



## **ANZ TRAVEL CARD REWARDS PROGRAMME TERMS AND CONDITIONS**

### **Definitions**

1. In these terms and conditions, unless the context otherwise requires:  
“Bank” means Australia and New Zealand Banking Group Limited, Singapore Branch;  
“Card” means the ANZ Travel Visa Signature Credit Card issued by the Bank and includes a Supplementary Card where the context requires;  
“Card Account” means the account opened with the Bank in respect of the Card;  
“Cardmember” means a person to whom a Card is issued and includes the Supplementary Cardmember where the context requires;  
“Programme” means the ANZ Travel Card Rewards Programme;  
“Retail Purchase” means a purchase of any goods or services by the use of the card and may include or exclude any card transaction as may be reasonably determined by the Bank;  
“Reward” means any goods, services, benefits, arrangements or other privileges (including, without limitation, miles on participating airline frequent flyer programmes, payment of annual cardmembership fees or rebate), as may be determined by the Bank in its reasonable discretion, which may be redeemed by the use of under the Programme.

2. Unless the context otherwise requires, words and expressions respectively defined or construed in the ANZ Cardmember’s Agreement shall have the same meanings when used or referred to herein; and words referring to the singular number shall include the plural number and vice versa.

### **Participation**

1. A Cardmember whose Card Account is in good standing, as determined by the Bank in its reasonable discretion, is entitled to participate in the Programme as at the date of commencement of the Programme or the date when the Card is issued to him, whichever is the earlier.

2. If a Cardmember terminates his Card Account, any unused Travel\$ shall be automatically cancelled.

3. If the Principal Cardmember’s Card Account is terminated at any time for any reason, whether by the Principal Cardmember or the Bank, the Principal Cardmember and the Supplementary Cardmember will forthwith be disqualified from participating in the Programme and all unused Travel\$ then accrued shall automatically be cancelled.

4. Cardmembers who have cancelled their Cards in the last six (6) months prior to the date of application will not be eligible to participate in this Programme.

5. If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember will not be disqualified from participating in the Programme.



### **Issuance of Travel\$**

1. Travel\$ will be computed and accumulated on a daily basis.
2. Subject to the terms below, for every S\$1 equivalent of retail spend made on the Card, the Cardmember will be awarded Travel\$ in the following manner, which will be reflected in the Cardmember's monthly statement:
  - a. 1.4 Travel\$ for the first S\$10,000 total retail spend in the month's billing cycle
  - b. 0.5 Travel\$ for the remaining retail spend that exceeds S\$10,000 (not capped) in the month's billing cycle
3. For every S\$1 equivalent of retail spend at the following participating partners and/or merchants listed, the Cardmember will be awarded 2.8 Travel\$:
  - a. Foreign retail spend charged in Australia (AUD) and/or New Zealand (NZD) currency
  - b. Retail spend charged directly at Qantas and Jetstar airlines
4. The 2.8 Travel\$ earned from the retail spend indicated in clause 3 above will be awarded in the following manner, with 4a awarded and reflected in the month's statement and 4b awarded within six (6) weeks after the end of each calendar quarter:
  - a. 1.4 Travel\$ will be awarded to retail spend made within the first \$10,000 total retail spend in the month's billing cycle
  - b. The remaining 1.4 bonus Travel\$ will be credited to Cardmember's Card Account in the event that Cardmember has not been awarded with equal to or greater than 14,000 Travel\$ for that calendar month.
5. Travel\$ shall be calculated on the amount of each Retail Purchase transaction and will be reflected in your statement of account as rounded down to the nearest Travel\$. Any refunded Retail Purchases will not be accredited Travel\$. Where Travel\$ have been credited to the Cardmember's Card Account and/or used before the Retail Purchase is refunded, the Bank will debit the Card Account for the credited Travel\$. The Bank shall be entitled to debit such Travel\$ even if such debiting causes the Card Account to have a negative Travel\$ balance. Notwithstanding the foregoing, a Cardmember is not entitled to participate in the 'Redeem Now, Spend Later' programme.
6. All Travel\$ will be credited to the Card Account of Principal Cardmember. Retail spend debited and posted to the account of all Supplementary Cardmembers will be taken into consideration and attributed to the Principal Cardmember.
7. Charges not eligible for Travel\$ include, but are not limited to, cash advances, loan on card, finance charges, late payment charges, balance transfer, interest-free instalment payment plan and other unauthorised charges which the Bank may add to, or remove from, the above list of eligible charges and transactions from time to time at its reasonable discretion. The Bank's decision as to what constitutes an eligible retail purchase shall be final and conclusive. In addition, the Bank is entitled, in its reasonable discretion, at any time and

from time to time, to take into account or disregard any card transaction or charges or Retail Purchase in the calculation of Travel\$ to be credited or to otherwise vary the basis of calculation of Travel\$.

8. In addition to earning Travel\$ for Retail Purchases, a Cardmember will receive 10,000 Travel\$ (or such other number of Travel\$ as the Bank may from time to time determine) upon renewal of his/her annual membership (from 2<sup>nd</sup> year) for the Card Account provided that the Cardmember does not utilise Travel\$ to redeem an annual fee waiver of the Card.

9. There is a 5-year validity for Travel\$. These will expire on the same date as the Card expiry date.

10. Provided that the Card Account is in good standing as determined by the Bank and that there are sufficient Travel\$, a Cardmember may select and redeem any one or more of the Rewards, based on the qualifying Travel\$ amount, via such redemption channels as the Bank may from time to time inform the Cardmember. The Cardmember agrees that the use of any redemption channels will be governed by its applicable terms and conditions.

11. The accumulation and usage of Travel\$ shall be specified in the monthly statement of account. Unless expressly stated herein, Travel\$ are not transferable and not exchangeable for cash or credit.

#### **Mileage Redemption Programme**

1. If the Principal Cardmember participates in the Bank's Mileage Redemption programme, the provisions of this section shall apply.

2. Participation in the Mileage Redemption programme is also subject to the terms and conditions of the respective participating airlines' frequent flyer programmes.

3. This programme enables the Principal Cardmember to convert their Travel\$ to miles ("Miles") under a participating airline's frequent flyer programme.

4. To participate in the Mileage Redemption Programme, Cardmembers must first enrol in a participating airline's frequent flyer programme.

5. A Principal Cardmember who is enrolled in the Mileage Redemption Programme can convert Travel\$ to Miles at the conversion rate of 1 Travel\$ for 1 Mile, or such other rate as the Bank may specify from time to time.

6. All Miles redeemed by the Principal Cardmember must be credited to the appropriate frequent flyer membership account, and be in blocks of 2,000 Miles, subject to a minimum of 2,000 Miles per conversion.

7. Each conversion of Travel\$ to Miles is subject to a S\$25 conversion fee (or such other fee as determined by the Bank).

8. Once a redemption of Miles has been accepted by the Bank, the request cannot be cancelled, reversed, transferred to another participating airline's frequent flyer programme, or exchanged for cash, credit, services or other items.

9. Should there be any subsequent Card Transaction reversals, resulting in Travel\$ being owed to the Bank, the Bank reserves the right to charge the Cardmember the prevailing market value of the Miles redeemed, or any price deemed suitable by the Bank, and the amount will be charged to the Card Account.

10. Notwithstanding any other provisions herein, the Bank is entitled at its discretion, to recover any Miles credited into Cardmember's frequent flyer membership account, where applicable, should there be any subsequent Card Transaction reversals, resulting in Travel\$ being owed to the Bank.

11. Cardmembers understand and agree that the transfer process will take approximately twenty-one (21) working days. Notwithstanding anything stated herein, the Bank shall not be liable for any delay in the transfer process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors). No urgent requests or cancellations will be entertained.

12. The Principal Cardmember will not receive any redemption voucher or confirmation from the Bank regarding the conversion to Miles. The Cardmember may call the respective airline's frequent flyer programme for an update of accumulated Miles.

13. The Bank shall not be responsible for any fraudulent, irregular or unsuccessful transfer. The Cardmember's Travel\$ may be reinstated to his Card Account, where appropriate.

14. The Bank shall not be responsible for the Cardmember's Miles which have been successfully transferred or for the actions of the participating airlines in connection with but not limited to the frequent flyer programme.

15. The Principal Cardmember is responsible for providing the correct and valid frequent flyer membership account number bearing his own name.

16. The participating airlines in the Mileage Redemption Programme are subject to change without prior notice.

#### **Redemption of Cash Credit**

1. The Cardmember may use his Travel\$ to redeem cash credit, which will be given by the Bank in the form of a statement credit. Cash credit can only be used to offset future retail purchases. Cash credit cannot be used to offset past outstanding payments, Flexiplan, Instalment Payment Plan (IPP), cash advance, fund transfer, interest and any fee charges.

2. Each redemption request for cash credit must be in blocks of S\$50. The online redemption rate for cash credit is 2,750 Travel\$ = S\$50. The Cardmember agrees that the Bank may at its reasonable discretion change the cash credit redemption rate. The Cardmember shall be responsible for checking the redemption rate at the time of redemption.



3. The Bank will take approximately fourteen (14) working days to process a redemption request for cash credit. The cash credit will be credited to the Cardmember's Card Account and reflected in his statement of account fourteen (14) working days after his redemption request is received by the Bank.

#### **'Redeem Now, Spend Later' Programme**

1. Only Principal Cardmembers are eligible for the 'Redeem Now, Spend Later' Programme.
2. The Principal Cardmember must have a minimum balance of 4000 Travel\$ to be eligible for 'Redeem Now, Spend Later' redemption.
3. A maximum of 5 blocks of 2,000 miles will be allowed. Not applicable for Cash Credit or fee waiver redemptions.
4. Requests will be processed upon receipt of the completed 'Redeem Now, Spend Later' Redemption form. Please allow approximately 21 days for processing of miles.
5. A confirmation letter will be sent to the Cardmember upon his/her successful redemption.
6. The Cardmember's Travel\$ balance will be deducted accordingly and a negative balance may be reflected.
7. The Principal Cardmember has 12 months to accumulate the required Travel\$ to ensure that the Travel\$s balance reaches a stipulated balance to fully redeem the miles.
8. Upon the 1-year anniversary of Cardmember's redemption request (or if the Principal Cardmembership is terminated during such period), the Bank is entitled to charge the amount corresponding to any Travel\$ balance owed to the Bank at a rate of 1 Travel\$ = S\$0.03.
9. All items redeemed under this programme are NOT exchangeable or refundable under any circumstances.
10. The Bank reserves the right to decline any redemption requests if the required spend based on Cardmember's credit limit is less than the required points needed to redeem the miles.

#### **'Travel\$ Transfer' Programme**

1. Only Principal Cardmembers are eligible to participate in the 'Travel\$ Transfer' programme.
2. The Principal Cardmember may only transfer accumulated Travel\$ to another designated Principal Cardmember of the same credit card type.



3. The transfer of Travel\$ can only be made by the transferor completing the Travel\$ Transfer Form. The Cardmember may nominate up to 2 designated principal credit card numbers per request form.
4. Any transfer request must be made in multiples of 1,800 Travel\$.
5. An additional 700 Travel\$ will be deducted for successful Travel\$ transfer to each transferee.
6. Transfer of expired or extended Travel\$ are not allowed.
7. The total number of Travel\$ requested for the transfer and the additional deduction of 700 Travel\$ for effecting the transfer must not exceed the number of Travel\$ existing within the transferor's Travel\$ balance. No negative balance is allowed under this programme.
8. Requests can only be processed upon receipt of the signed transfer form. Please allow approximately fourteen (14) days for the processing of requests.
9. Only the transferor will receive a notification of the Travel\$ transfer upon the successful processing of the Travel\$ transfer request.

#### **'Redeem Anything' Programme**

1. Only Principal Cardmembers are eligible to participate in the 'Redeem Anything' programme.
2. Only eligible Retail Purchases posted in the latest statement are allowed for redemption under this programme, subject to available Travel\$.
3. Only the full amount of the transaction can be redeemed. No partial redemptions are allowed.
4. A confirmation letter will be sent to the Cardmember upon successful redemption.
5. Please allow approximately fourteen (14) days for the processing of requests.
6. All items redeemed under this programme are NOT exchangeable or refundable under any circumstances.

#### **Other Conditions**

1. The Bank may at any time vary, modify or amend the terms and conditions of the Programme as it may, in its reasonable discretion, think fit, and the Cardmember shall be bound by such variations and amendments.
2. Any abuse or fraud in respect of the issuance of Travel\$ or redemption of Rewards (including any Mileage redemption), may result in the cancellation of accrued Travel\$ and any Rewards already issued.



3. Without prejudice to any of the Bank's rights and remedies, the Bank is entitled, at any time, in its reasonable discretion and without giving any reason, to terminate the Programme or withdraw, cancel or invalidate any Reward and/or Travel\$ already issued.

4. The Bank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the Bank, its agents or any third party. The Bank shall not be responsible for any delay in the transmission to the Bank of evidence of Retail Purchases by the participating merchants or any other third party.

5. The Bank shall be entitled without liability to the Cardmember or any third party to extend any processing time for the card application or redemption requests.

6. The Bank shall not in any way be liable to the Cardmember or any third party for any goods or services or the quality or performance of such goods or services supplied by any partner, service provider, merchant or any third party pursuant to the Programme. Cardmembers should seek redress and direct any complaints or comments in respect of such goods and services to the respective partner, service provider, merchant or third party.

7. The Cardmember hereby authorises the Bank to disclose information regarding himself and his Card Account(s) to such third parties as the Bank deems necessary for the purposes of the Programme.

8. The Bank's records of all matters relating to the Programme shall be conclusive and binding on the Cardmember. The Bank is entitled, for any reason and at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Travel\$, to rectify any errors in the calculation, or otherwise adjust such calculation.

9. These terms shall be governed by the laws of Singapore and the Cardmember hereby submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms shall have no right under the Contract (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms.

10. The Bank's decision on all matters relating to the Programme shall be final.