

Where are they going?



Qantas ANZ Visa card
Your benefits



Programme Guide



Where are you going?

Qantas ANZ Visa card

Welcome to the Qantas ANZ Visa card, an excellent way to earn Qantas Points*.

Wherever you're going, the Qantas ANZ Visa card will help you get there. As a Qantas ANZ Visa cardholder you will earn Qantas Points on your eligible everyday spending, credited directly to your Qantas Frequent Flyer membership account‡. It's that simple.

But that's not all. If you're a Qantas ANZ Visa Platinum cardholder, you'll also receive Overseas Travel Insurance if at least half of your overseas travel costs are prepaid using your card#. If you are redeeming your Qantas Points for flights, simply pay for at least half of the rest of your prepaid expenses (such as accommodation) using your Qantas ANZ Visa Platinum card.

Plus, as a Platinum cardholder you'll have access to Transport Accident Insurance#. You'll also get 24/7 credit card help through our customer assistance centre (phone 0800 930 747) and a 24/7 overseas concierge service (phone 0508 600 100) – for help with everything from restaurant reservations to theatre tickets and dry cleaning services.

We hope you enjoy being a member of the Qantas ANZ Visa card programme.

This guide includes important information about getting the most from your Qantas ANZ Visa card. Please take a few moments to read it.

* The Account Holder must be a Qantas Frequent Flyer member to earn Qantas Points and notify ANZ of their Qantas Frequent Flyer number. A membership fee may apply. Membership and points are subject to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms

‡ Qantas Points are not earned on cash advances or payments for cash-equivalent transactions such as the purchase of travellers cheques or gambling transactions or business related expenditure.

For more information, please refer to pages 10-11.

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The Qantas ANZ Visa card

An excellent choice for those who love to travel

Earning Qantas Points

Become a member of the Qantas Frequent Flyer program and your everyday spend on your Qantas ANZ Visa card will earn you Qantas Points* that will automatically be credited each month to your Qantas Frequent Flyer account.

If you have a Qantas ANZ Visa card you'll earn 1 Qantas Point per \$1 spent on eligible purchases up to \$5,000 per annum†. After that you'll earn 1 point per \$2 spent.

If you have a Qantas ANZ Visa Platinum card you'll earn 1 Qantas Point per \$1 spent on eligible purchases up to \$20,000 per annum†. After that you'll earn 1 point per \$2 spent.

Plus you'll also earn 1 extra Qantas Point per \$1 spent on selected Qantas products and services**, and 1 extra Qantas Point per \$1 spent on Jetstar flights purchased directly from Jetstar~.

What's more, with a Qantas ANZ Visa Platinum card, you'll enjoy Overseas Travel Insurance#, Transport Accident Insurance# and 24/7 emergency assistance and an overseas concierge service.

* The Account Holder must be a Qantas Frequent Flyer member to earn Qantas Points and notify ANZ of their Qantas Frequent Flyer number. A membership fee may apply. Membership and the earning and redemption of points are subject to the Qantas Frequent Flyer Terms and Conditions available at www.qantas.com/terms

** Selected Qantas and Jetstar products and services are the following items purchased directly from Qantas or Jetstar: Qantas passenger flights (with a QF flight number), Jetstar flights booked through a Jetstar website or by phoning Jetstar customer service, Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Qantas Holidays, Qantas branded non-airfare products and any Qantas or Jetstar products and services not purchased directly from Qantas or Jetstar.

† The annual spend period runs from 1 April to 31 March.

For more information, please refer to pages 10-11.

If you are not a Qantas Frequent Flyer member you'll need to join to earn Qantas Points on your credit card spend. A NZ\$50 joining fee normally applies but ANZ is offering complimentary Qantas Frequent Flyer membership to Qantas ANZ Visa Account Holders who apply online at qantas.com/joinffqav. Once you receive your membership number, call ANZ on 0800 940 747 (option 4) for us to link it to your account. From that date all Qantas Points earned by you on your Qantas ANZ Visa card will automatically be credited to your Qantas Frequent Flyer account each month.

Please note: Until your Qantas Frequent Flyer membership number is linked to your Qantas ANZ Visa card account we will not be able to automatically credit you with the points earned through your credit card spend. Any points that are not able to be credited to a Qantas Frequent Flyer membership account within six months of being earned will expire. Point expiration is based on the effective date – the date the transaction was made.

Earning extra Qantas Points with an Additional Card

More cards mean more Qantas Points. If you have an Additional Cardholder on your Qantas ANZ Visa card account, any Qantas Points earned on the Additional Cardholder's spend are also added to your points total. As the Primary Account Holder, you remain responsible for all transactions made by the Additional Cardholder and the person you nominate needs to be 15 years or over for a Qantas ANZ Visa card or 18 years or over for a Qantas ANZ Visa Platinum card. If you would like an Additional Cardholder on your account, please ask at your nearest ANZ branch. An Additional Cardholder fee is payable. Additional Cardholders' applications are subject to ANZ approval.

So apply for an Additional Card today and get to where you want to go sooner.

Please note: Qantas Points are awarded to the Primary Account Holder and not to the Additional Cardholder.

The Rewards of Qantas Frequent Flyer membership

As a Qantas Frequent Flyer member you can use points for Classic Flight Rewards[^], Classic Upgrade Rewards[#] and Points Plus Pay – Flights[~], hotel stays and car rentals. You can also take advantage of special offers from time to time.



Transactions not eligible for Qantas Points

Whilst most transactions with your Qantas ANZ Visa card earn Qantas Points, there are some exceptions. Those that do not qualify are cash advances, interest charges, government charges, bank fees, disputed transactions, business related expenditure, payments on your card account, balance transfers, foreign exchange purchases and the purchase of travellers cheques or gambling transactions.

Checking your Qantas Points balance

For your detailed Qantas Points balance visit qantas.co.nz at any time – or call 0800 101 500 quoting your Qantas Frequent Flyer number.

To find out more about the benefits of membership visit qantas.co.nz.

^ Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Classic Flight Reward seats are subject to capacity controls and availability is limited. The number of seats available depends on the flight, date, season and destination and some flights may not have any Classic Flight Rewards available. Additional taxes, fees and carrier charges apply. For more information about Classic Flight Rewards visit qantas.com

Classic Upgrade Rewards are available on eligible paid and confirmed Qantas domestic and international flights with a QF flight number on your ticket and from time to time on codeshare flights operated by another carrier that have a Qantas (QF) flight number on your ticket. Classic Upgrade Rewards are subject to capacity controls and availability is limited. Classic Upgrade Rewards are not available from all fare types. See points tables for details at qantas.com.nz. Classic Upgrade Rewards are subject to capacity controls and availability (which is limited).

- Points Plus Pay – Flights are available on any flight with a QF or JQ, 3K, GK or BL flight number. A limited number of seats on selected partner airlines (as offered by Qantas at the time of booking on qantas.com) may be combined with Qantas or Jetstar flights in Points Plus Pay – Flights. Partner airline flights which may be combined with Jetstar flights in Points Plus Pay - Flights are more limited than those which may be combined with Qantas flights. See the Points Plus Pay – Flights section for more details.

Redeeming your Qantas Points

When you'd like to redeem your Qantas Points, you can visit qantas.com.co.nz to book a flight or www.qantaspoints.com/nz/use-points to view the many other ways to redeem such as through the Online Mall, car hire and hotels.

Redemptions of Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms

International acceptance

The Qantas ANZ Visa card is your ticket to financial flexibility and freedom around the world.

Wherever you travel your Qantas ANZ Visa card will be warmly welcomed at 100,000 outlets around New Zealand and at over 22 million places in over 300 countries and territories worldwide.

As well as earning Qantas Points on eligible purchases[¥], you can look forward to a unique range of benefits that help you manage your finances more efficiently.

[¥] Qantas Points are not earned on cash advances or payments for cash-equivalent transactions such as the purchase or travellers cheques or gambling transactions or business related expenditure.



The Qantas ANZ Visa Platinum card ANZ Premium Card Overseas Travel Insurance

Overseas Travel Insurance

With a Qantas ANZ Visa Platinum card, a range of travel benefits is available to you and your immediate family (travelling with you), each time you travel overseas, including cover for:

- Medical expenses and personal injury
- Travel delays and missed connections
- Personal effects and luggage
- Loss of income.

Simply use your Qantas ANZ Visa Platinum card to pay for at least half of the prepaid travel costs associated with your overseas trip, and you're covered. You don't even have to apply or tell us when you plan to travel.

If you redeem Qantas Points for your flights, simply pay for half of the rest of your prepaid travel expenses using your Qantas ANZ Visa Platinum card. If you have no prepaid expenses, simply call the Allianz Global Assistance call centre on 0800 499 666 to activate your cover before you travel.

In addition, cover for some pre-existing medical conditions may be available for an extra charge.

Please read the Policy Wording for details of the eligibility criteria, terms, conditions, limits and exclusions which apply.

Allianz Global Assistance Emergency Assistance

As part of your Overseas Travel Insurance, you'll also receive 24-hour emergency assistance and an overseas concierge service through Allianz Global Assistance.

24-hour access to emergency and medical assistance is provided by the Allianz Global Assistance worldwide assistance network. Allianz Global Assistance can help you:

- Find the nearest English-speaking doctor
- Arrange emergency travel and medical evacuations
- Find translators and interpreters
- Replace lost passports, money and other documentation
- Get legal advice.

If you are overseas and require emergency assistance, please contact Allianz Global Assistance Emergency Assistance. Call collect on +61 7 3305 7194.

24-hour overseas concierge service

Allianz Global Assistance also provides a concierge service to help make you feel at home, no matter where in the world you might be. Call the concierge to:

- Make hotel, restaurant and even golf-course bookings
- Provide information on local sporting and cultural events
- Organise car or business equipment hire
- Arrange conference facilities
- Arrange and deliver couriers, messages – even gifts.

Please contact one of the Allianz Global Assistance Overseas Concierge Consultants on +64 9 487 0822 24 hours 7 days a week.

Transport Accident Insurance

As an additional benefit you get Transport Accident Insurance if you pay for at least half of your prepaid travel expenses with your Qantas ANZ Visa Platinum card.

Please read the Policy Wording for details of the eligibility criteria, terms, conditions, limits and exclusions which 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 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.

The Qantas ANZ Visa card

Take control of your finances

One card for all your accounts

Turn your Qantas ANZ Visa card into an all-in-one debit (for access in New Zealand) and credit card. You can load your cheque and savings accounts on to your card.

This reduces the number of cards you need to carry with you. Ask for more information about this service at any ANZ branch.

Please note: When you access your ANZ cheque and savings accounts using your Qantas ANZ Visa card, the standard cheque and savings account fees will apply and you will not earn Qantas Points on these transactions.

Enjoy up to 44 interest free days

Each month you receive up to 44 interest free days on purchases before you pay any interest. Just pay the Closing Balance of your Qantas ANZ Visa card account in full, by the Due Date shown on your statement. Please note that Cash Advances are different. They attract interest charges from the day of withdrawal.

Choose your own PIN

It's faster and more secure to enter a PIN. To arrange a PIN, choose a suitable four-digit number and visit any ANZ branch with your card. You will need to take with you an appropriate form of identification, such as your driver's licence or ATM card (from ANZ or any other bank).

Remember to memorise your PIN. You must not choose an easily identifiable number, such as a birth date or part of a telephone number. It's important not to write down your PIN and not to disclose it to anyone accidentally or knowingly.

It is important to look after your card. Make sure your signature is on the back, never bend your card or expose it to heat or strong magnetic fields and do not let it rub against other cards with magnetic strips.

Your PIN will also give you access to ATM terminals at home and abroad so remember to load your PIN before travelling overseas.

Your monthly statement

Each month you'll receive a Qantas ANZ Visa card statement clearly listing all the transactions for the period. You can use it to help with planning your finances. And it's also a good idea to keep all your receipts and check them against your statement each month.

You can monitor the balance of your Qantas ANZ Visa card account using your card and PIN at over 1,500 participating ATMs in New Zealand. Alternatively you can call ANZ Phone Direct on 0800 940 747, or visit ANZ Internet Banking at anz.co.nz to register or use.

The Qantas ANZ Visa card

Extra benefits for additional peace of mind

International assistance

If your card is lost or stolen overseas, or you need an emergency card replacement or cash advance, we're ready to assist you 24 hours a day, seven days a week. Simply contact the nearest bank displaying the Visa symbol or place a collect call through your local operator to +1 303 967 1090. You'll be put in touch with the worldwide network of Visa Emergency Assistance Centres. A stop will be put on the missing card, and in most cases an emergency replacement will be issued to you within 48 hours.

Optional Credit Card Repayment Insurance

Credit Card Repayment Insurance gives you peace of mind in the event that you are unable to meet your credit card repayments. If you can't work due to redundancy or temporary disability, Credit Card Repayment Insurance pays 15% of your outstanding balance, at the time of the incident, each month until you return to full time employment or until specific maximum payment levels have been reached. This means not only are your minimum repayments covered but you can continue to use your card at a time when a little extra credit can really help.

It also pays off your entire outstanding balance, up to a maximum of \$60,000, in the event of your death, diagnosis of a terminal illness, or permanent disability, or to a maximum of \$30,000 on the diagnosis of a critical illness (such as cancer, heart attack or stroke), or in the event of bankruptcy. If you would like further information please contact your local ANZ branch for an application form.



Commission-free foreign currency (Platinum cardholders only)

As a Qantas ANZ Visa Platinum cardholder, you won't pay commission when you purchase foreign currency through any ANZ branch in New Zealand. Simply bring your Qantas ANZ Visa Platinum card with you for identification.

Flexible payment options

You can avoid any interest charges by paying the Closing Balance of your statement in full by the Due Date. This excludes cash advances, which incur interest on a daily basis from the date the cash advance is made until the date it is repaid in full. Your minimum payment obligation is 3% of your Closing Balance or \$10, whichever is greater. And if you pay more than this, you can reduce your interest costs. Whichever payment option you choose, make sure the payment is credited to your ANZ Credit Card account by the Due Date; that way you will avoid the late payment fee.

ANZ Internet Banking: If you hold an ANZ transaction or savings account you can pay your Qantas ANZ Visa card account using ANZ Internet Banking. To register for Internet Banking call 0800 940 747 or visit anz.co.nz for details.

ANZ Internet Banking also enables you to pay other bills, check your available credit limit, transfer funds from other ANZ accounts and transfer balances from any other banks' credit cards that you hold.

ANZ Phone Banking: An easy and convenient way to manage your Qantas ANZ Visa card, 24 hours a day, seven days a week. Use ANZ Phone Direct from anywhere in New Zealand or overseas to:

- Check your last two credits
- Check your last 10 transactions
- Check the full Closing Balance of your card as at the last statement date
- Check the minimum payment due on your card
- Transfer funds to pay your credit card (available to ANZ cheque and savings account holders only).

To register ring 0800 940 747, or ask at any ANZ branch. Full details of terms and conditions and fees for ANZ Phone Banking are available from any branch of ANZ.

Direct Debit: With a Direct Debit set up you won't have to worry about missing the Due Date and incurring late payment fees. You can set up a Direct Debit to pay the full amount owed on your card, a fixed monthly amount or the minimum payment due. Each month, the payment option you have selected will be paid automatically from your bank account. You can complete a Direct Debit form at any ANZ branch or phone 0800 940 747 and we will send you one in the post.

Please note: A Direct Debit can be set up from any bank to pay your Qantas ANZ Visa card account.

ATM: Once you have loaded your ANZ cheque and savings accounts onto your Qantas ANZ Visa card, you can use over 1,500 ATMs around the country to access your account by PIN and transfer funds at the touch of a button.

By post: To make a postal payment please make a cheque out to ANZ Credit Cards and post it with your payment slip to: ANZ Cards, Private Bag 92051, Auckland Mail Centre.



The Qantas ANZ Visa card

Any Questions?

Qantas Frequent Flyer Membership

Q. Why do I need to have Qantas Frequent Flyer membership?

A. In order to earn Qantas Points, you must be a member of the Qantas Frequent Flyer programme, to enable us to automatically credit your Qantas Frequent Flyer account with the Qantas Points you have earned. If you are not a member, or we do not have your details, the points will expire six months after they were earned. You must advise ANZ of your Qantas Frequent Flyer membership number for us to automatically credit your account.

Q. How do I become a Qantas Frequent Flyer member?

A. A NZ\$50 joining fee normally applies but ANZ is offering complimentary Qantas Frequent Flyer membership to Qantas ANZ Visa Account Holders who apply online at qantas.com/joinffqav. Alternatively, for an application form, please phone 0800 101 500.

Q. What happens to my points if I do not have a Qantas Frequent Flyer membership?

- A. Unless you are a Qantas Frequent Flyer member and you have linked your membership number to your Qantas ANZ Visa card account we will not be able to process your points. Any points that cannot be credited to a Qantas Frequent Flyer membership account within six months of being earned will expire.

Earning Qantas Points

Q. How many Qantas Points will I earn per \$1 spent?

- A. Classic cardholders earn 1 Qantas Point per \$1 up to \$5,000 of eligible spend and 1 point per \$2 spent thereafter, in a 12-month period. Platinum cardholders earn 1 Qantas Point per \$1 up to \$20,000 of eligible spend and 1 point per \$2 spent thereafter in a 12-month period. The annual spend period runs from 1 April each year to 31 March the following year.

Q. What is 'eligible spend'?

- A. While most purchases with your Qantas ANZ Visa card earn points, some transactions do not. These include:
- Interest, bank charges and government charges
 - Balances transferred from an existing ANZ credit card or other banks' credit cards
 - Transactions on any other ANZ accounts linked to the credit card
 - Any transaction deemed by ANZ to be a 'cash plan'
 - Cash advances and quasi cash transactions (including foreign exchange, travellers cheques, bills paid in person at the bank, post office or other agency), gambling transactions or business related expenditure
 - Card account adjustments resulting from disputed transactions
 - Business related expenditure.

Redeeming your Qantas Points

Q. How do I redeem Qantas Points?

A. When you'd like to redeem your Qantas Points, you can visit qantas.com.co.nz to book a flight or www.qantaspoints.com/nz/use-points to view the many other ways to redeem such as through the Online Mall, car hire and hotels.

Q. How will I know how many Qantas Points I have earned?

A. For your points balance visit qantas.co.nz at any time – or call 0800 101 500 quoting your Qantas Frequent Flyer number.

Q. Can the Qantas Points earned on my credit card account be credited to another person's Qantas Frequent Flyer account?

A. You can transfer between 5,000 and 100,000 Qantas Points to eligible family members up to four times in any 12 month period, as long as they are also a Qantas Frequent Flyer member.

Q. Do Qantas Points expire?

A. All Points held in a Qantas Frequent Flyer account of a non-Active Member will expire at midnight Sydney, Australia time at the end of the 18th consecutive month for which the Member has not earned Points or Status Credits or redeemed Points (excluding any transfer of Points to or from an Eligible Family Member and excluding any conversion of Points from Aquire). For more information, refer to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms

Overseas Travel Insurance[#]

Q. Will I be entitled to travel insurance cover?

- A. You will be covered if you pay for at least 50% of your prepaid accommodation and other travel itinerary items through your Qantas ANZ Visa Platinum card, or use funds from any of your other ANZ accounts where your Qantas ANZ Visa Platinum card is not an accepted means of payment.

If there are no accommodation or other costs to pay before you leave, you will be considered to have met the 50% requirement. However, you must call the Allianz Global Assistance Contact Centre on 0800 499 666 between 8.30am and 5pm Monday to Friday to confirm eligibility.

You will need to provide proof of using your Qantas Points if you make a claim.

Q. Will I need to prove I paid half of the prepaid travel costs with an ANZ account if I make a claim?

- A. You will need to provide a statement showing the payment or cash advance. You will also need the travel agent's receipt showing the full prepaid travel costs.

[#] For more information, please refer to pages 10-11.

Q. Are my spouse/partner and/or dependent children covered?

A. Only if they are travelling with you, the primary cardholder. However, a spouse or partner and/or dependent children with an additional Qantas ANZ Visa Platinum card will be covered if he or she is travelling without you.

Q. Am I covered for travel within New Zealand?

A. This policy only covers you for domestic travel that is part of your overseas travel arrangements.

Q. I am a foreign citizen living in New Zealand. Am I covered by this policy?

A. You must be a New Zealand citizen or permanent resident of New Zealand in order to be eligible for this cover.

The Qantas ANZ Visa card

Reward 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.

'ANZ' means ANZ Bank New Zealand Limited.

'Bonus Partner' means Qantas and any other person who enters an agreement with ANZ in relation to the provision of Bonus Points to Cardholders and may include ANZ.

'Bonus Points' means the extra Points that are earned in respect of the acquisition of qualifying goods and services from Bonus Partners in addition to the standard Points earned for spend on the Card.

'Card' means a Qantas ANZ Visa credit card issued by ANZ which is a: Visa Classic card; Visa Platinum 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.

'Point' means a Qantas Point that may be earned by an Account Holder under these terms and conditions.

'Points Year' means a period of 12 months from 1 April of any year until 31 March of the following year inclusive.

'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 Qantas Points.

'Qantas' means Qantas Airways Limited (ABN 16 009 661 901) or any of its agents or contractors from time to time.

'Qantas Frequent Flyer program' means the frequent flyer program operated by or on behalf of Qantas.

'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 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 are available from ANZ branches, at anz.co.nz or by telephoning ANZ on 0800 940 747 and selecting option 1.

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 or Additional Cardholder give incorrect information to Qantas or ANZ, Qantas or ANZ may cancel Your Points.

3. Use of information

- 3.1 ANZ will provide Your name and address to Qantas Airways Limited ("Qantas"). In addition, ANZ will provide Qantas Frequent Flyer information contained in Your Card application to Qantas. This information will be provided to, and used by Qantas for the following purposes:
- (a) Administration of the Qantas ANZ Visa Reward Scheme ("Scheme") including the crediting of Qantas Points ("Points") to You, and
 - (b) The provision or performance of services relating to the Scheme, and
 - (c) Sending You information, from time to time on the Scheme, and
 - (d) Planning, research, and if You have agreed, promotion and marketing of products and services of ANZ and Qantas, unrelated to the Scheme.
- 3.2 ANZ and Qantas may use and disclose between them for the purposes set out in points a, b, c and d above, any information they hold about transactions or events resulting in You being credited or debited with Points and about the number of Points You have been credited with. ANZ and Qantas will securely hold the personal information that You provide to ANZ. You may request access to the information by enquiring at any branch of ANZ and You may also request that it be corrected (a fee may be payable). ANZ and Qantas may disclose information about You to their respective agents, contractors and their related parties (as defined in the Companies Act 1993) for any of the purposes cited above.

4. Use of points

- 4.1 Neither Cards nor Points may be sold or transferred in any way.
- 4.2 Once they have been credited to a Qantas Frequent Flyer program account, Points are governed by and subject to the terms and conditions of the Qantas Frequent Flyer program.

5. Earning points

- 5.1 You must be a member of the Qantas Frequent Flyer program and notify ANZ of Your Qantas Frequent Flyer number to earn Points. The Qantas Frequent Flyer account must belong to the Primary Account Holder. A membership fee may apply. Membership and the earning and redemption of points are subject to the Qantas Frequent Flyer Terms and Conditions available at www.qantas.com/terms
- 5.2 Except as specified in the exceptions in clause 7, or as otherwise notified to You by ANZ, You will accrue Points relative to the number of New Zealand dollars charged and billed on the Card account as follows:
- (a) For a Qantas ANZ Visa Classic card, one Point per dollar spent on eligible purchases up to a total of \$5,000 on Your Card in a Points Year, and one point per \$2 thereafter, or
 - (b) For a Qantas ANZ Visa Platinum card, one Point per dollar spent on eligible purchases up to a total of \$20,000 on Your Card in a Points Year, and one point per \$2 thereafter.
 - (c) Plus on Qantas ANZ Visa and Qantas ANZ Visa Platinum one Bonus Point per dollar spent on selected Qantas and Jetstar products and services (see clause 6).

- 5.3 ANZ reserves the right to add and remove Bonus Partners without prior notice. Bonus Partners also reserve the right to make any changes, at any time without prior notice, to the goods or services in relation to which Bonus Points are awarded and the number of Points which You will receive as a result of a Cardholder acquiring such goods or services.
- 5.4 An outlet may cease to be a Bonus Partner, and additional outlets may become Bonus Partners at any time.
- 5.5 Bonus Partners other than ANZ are not responsible for the management, operation or administration of the Card.
- 5.6 A transaction which causes Your total spend to pass the threshold amounts set out above, will earn Points at the rate of the applicable tier that You were on before that transaction was processed.
- 5.7 Points will accrue monthly based on Your Card account billing cycle and use of Your Card or Card account in the previous billing cycle.
- 5.8 Accrued Points in any billing cycle will be credited to Your Qantas Frequent Flyer program account after the end of Your Card account billing cycle. Only whole Points will be credited to Your Qantas Frequent Flyer program account, and any fraction of a Point remaining will be carried forward. Any fraction of a Point remaining after Your Card account is closed will be cancelled.
- 5.9 Points 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 Points for the Primary Account Holder.
- 5.10 Points may also be earned in relation to promotions, incentives, or in other ways offered by Qantas or ANZ from time to time.
- 5.11 Subject to clause 10, if ANZ or the Primary Account Holder closes the Card account, Points will be awarded for transactions occurring prior to the date of closure, provided that ANZ receives notice of the transaction within 60 days after the date of closure. No Points will be awarded for transactions notified to ANZ after that date.
- 5.12 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 Qantas ANZ Card Account and become the nominated earner for Qantas Points they will need to reapply for a new Qantas ANZ Card Account.
- 5.13 Subject to clause 10, if the Qantas ANZ Visa card rewards programme is terminated, Points will be awarded for transactions occurring prior to the date of termination, provided that ANZ receives notice of the transaction within 90 days after the date of termination. No Points will be awarded for transactions notified to ANZ after that date.
- 5.14 Where ANZ does not hold Your correct Qantas Frequent Flyer program membership details You will not be credited with Points. ANZ will retrospectively credit Points up to six months from the time they are earned when You provide Your correct membership details. You will not be credited with any Points for transactions that occurred more than six months before You provide Your correct membership details.
- 5.15 Information on how many Points have been credited is available at qantas.co.nz or by calling 0800 101 500 quoting your Qantas Frequent Flyer number.

6. Bonus Qantas Points

- 6.1 You will earn Bonus Points when you use your Card to purchase selected Qantas and Jetstar products and services directly from Qantas or Jetstar:

Qantas passenger flights (with a QF flight number), Jetstar flights booked through a Jetstar website or by phoning Jetstar customer service, Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Qantas Holidays, Qantas branded non-airfare products and any Qantas or Jetstar products and services not purchased directly from Qantas or Jetstar.

- 6.2 Subject to clauses 5 and 6.1, you will earn the number of Bonus Points per dollar spent as published on anz.co.nz for every dollar charged to the Card when You or Your Additional Cardholder purchase from Qantas: Qantas passenger flights (with a QF flight number) Qantas Frequent Flyer and Qantas Club membership joining and annual fees.

7. Exceptions to earning points

- 7.1 Points will not accrue in relation to interest charges, government charges, bank fees, Card account adjustments resulting from disputed transactions or otherwise, cash advances and transfers from or to other financial institutions' card accounts, and foreign exchange, travellers cheque and gambling transactions and business related expenditure.
- 7.2 To earn Points, 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 Points.

8. Cancellation of points

- 8.1 Qantas or ANZ may cancel or suspend Points if Your Card account is in arrears, suspension or default, or if Your Card account is, or is reasonably suspected to be, operated fraudulently.
- 8.2 Points at the time of Your death will be cancelled and may not be claimed by any other person.

9. Refunds

- 9.1 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 Points accrued to Your Card account in proportion to the adjustment, at the rate at which Points are earned at the time of the refund.
- 9.2 There will be no compensation for Points that are cancelled or deemed by Qantas or ANZ to expire.

10. Missing points

- 10.1 Requests for missing Points must be submitted in writing to ANZ and must be accompanied by a legible copy of the relevant sales receipts or Card account statement. ANZ will investigate all queries and ANZ will be the final arbiter in the event of any dispute.

11. Amendment and termination of terms and conditions

- 11.1 ANZ may amend or terminate these terms and conditions at any time without giving any reason. ANZ will notify You of changes to, or termination of, these terms and conditions in a manner determined by ANZ.

12. General

- 12.1 Use of Your Card and Card account is governed by the ANZ Credit Card Conditions of Use.

For your information

Qantas and ANZ reserve the right to alter any of the conditions, benefits and services without prior notification.

ANZ Credit Card Conditions of Use govern the use of the card, a copy of which will have been sent to you along with your card. If you have not received a copy, call us on 0800 940 747 (Classic cardholders) or 0800 930 747 (Platinum cardholders) and select option 1.

^ Classic Flight Rewards are available on Qantas, Jetstar and partner airlines. Classic Flight Reward seats are subject to capacity controls and availability is limited. The number of seats available depends on the flight, date, season and destination and some flights may not have any Classic Flight Rewards available. Additional taxes, fees and carrier charges apply. For more information about Classic Flight Rewards visit qantas.com

* The Account Holder must be a Qantas Frequent Flyer member to earn Qantas Points and notify ANZ of their Qantas Frequent Flyer number. A membership fee may apply. Membership and points are subject to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms

** Selected Qantas and Jetstar products and services are the following items purchased directly from Qantas or Jetstar: Qantas passenger flights (with a QF flight number), Jetstar flights booked through a Jetstar website or by phoning Jetstar customer service, Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Qantas Holidays, Qantas branded non-airfare products and any Qantas or Jetstar products and services not purchased directly from Qantas or Jetstar.

¥ Qantas Points are not earned on cash advances or payments for cash-equivalent transactions such as the purchase of travellers cheques or gambling transactions or business related expenditure.

† The annual spend period runs from 1 April to 31 March.

To the extent permitted by law, Qantas and ANZ exclude liability in relation to the supply of goods and services provided by points' providers.

Glossary of terms

Base points: \$1 spent = 1 Qantas Point up to \$5,000 spent per annum on Qantas ANZ Visa Classic card. \$1 spent = 1 Qantas Point up to \$20,000 spent per annum on Qantas ANZ Visa Platinum card. Then \$2 spent = 1 Qantas Point.

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Tiungarangi and Harongarangi

By Cliff Whiting

The Two Birds graphic has been created by prominent Maori artist Cliff Whiting, a leading proponent of modernising Maori imagery and culture. His iwi (tribe) is Whanau-a-Apanui from the east coast of the North Island, noted for expertise in carving and design.

Dr Whiting has worked on many carved buildings and the Two Birds graphic is based on dry rock shelter designs dating from early Maori settlement of Aotearoa New Zealand. The forms depict the giant mythical birds that lived in the mountains and glided effortlessly over the valleys and plains of Aotearoa, carrying goods and people. One is named Tiungarangi, meaning 'ride the winds in the sky', the other is Harongarangi – 'glide along in the sky'.

Contact details

Qantas ANZ Visa Rewards Centre

Phone: 0800 940 747 (Classic cardholders)
0800 930 747 (Platinum cardholders)
Overseas +64 9 979 0747
Select option 4

Fax: 09 980 9892

Mail: Qantas ANZ Visa Rewards Centre
PO Box 4203
Auckland 1140

ANZ Credit Card enquiries

Phone: 0800 940 747 (Classic cardholders)
0800 930 747 (Platinum cardholders)
Overseas +64 9 979 0747
Select option 1

Fax: 0800 522 3620

Mail: ANZ Cards
Private Bag 39802
Wellington Mail Centre
Lower Hutt 5045

Website: anz.co.nz

Qantas enquiries

Phone: Qantas Flights 0800 808 767
Qantas Frequent Flyer 0800 101 500
Qantas Club 0800 101 500

Mail: Qantas Frequent Flyer
PO Box 59
Shortland Street
Auckland 1140

Website: qantas.co.nz

ANZ Premium Card Overseas Travel Insurance

General Policy Enquiries

If you have general enquiries, please contact one of the Allianz Global Assistance Contact Centre Consultants on 0800 499 666 between 8.30am and 5pm Monday to Friday.

Allianz Global Assistance Emergency Assistance

If you are overseas and require emergency assistance, please contact Allianz Global Assistance Emergency Assistance. Skilled professionals are available 24 hours 7 days a week. Call collect on +61 7 3305 7194.

Claim Enquiries

Please contact one of the Allianz Global Assistance Claims Consultants on 0800 499 666 between 8.30am and 5pm Monday to Friday or email us at anzcardclaims@allianz-assistance.co.nz

Overseas Concierge

Please contact one of the Allianz Global Assistance Overseas Concierge Consultants on +64 9 487 0822 24 hours 7 days a week.

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

Qantas ANZ Visa Services Centre
For enquiries regarding day-to-day use of your card

0800 940 747



ANZ Bank New Zealand Limited