



ANZ Travel Card Rewards Programme Terms and Conditions (Effective 1 April 2017)

Definitions

1. In these terms and conditions, unless the context otherwise requires, terms used in these terms and conditions but which are not defined in these terms and conditions shall have the same meanings as ascribed to such terms in the Cardmember's Agreement. In addition:
 - "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; and
 - "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.

Participation

1. A Cardmember whose Card Account is in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion, is entitled to participate in the Programme when the Card is issued to him. For the avoidance of doubt, Cardmembers whose Card Account(s) is/are not active, not valid, not subsisting or not in good standing or which are otherwise determined by the Bank as being delinquent or unsatisfactory conducted for any reasons as may be determined by the Bank at its discretion, will not be eligible to participate in the Programme
2. 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 and forfeited, without further notice from the Bank. At the point of Card Account closure, outstanding Travel\$ owing to the Bank will be debited to the Principal Cardmember's Card Account at a rate of 1 Travel\$ = S\$0.03, and the Principal Cardmember shall be liable to make immediate payment.
3. If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember will not be disqualified from participating in the Programme.
4. If the Cardmember's Card Account is inactive for twelve (12) calendar months or more as may be determine by the Bank at its discretion, the Principal Cardmember and Supplementary Cardmember will be forthwith be disqualified from participating in the Programme and all unused Travel\$ then accrued shall automatically be cancelled and forfeited, without further notice from the Bank.



Issuance of Travel\$

1. Travel\$ will be computed and accumulated on a daily basis.
2. For every S\$1 equivalent of retail spend, the Cardmember will be awarded 1.4 Travel\$, which will be reflected in the Cardmember's monthly statement and capped at 100,000 Travel\$ per monthly statement.
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\$, which will be reflected in the Cardmember's monthly statement:
 - a. Foreign retail spend charged in Australia (AUD) and/or New Zealand (NZD) currency; and
 - 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:
 - a. 1.4 Travel\$ will be credited to Cardmember's Card Account, subject to a cap of 100,000 Travel\$ per monthly statement; and
 - b. Bonus 1.4 Travel\$ will be credited to Cardmember's Card Account, subject to a cap of 14,000 Travel\$ per monthly statement
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 reversals of transactions including but not limited to refunds/chargebacks of Retail Purchases will not be accredited Travel\$. Should there be any subsequent reversals of Retail Purchase transactions, resulting in Travel\$ owing to the Bank, the Bank reserves the right to charge the Cardmember and debit the Card Account for any negative Travel\$ balance in the Card Account at a rate of 1 Travel\$ = S\$0.03.
6. All Travel\$ will be credited to the Card Account of the 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, insurance plan payment(s), EZ-Link/TransitLink transactions, brokerage/securities transactions, online gaming transactions 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.
8. Travel\$ accumulated on the Card will be valid only during the respective 5-year period in which such Travel\$ were earned, beginning from the date the Principal Cardmember is entitled to participate in the Programme and with such subsequent periods running successively thereafter.



9. 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.
10. The accumulation and usage of Travel\$ shall be specified in the monthly statement of account. Unless expressly stated herein, Travel\$ are not exchangeable for cash.
11. Travel\$ accumulated under the Card Account will be (i) forfeited and/or (ii) will not be awarded when such Card Account is closed or is not in good standing in the opinion of the Bank, or the Card has expired or ceased to be effective, or a breach of the Cardmember Agreement has occurred. In such event, any outstanding redemption request whether received before or after Cardmember's Travel\$ have been forfeited shall not be processed.

Travel Miles Programme

1. If the Principal Cardmember participates in the Bank's Travel Miles programme, the provisions of this section shall apply.
2. Participation in the Travel Miles 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 Travel Miles programme, Cardmembers must first enrol in a participating airline's frequent flyer programme.
5. A Principal Cardmember who is enrolled in the Travel Miles 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. For the Singapore Airlines KrisFlyer Programme, all miles redeemed by the Principal Cardmember will have to be done in blocks of 5,000 Miles, subject to a minimum of 5,000 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 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 for KrisFlyer miles redemptions will take approximately ten (10) working days and fourteen (14) working days for Asia Miles redemptions. 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 Travel Miles programme are subject to change without prior notice.

Travel Credit Programme

1. The Cardmember may use his Travel\$ to redeem cash credit under the Bank's "Travel Credit" programme, 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. 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 seven (7) 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 seven (7) working days after his redemption request is received by the Bank.
4. Upon acceptance of the redemption request, the Travel\$ to be used for redemption shall be deducted from the Account immediately. All redemption requests submitted by the Cardmember are irrevocable.

Travel Cash Programme

1. Only Principal Cardmembers are eligible to use the Bank's Travel\$ Cash programme to use their Travel\$ to offset Qualifying Travel Transactions (as defined below).



A Qualifying Travel Transaction must be:

- a. at least S\$250 (or equivalent in foreign currency);
 - b. retail spend at merchants' whose main business activity has been classified under the Travel Merchant Category Code (MCC), and would include but is not limited to airlines, hotels, travel agencies and online travel portals; and
 - c. posted in the Cardmember's latest Card Billing Statement.
2. To use their Travel\$ to offset a Qualifying Travel Transaction, the Cardmember must submit a redemption request via the ANZ Rewards Microsite. The Qualifying Travel Transaction selected by the Cardmember will be rounded up to the nearest dollar.
 3. Upon approval of the redemption request, the Travel\$ will be converted into cash credit at the prevailing rate and used to offset the selected Qualifying Travel Transaction, and a confirmation letter will be sent to the Cardmembers' mailing address as per Bank's records. In the event that the Cardmember does not have sufficient Travel\$ to fully offset the Qualifying Travel Transaction, the Bank will use the Cardmember's existing Travel\$ balance to perform a partial offset of the Qualifying Travel Transaction at the prevailing redemption rate. Upon approval of the redemption request, the Travel\$ to be used for redemption shall be deducted from the Card Account immediately. All redemption requests submitted by the Cardmember are irrevocable.
 4. The MCC is assigned by the entity providing the point-of-sale terminal to that merchant ("Acquiring Entity"). Such MCC is provided by Visa as a guide to the Acquiring Entity, and the assigning of the relevant MCC is at the Acquiring Entity's and/or Visa's discretion and may be changed without notice. The Bank has no control over the MCC assignment and will not be responsible in any way whatsoever in the event that the MCC provided by the Acquiring Entity is inaccurate or subsequently amended
 5. Should there be any subsequent transaction reversals or refunded retail spend, the Bank reserves the right to clawback the cash credit used to offset the selected Qualifying Travel Transaction. The amount of Travel\$ used for the redemption of such Qualifying Travel Transaction will be forfeited.
 6. Please allow 21 working days for processing of requests.

General

1. The Bank is entitled in its reasonable discretion, at any time and from time to time, to withdraw, vary or substitute any Reward.
2. Notwithstanding anything in these terms and conditions, the Bank and all participating merchants reserve the right at any time in their reasonable discretion and without prior notice to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, including but not limited to the eligibility terms and criteria, and the timing of any act to be done, and all Cardmembers shall be bound by these amendments with effect from such date as the Bank may determine.



3. Any abuse or fraud in respect of the issuance of Travel\$ or redemption of Rewards (including any redemption of Miles or use of Travel\$ to offset Qualifying Travel Transactions), may result in the cancellation and forfeiture of accrued Travel\$ and/or any Rewards issued, as well as the termination of the relevant Card Account.
4. 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.
5. No instruction by the Cardmember regarding the use of Travel\$ can be altered, reversed, or cancelled once the Rewards redemption request has been processed.
6. 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.
7. 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.
8. In case of dispute, the Bank reserves the right to decide on the eligibility of all such redemption/purchase requests. The decisions of the Bank on all matters relating to the Programme are final, conclusive and binding and no correspondence will be entertained.
9. The Bank is not an agent of any participating merchant, agent or service provider and is not liable for the quality, merchantability, the fitness for any purpose or any other aspect of any products or services provided by third parties. Any dispute between the Cardmember and any of such third parties, in respect of any products or services shall be resolved directly between the Cardmember and that party. The Bank shall not be liable to the Cardmember for any loss, cost of damages of any kind resulting from the use of any products or services.
10. 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.
11. 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.
12. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Programme, these terms and conditions shall prevail.
13. Terms and conditions of the Cardmember's Agreement, ANZ General Terms and Conditions, and ANZ Dining Programme Terms and Conditions apply.



14. The Bank reserves the right to cancel, terminate or suspend this Programme at any time in its reasonable discretion
15. 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.