complimentary Extended Warranty Insurance on purchases of up to \$10,000 in value made using your card#.
- Liability Waiver Insurance protecting your business from unauthorized use of the card by a cardholder (excluding Principals)^.



* See page 1 for eligible purchase information.

** To get the higher Airpoints Dollar earn rate Purchases must be made direct from Air New Zealand via airnz.co.nz or the Air New Zealand Contact Centre.

Extended Warranty cover is provided by American Home Assurance Company (New Zealand branch) (AHAC), a member of American International Group, Inc. Terms, conditions and exclusions apply, for full details please refer to ANZ Visa Business Credit Card Guide - Conditions of Use in Section 27.

^ Liability Waiver Insurance is brokered by JLT Specialty Ltd and underwritten by Lloyds of London. Terms, conditions and exclusions apply. For details, including how to make a claim, refer to the Visa Business Credit Card Guide - Conditions of Use in Section 28.

See page 10 for more information on Airpoints and Airpoints for Business terms and conditions.

EXTRA AIRPOINTS BENEFITS FOR ANZ VISA BUSINESS AIRPOINTS CUSTOMERS

- No joining fee for all Principals of the business when you apply for individual Koru membership (save \$255).
- Discounted annual individual Koru membership fee for all Principals of the business who have an individual Airpoints account (save \$145).
- All Airpoints Dollars earned by your business will never expire while your business has an ANZ Visa Business Airpoints account.
- The Nominated Business Owner will also earn 1 Status Point for every \$250 your business spends on eligible purchases.

ABOUT AIRPOINTS DOLLARS

Once you've earned your Airpoints Dollars, there's a lot you can spend them on.

- **Companion Tickets** When you book a ticket on an Air New Zealand operated international flight with your ANZ Airpoints Visa (or other form of cash payment), you can use your Airpoints Dollars to take a companion with you at a special reduced rate. Companion tickets are limited, and may not be available on all flights or routes. Refer to Airpoints terms and conditions for full details.
- **Flight Rewards** You can book any seat available for sale on an Air New Zealand ticketed and operated flight, as long as you have enough Airpoints Dollars.
- **Gifting** Use your Airpoints Dollars to gift rewards to anyone who lives at the same address as you do, as long as they are listed on your Gifting Register.
- **Upgrades** If you have purchased a ticket on Air New Zealand or selected Star Alliance carriers you may be able to use your Airpoints Dollars to purchase an upgrade.
- **Koru** You can use your Airpoints Dollars to purchase or renew a Koru membership.
- **Rental Cars** Use your Airpoints Dollars to book rental cars throughout New Zealand and Australia.

See page 10 for more information on Airpoints terms and conditions.

KEEPING TRACK OF YOUR AIRPOINTS DOLLARS

- For your detailed Airpoints Dollar balance sign in to your online Air New Zealand Account via the Air New Zealand website.
- Call Air New Zealand's Contact Centre on **0800 247 764** or download the Air New Zealand App*.

ANZ AIRPOINTS VISA CARD ENQUIRIES

If you have questions about your personal Airpoints Visa account, you can come into any ANZ branch or give us a call on **0800 100 425** (or **0800 100 429** for Platinum customers).

If you have questions around your ANZ Visa Business Airpoints account you can contact your Business Banking Manager directly or call us on **0800 473 473**.

You can check your account balance with ANZ goMoney, Internet Banking, ATMs or over the phone (if you're registered for Phone Banking).

ANZ terms, conditions, lending criteria and fees apply. The use of your card and card account is governed by ANZ Airpoints Visa Rewards Terms and Conditions which can be found in the back of this guide.

* For personal Airpoints accounts only.



AIRPOINTS REWARDS TERMS AND CONDITIONS

Airpoints Programme and Airpoints for Business Programme terms and conditions apply. Airpoints Dollars earning and redemption rates and Status Points earning rates are subject to change without notice. Visit www.airnewzealand.co.nz for full details.

ANZ (and its related companies) do not guarantee the redemption of Airpoints Dollars or that Airpoints Dollars and Status Points will continue to be offered for products or services provided by them. ANZ (and its related companies) are not responsible for the provision of Airpoints Dollars or Status Points which are the sole responsibility of Air New Zealand.

Airpoints Dollar Non Expiry

For ANZ Airpoints Visa and ANZ Airpoints Visa Platinum: Only available to Airpoints Programme members who reside in New Zealand and are the nominated earner for the ANZ Airpoints Visa account. Airpoints Dollars will expire in accordance with terms and conditions of the Airpoints Programme when the Cardholder ceases to be an ANZ Airpoints Visa Cardholder and/or the nominated earner.

For ANZ Visa Business Airpoints: Only available to the Airpoints for Business Programme member who holds an ANZ Visa Business Airpoints card account. Airpoints Dollars will expire in accordance with terms and conditions of the Airpoints for Business Programme when the Airpoints for Business Programme member ceases to hold an ANZ Visa Business Airpoints card.

Koru Fee

Only applies to Airpoints Programme members who reside in New Zealand and are either ANZ Airpoints Visa Platinum Cardholders or Principals of an ANZ Visa Business Airpoints account and have a personal Airpoints Account. The Koru joining fee waiver and the discount on the Koru annual membership fee may only be used in conjunction with one year Koru memberships for individuals and cannot be used in conjunction with Koru memberships for two years, corporate memberships, senior memberships, partner renewal memberships or annual guest cards. Koru joining fee and/or Koru annual membership fee will not be refunded if it has already been paid to Air New Zealand.

Airpoints Dollar Advance

For ANZ Airpoints Visa and ANZ Airpoints Visa Platinum only, Airpoints Dollar Advance is only available to an Airpoints Programme Member who resides in New Zealand. If the Cardholder holds more than one ANZ branded Card, s/he is only entitled to Airpoints Dollar Advance for the Card which has the higher Airpoints Dollar Advance limit. Airpoints Dollars earned after using the Airpoints Dollar Advance are first applied to repaying any negative Airpoints Dollars before contributing to any positive Airpoints Dollars balance. The cardholder cannot use Airpoints Dollar Advance (or any unused portion of it), and has 12 months to repay the Airpoints Dollar Advance, once s/he ceases to be an ANZ Cardholder and/or the nominated earner or Air New Zealand withdraws Airpoints Dollar Advance. Failure to repay the Airpoints Dollar Advance will result in Air New Zealand closing the Cardholder's Airpoints membership account and Air New Zealand reserves the right to recover the monetary value of any outstanding Airpoints Dollar Advance.

ANZ AIRPOINTS VISA REWARDS TERMS AND CONDITIONS

1. DEFINITIONS AND INTERPRETATION

1.1 In these terms and conditions the following words have the meanings set out below, unless the context requires otherwise.

'Additional Cardholder' means a person to whom a Card is issued, at the request of the Account Holder and who is authorised to transact on the Card account.

'Air New Zealand' means Air New Zealand Limited.

'Airpoints Account' means the account established by Air New Zealand to record Airpoints Dollars earned, advanced and redeemed by a member of the Airpoints Programme.

'Airpoints for Business Account' means the account established by Air New Zealand to record Airpoints Dollars™ earned and redeemed by a member of the Airpoints for Business Programme.

'Airpoints Dollars' means Air New Zealand's frequent flyer points that are awarded in accordance with these terms and conditions and/or the Airpoints Terms and Conditions.

'Airpoints Programme' means Air New Zealand's frequent flyer programme, called Airpoints.

'Airpoints for Business Programme' means Air New Zealand's frequent flyer programme offered to businesses and other entities called Airpoints™ for Business.

'Airpoints Terms and Conditions' means, as the context requires, the terms and conditions governing the Airpoints Programme and/or the Airpoints for Business Programme published by Air New Zealand from time to time.

'ANZ' means ANZ Bank New Zealand Limited.

'Card' means an ANZ Airpoints Visa credit card issued by ANZ which is a: Visa Classic card; Visa Platinum card; Visa Business Airpoints card; or other credit card notified to Account Holders as being a card to which these terms and conditions relate.

'Cardholder' means, in relation to a Card account, the Primary Account Holder and any Joint Account Holder or Additional Cardholder.

'Joint Account Holder' means a person in whose name a Card account is jointly kept together with the Primary Account Holder, and who is jointly and severally liable for all transactions on the Card account.

'Koru' means the programme operated by Air New Zealand to provide lounge services, other facilities and services for the use and benefit of members when they travel.

'Nominated Business Owner' means a natural person registered on and responsible for the Airpoints for Business Account who has the authority to manage the account on behalf of the business, which may be a Principal.

'Principal(s)' has the same meaning provided in the Visa Business Credit Card Conditions of Use.

'Primary Account Holder' means the person in whose name a Card account is kept and who is responsible for all transactions on the Card account, and in relation to a Joint Account, the Cardholder who is the nominated earner for Airpoint Dollars.

'Rewards' has the meaning given to that term in the Airpoints Terms and Conditions.

'Status Points' means the points awarded by Air New Zealand in accordance with these terms and conditions and/or the Airpoints Terms and Conditions, which entitle Airpoints programme members to attain a particular 'tier status' within the Airpoints programme.

'You' and **'your'** means the Account Holder.

Other expressions used in these terms and conditions which are not defined here have the same meaning as in the ANZ Credit Cards Conditions of Use or the Visa Business Credit Card Conditions of Use which are provided to the Account Holder on opening a Card account. Copies of the ANZ Credit Card Conditions of Use and Visa Business Credit Card Conditions of Use are available from ANZ branches, anz.co.nz or by calling ANZ on **0800 658 044**.

2. ACCEPTANCE OF TERMS AND CONDITIONS

- 2.1 You will be bound by these terms and conditions the first time your Card account is used to acquire goods or services.
- 2.2 You will be bound by any amendment to these terms and conditions the first time your Card account is used to acquire goods or services after the amendment, or after you have received notice of the amendment, whichever first occurs.
- 2.3 If you fail to comply with these terms and conditions or you or your Joint Account Holder or Additional Cardholder gives incorrect information to Air New Zealand and/or to ANZ, Air New Zealand or ANZ may cancel your Airpoints Dollars.

3. USE OF INFORMATION

- 3.1 Air New Zealand and ANZ may seek, collect, use, store or disclose information about you for the following purposes:
 1. Administering the Card, Card account and these terms and conditions,
 2. Administering your membership in the Airpoints and/or Airpoints for Business Programmes in accordance with the Airpoints Terms and Conditions, including providing personal information to Airpoints Programme and Airpoints for Business Programme partners for the redemption of Rewards,
 3. Providing, performing or arranging for the provision or performance of services relating to the Card, Card account and these terms and conditions, and
 4. Planning, research and the promotion and marketing (whether targeted, direct or indirect) of goods, services and products of ANZ, Air New Zealand and their partners.

- 3.2 You specifically authorise Air New Zealand and ANZ and any of their respective agents and contractors to seek access to, collect and use information about you and disclose that information between themselves for the above purposes.
- 3.3 You may obtain access to stored information relating to you and correct that information by calling **0800 658 044**. A fee may apply for this service.
- 3.4 Neither Air New Zealand nor ANZ will be responsible for correspondence lost or delayed in the mail. Any notice will be deemed to have been given to you if posted to your recorded mailing address.

4. USE OF AIRPOINTS DOLLARS

- 4.1 The use of Airpoints Dollars to pay for Rewards is governed by and subject to the Airpoints Terms and Conditions.
- 4.2 ANZ recommends that you obtain independent tax advice to ensure that you understand any potential tax (including fringe benefit tax) implications related to your earning and use of Airpoints Dollars or other Airpoints™ benefits under the Airpoints for Business Programme.

You acknowledge and agree that you will be liable and responsible for any taxes that arise in connection with your participation in the Airpoints for Business Programme.

You indemnify and will keep ANZ indemnified against any taxes arising from your participation in the Airpoints for Business Programme.

5. EARNING AIRPOINTS DOLLARS

- 5.1 a) For ANZ Airpoints Visa and ANZ Airpoints Visa Platinum the Primary Account Holder must be a member of the Airpoints Programme and notify ANZ of your Airpoints Account number to earn Airpoints Dollars. If the Primary Account Holder is not a member of the Airpoints Programme at the time a card is applied for, an Airpoints Account will be created in your name.
- b) For ANZ Visa Business Airpoints, the business must be a member of the Airpoints for Business Programme and must advise ANZ of the identity of the Nominated Business Owner for the Airpoints for Business Programme. If the Nominated Business Owner is not a member of the Airpoints Programme at the time a card is applied for, an Airpoints Account will be created in their name. If the business is not a member of the Airpoints for Business Programme at the time a card is applied for, an Airpoints for Business Account will be created and linked to the Nominated Business Owner's personal Airpoints Account.
- 5.2 Except as specified in clauses 6 and 7, or as otherwise notified to you by ANZ, you will accrue Airpoints Dollars relative to the number of New Zealand dollar purchases charged and billed on the Card account as follows:
- a) For an ANZ Airpoints Visa card, one Airpoints Dollar per \$120 spent on purchases, or
- b) For an ANZ Airpoints Visa Platinum card, one Airpoints Dollar per \$75 spent on purchases
- c) For ANZ Visa Business Airpoints, one Airpoints Dollar per \$75 your business spends on purchases; or one Airpoints Dollar per \$50 your business spends on purchases directly with Air New Zealand* (for the first \$25,000 spent directly with Air New Zealand per business per annum).

* To get the higher Airpoints Dollar earn rate purchases must be made direct from Air New Zealand via airnz.co.nz or the Air New Zealand Contact Centre

- 5.3 Additional Airpoints Dollars may also be earned using your Card in relation to promotions, incentives, or in other ways offered by ANZ.
- 5.4 Airpoints Dollars will accrue monthly based on your Card account billing cycle and use of your Card account in the previous billing cycle.
- 5.5 Airpoints Dollars, including fractions of Airpoints Dollars, accrued in any billing cycle will be credited to your Airpoints Account or Airpoints for Business Account after the end of your account billing cycle.
- 5.6 a) For ANZ Airpoints Visa and ANZ Airpoints Visa Platinum, Airpoints Dollars are awarded to Primary Account Holders and not to Joint Account Holders or Additional Cardholders. Any amounts spent by a Joint Account Holder or an Additional Cardholder will earn Airpoints Dollars for the Primary Account Holder and will be credited to their Airpoints Account.
- b) For ANZ Visa Business Airpoints, Airpoints Dollars are awarded to the Airpoints for Business Account of the business and not to Principals directly or Cardholders. Any amounts spent by a Cardholder will earn Airpoints Dollars for the business and will be credited to the Airpoints for Business Account.
- 5.7 Subject to clause 9, if ANZ, the Primary Account Holder or any Principal closes the Card account or the ANZ Airpoints Visa rewards programme is terminated, Airpoints Dollars will be awarded for transactions using your Card that occur prior to the date of closure or termination, provided that ANZ receives notice of the transaction within 60 days after the date of closure. No Airpoints Dollars will be awarded for transactions notified to ANZ after that date. Closure of the Card account and/or termination of the ANZ Airpoints Visa rewards programme will not close the Primary Account Holder's Airpoints Account or the business's Airpoints for Business Account. To close your Airpoints Account or Airpoints for Business Account, please contact Air New Zealand.

- 5.8 In relation to a Joint Account, if the Primary Account Holder cancels their Card, the entire Card account will be closed. If the Joint Account Holder wishes to continue to hold a Card account and become the nominated earner for Airpoints Dollars they will need to reapply for a new Card account.
- 5.9 Information on how many Airpoints Dollars have been credited to your Airpoints Account or Airpoints for Business Account can be viewed by signing into your online Air New Zealand Account via the Air New Zealand website or calling the Air New Zealand Contact Centre on **0800 737 000**.

6. EXCEPTIONS TO EARNING AIRPOINTS DOLLARS

- 6.1 Airpoints Dollars will not accrue in relation to cash advances, balance transfers, interest, fees, government charges including tax payments and child support payments, the purchase of cash substitutes (such as travellers cheques), gambling transactions, transactions resulting from returned purchases or disputed transactions or business related expenditure unless that expenditure arises from purchases made with an ANZ Visa Business Airpoints card.
- 6.2 Except for ANZ Visa Business Airpoints, to earn Airpoints Dollars™, the Card account must be used wholly and exclusively for your private and domestic expenditure. Where ANZ has reason to believe that the expenditure is of a business nature, these transactions will not earn Airpoints Dollars.
- 6.3 Airpoints Dollars will not accrue if your Airpoints Account or your Airpoints for Business Account and/or your entitlement to earn Airpoints Dollars has been suspended by Air New Zealand pursuant to the Airpoints Terms and Conditions.

7. CANCELLATION OF AIRPOINTS DOLLARS

- 7.1 Air New Zealand or ANZ may cancel or suspend Airpoints Dollars if your Card account is in arrears, suspension or default, or if your Card account is, or is reasonably suspected to be, operated fraudulently.
- 7.2 Airpoints Dollars earned through use of your Card will at the time of your death be cancelled and may not be claimed by any other person.
- 7.3 Airpoints Dollars earned on transactions set out in clause 6 (whether by mistake or otherwise) may be reversed and cancelled by ANZ or Air New Zealand without notice.

8. REFUNDS

- 8.1 When you obtain a refund or reimbursement for charges previously incurred (for example, for returned merchandise) a 'credit' will be issued to your Card account in the amount of the reimbursement granted. Such credits posted to your Card account, including but not limited to those arising from returned goods or services, will reduce the Airpoints Dollars you are entitled to, whether those Airpoints Dollars have been accrued to your Airpoints Account or your Airpoints for Business Account or not, in proportion to the adjustment and at the rate at which Airpoints Dollars are earned at the time of the refund.
- 8.2 There will be no compensation for Airpoints Dollars that are cancelled or reversed by Air New Zealand or ANZ.

9. MISSING AIRPOINTS DOLLARS

- 9.1 Requests for missing Airpoints Dollars must be submitted in writing to ANZ and must be accompanied by a legible copy of the relevant sales receipts or Card account statement. All requests must be submitted within 60 days of the relevant transaction. ANZ will investigate all queries and will report back to you within a reasonable period.

10. SPECIAL BENEFITS - ANZ AIRPOINTS VISA AND ANZ AIRPOINTS VISA PLATINUM

The following benefits are available to the Primary Account Holder of an ANZ Airpoints Visa or ANZ Airpoints Visa Platinum and will apply as long as you hold an ANZ Airpoints Visa or ANZ Airpoints Visa Platinum account.

- 10.1 **Airpoints Dollar Advance** – The Primary Account Holder will be permitted to overdraw their Airpoints Account up to the following specified amounts to pay for Rewards:
- ANZ Airpoints Visa: up to 50 Airpoints Dollars
 - ANZ Airpoints Visa Platinum: up to 200 Airpoints Dollars.

The Airpoints Dollar Advance is available to Primary Account Holders, provided your Airpoints Account is being operated in accordance with the Airpoints Terms and Conditions.

- 10.2 **Airpoints Dollar Non Expiry** – The Primary Account Holder's Airpoints Dollars will not expire as long as the Card account remains open. This benefit extends to Airpoints Dollars earned before you became a Primary Account Holder and earned before the business took up an ANZ Visa Business Airpoints card and also Airpoints Dollars earned through other means on the Airpoints for Business Programme, such as flight and non-flight accruals. If the Primary Account Holder closes their Card account, Airpoints Dollars™ will expire in accordance with the Airpoints™ Terms and Conditions, including those Airpoints Dollars earned while the Card account was open.

- 10.3 Status Points** – ANZ Airpoints Visa Platinum Primary Account Holders will earn Status Points at the rate of 1 Status Point (or part thereof) for every \$250 spent on eligible purchases in accordance with the Airpoints Terms and Conditions.
- 10.4 Koru joining fee waiver** – The Koru joining fee (as set out in the Airpoints Terms and Conditions) will be waived for ANZ Airpoints Visa Platinum Primary Account Holders and Additional Cardholders, provided your Airpoints Account is being operated in accordance with the Airpoints Terms and Conditions.
- 10.5 Koru membership discount** – ANZ Airpoints Visa Platinum Primary Account Holders and Additional Cardholders will be entitled to a discount of \$145 per annum on the annual individual Koru membership fee, provided your Airpoints Account is being operated in accordance with the Airpoints Terms and Conditions.
- 10.6 Air New Zealand Lounge Passes** – ANZ Airpoints Visa Platinum Primary Account Holders will receive two complimentary single use Air New Zealand Lounge passes per \$30,000 spent on eligible purchases in each 12-month period, up to a maximum of four passes, per 12-month period. The 12-month period will start from either the date the Primary Account Holder's card was issued or, if it was issued prior to 1 April 2015, then from 1 April each year. For example, if an ANZ Airpoints Visa Platinum Primary Account Holder spent \$90,000 within a year, they'd get four passes.

The Primary Account Holder will be notified of the complimentary passes when you sign in to your online Air New Zealand Account via the Air New Zealand website. And, if Air New Zealand have your email address they will also endeavour to notify you by email. The passes will be loaded onto the Primary Account Holder's Airpoints account – so make sure that you use your Airpoints number when booking your flight.

Passes can be used to access domestic and international Air New Zealand Lounges owned and operated by Air New Zealand. They can only be used on the day of your flight, at the airport your flight is departing from.

Your flight must be either an Air New Zealand Operated Flight or Partner Airline Flight (see the Airpoints™ terms and conditions for details). To use the passes to access an Air New Zealand Lounge, the Primary Account Holder needs to present your ANZ Airpoints credit card, boarding pass or your Airpoints membership card which will enable Air New Zealand's system to automatically recognise you are entitled to access the Lounge. The Primary Account Holder can use both passes yourself or use one for yourself and the other one to take one guest into the Air New Zealand Lounge with you. Your guest must accompany you while using the Lounge. Access to the Lounge is subject to space being available at the time of visit. Lounge passes expire 12 months from the date that they are issued. For more information on Air New Zealand Lounges, visit airnz.co.nz/koru

11. SPECIAL BENEFITS – ANZ VISA BUSINESS AIRPOINTS

The following benefits are available for the business who holds an ANZ Visa Business Airpoints card and will apply as long as they hold an ANZ Visa Business Airpoints account.

- 11.1 Non-Expiry of Airpoints Dollars** – The Airpoints Dollars in the business’s Airpoints for Business Account will not expire as long as the ANZ Visa Business Airpoints account remains open. This benefit extends to Airpoints Dollars earned before the business took up an ANZ Visa Business Airpoints card and also Airpoints Dollars earned through other means on the Airpoints for Business Programme, such as flight and non-flight accruals. If the business closes their ANZ Visa Business Airpoints account, Airpoints Dollars will expire in accordance with the Airpoints Terms and Conditions, including those Airpoints Dollars earned while the ANZ Visa Business Airpoints account was open.
- 11.2 Status Points** – The Nominated Business Owner will earn Status Points at the rate of 1 Status Point (or part thereof) for every \$250 spent on eligible purchases in accordance with the Airpoints Terms and Conditions.
- 11.3 Koru joining fee waiver** – The Koru joining fee (as set out in the Airpoints Terms and Conditions) will be waived for all Principals of the ANZ Visa Business Airpoints card, provided that the Principal’s personal Airpoints Account is being operated in accordance with the Airpoints Terms and Conditions.
- 11.4 Koru membership discount** – Principals of the ANZ Visa Business Airpoints card will be entitled to a discount of \$145 per annum on the annual individual Koru membership fee, provided that the Principal’s personal Airpoints Account is being operated in accordance with the Airpoints Terms and Conditions.

12. AMENDMENT OF TERMS AND CONDITIONS

- 12.1 ANZ may amend these terms and conditions or terminate the ANZ Airpoints Visa reward programme at any time without giving any reason. ANZ will notify you of changes to these terms and conditions, or termination of the programme, in a manner determined by ANZ.
- 12.2 Air New Zealand may amend the Airpoints Terms and Conditions at any time.

13. USE OF YOUR CARD

- 13.1 Use of your Card and Card account is governed by the ANZ Credit Card Conditions of Use or the ANZ Visa Business Credit Card Conditions of Use.

ANZ lending criteria, terms, conditions and fees apply, and are available from any ANZ branch. The details in this brochure are subject to change.


NEED ANY HELP?

If you want to talk about ANZ Airpoints Visa, we're ready to help.

If you'd like more information, please feel free to:

-  Call 0800 100 425 for ANZ Airpoints Visa, 0800 100 429 for Platinum customers or 0800 472 473 for ANZ Visa Business Airpoints customers
-  Visit anz.co.nz
-  Come into any branch

Talk to us about your existing ANZ Airpoints Visa

-  Call 0800 100 425 (or 0800 100 429 for Platinum customers) if it's about your existing ANZ Airpoints Visa card.

