



ANZ Travel Visa Signature Credit Card Complimentary Airport Lounge Access Terms and Conditions

Eligibility

1. ANZ Travel Visa Signature Credit Card Complimentary Airport Lounge Access ("**Privilege**") is only applicable for Principal Cardmembers of ANZ Travel Visa Signature Credit Card ("**Travel Card**") issued by Australia and New Zealand Banking Group Limited, Singapore Branch ("**Bank**"). 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.
2. Cardmembers who charge a minimum of S\$10,000 on retail transactions ("**Qualifying Card Spend**") on their Travel Card in a calendar quarter may qualify for the following ("**Gift**") per calendar quarter:
 - i. Two (2) complimentary access passes to airport lounges worldwide ("**Lounge Access Pass**").

For the avoidance of doubt, each Cardmember may be awarded a maximum of eight (8) Lounge Access Passes, per calendar year (prorated where applicable).

3. This Privilege is valid from 1 September 2016 and until such time as the Bank may determine. In the event that the Bank decides in its absolute discretion to discontinue this Privilege, no notification of such discontinuation will be given by the Bank.
4. Qualifying Card Spend refers to retail purchases made on the Travel Card and excludes bill payments, cash advances, balance transfers, funds transfers, instalment amounts, tax payment facility amount, FlexiPlan, FlexiLoan, Quick Cheque, and any other fees howsoever called, including but not limited to, the IRAS processing fee, annual fees, cash advance fees, refunded/disputed/unauthorised or fraudulent transactions, interest and late fees and/or any amount brought forward from the last statement, and other unauthorised charges which the Bank may add to, or remove 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.
5. For avoidance of doubt, qualifying card spend will also exclude transactions made for brokerage services, purchase of securities and Transitlink/EZ-link, and transactions made at online gaming websites, Paypal *Oandaasiapa, www.igmarkets.com.sg, Oanda Asia Pacific, Saxo Capital Markets Pte Ltd, SKR *skrill.com. The list of excluded online merchants is subject to change without prior notice.
6. Qualifying Card Spend by Supplementary Cardmembers will be accumulated to the Principal Cardmember's Card account.
7. In the event that transactions used to calculate Qualifying Card Spend are reversed, refunded and/or cancelled after the Gift has been issued to Cardmember, the Bank reserves the right to claw back the cost of such Gift from the Cardmember.



Redemption of Lounge Access Passes (via Mobile Application)

8. Each Lounge Access Pass admits one person into a participating airport lounge ("**Airport Lounge**").
9. Please note that additional service charges imposed by the third party service provider, and the third party service provider's terms and conditions apply to the Lounge Access Passes. Please click [here](#) for further details.
10. When the Cardmember makes the Qualifying Card Spend on his/her Travel Card within a calendar quarter for the first time, the Bank will assign a lounge membership ID number and PIN to the Cardmember. When the same Cardmember subsequently makes Qualifying Card Spend on his/her Travel Card within a calendar quarter, the Bank will assign the awarded Lounge Access Passes to the same lounge membership ID number.
11. To redeem the Lounge Access Passes, the Cardmember must successfully:
 - (a) download the third party service provider's mobile application from Apple App Store or Google Play ("**App**");
 - (b) create an account ("**Membership Account**") by logging into the App using the membership ID number and PIN assigned by the Bank;
 - (c) complete registration in the App;
 - (d) select the Airport Lounge he/she wishes to access; and
 - (e) present the App with his/her passport/boarding pass to the front desk of Airport Lounge prior to entry.
12. The Cardmember must be present in order to utilise the Lounge Access Passes, and access will be denied if the Cardmember's name stated on the passport/boarding pass does not match with the name in the Membership Account.
13. The Cardmember may bring along accompanying guests to access the Airport Lounge. An additional Lounge Access Pass will be redeemed per guest.

Validity of Membership Account and Lounge Access Passes

14. Each Membership Account will be valid for 12 months from the date of the Membership Account's activation. Accordingly, all Lounge Access Passes will be valid for 12 months from the date of the respective Membership Account's activation.
15. All unused Lounge Access Passes will be forfeited upon expiry of the Membership Account.
16. Upon expiry of the Membership Account, the Bank may (at its discretion) issue the Cardmember with a new Membership Account.

Airport Lounge Access

17. Each Lounge Access Pass grants the Cardmember or guest a maximum of 3 hours per Airport Lounge visit. The third party service provider may impose additional charges on the Cardmember if the Cardmember or his/her guest's Airport Lounge visit exceeds 3 hours.



18. Access to the Airport Lounges will only be available during the respective Airport Lounge's operational hours, as set out in the App.
19. Access to the Airport Lounges for children is not guaranteed. The third party service provider may impose additional charges on the Cardmember for access granted to children.
20. Access may be restricted or refused by the third party service provider or Airport Lounge operator if:
 - (a) the Airport Lounge is at or near full capacity;
 - (b) the Cardmember and/or his/her guest is not sober or is likely to upset other users in the Airport Lounge; or
 - (c) as reasonably determined by the third party service provider or the airport lounge operator.
21. There are different facilities and services available at each Airport Lounge and there may be additional service charges payable by the Cardmember, as set out in the App or at the respective Airport Lounge. Terms and conditions for each participating airport lounge operator apply.

Customer Disputes

22. In the event a Cardmember experiences customer service issues at an Airport Lounge or is denied entry, the Cardmember should call the third party service provider (as per the contact details specified by the Bank from time to time) for further assistance.

General

23. In order to participate in this Privilege, the Cardmember's Card Account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion. In the event that the relevant Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any lounge access pass is redeemed, all entitlement shall automatically be cancelled and forfeited, without further notice from the Bank.
24. The Gift is strictly non-transferable, non-assignable and non-exchangeable.
25. Notwithstanding anything in these terms and conditions, the Bank reserves the right at any time in its reasonable discretion 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, the selection of gifts, and the timing of any act to be done, and all participants in the Privilege shall be bound by these amendments with effect from such date as the Bank may determine.
26. The Bank shall not be liable to any Cardmember for any loss, cost of damages of any kind resulting from this Privilege. The Bank will not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the lounge access. Any dispute between any customer and any service provider in respect of the lounge access shall be resolved directly between the Customer and the service provider.



27. The third party service provider is solely responsible for building, provision, hosting, design, updating and maintenance of any mobile application and online website.
28. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Privilege, these terms and conditions shall prevail.
29. The Bank reserves the right to cancel, terminate or suspend this Privilege at any time in its reasonable discretion.
30. 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.
31. Terms and conditions of the Cardmember's Agreement and ANZ General Terms and Conditions apply.
32. Terms and conditions of the third party service provider apply.
33. These terms and conditions shall be governed by the laws of Singapore, and all Cardmembers who participate in this Privilege irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts. A person who is not a party to these terms and conditions shall have no right under the Contract (rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any of these terms and conditions.