



MEMBERSHIP
rewards®

Terms and Conditions

Membership Rewards® Terms and Conditions for American Express® Charge and Credit Cards.

Commencing 1 April 2008, these Terms and Conditions supersede the previous Membership Rewards Terms and Conditions.

1. Definitions

American Express – American Express International (NZ), Inc.

Basic Cardmember – the person in whose name a Card Account is opened.

Card and Card Account – the Basic Card and Account for any of the New Zealand Dollar American Express Platinum, Gold, Personal, Small Business, Corporate or Credit Cards and such other cards as may be added from time to time.

Cardmember – a holder of an American Express Card.

Company – the company or organisation in whose name an American Express Corporate Card Account is opened.

Enrolment Date – the date on which American Express confirms acceptance of the application for enrolment in the Membership Rewards Programme.

Enrolment Year – the twelve-month period commencing on the Enrolment Date and each successive twelve-month period thereafter.

Linked Accounts – all eligible Card Accounts held by a Basic Cardmember which are enrolled in the Programme and linked to the Primary Card Account for the purpose of accruing Points. Only Card Accounts billed in the same currency may be linked.

Membership Rewards direct ticket – rewards obtained by converting Points directly for travel booked by American Express or its agents.

Points – Membership Rewards points.

Primary Card Account – the Card Account designated by American Express as such and for which the statement issued details the combined Points for all Linked Accounts and to which the annual fee is billed, except in the case of a Linked Corporate Card where the fee will be billed to the Corporate Card Account.

Programme – the American Express Membership Rewards Programme which includes Transfer Partner rewards, Membership Rewards direct ticket rewards and *RapidRewards*.

Programme Account – each Programme Account opened for a Basic Cardmember by American Express for the purpose of accruing Points.

Programme Administrator – the authorised representative of a Company for the purpose of the Programme.

RapidRewards[®] – all rewards provided through the Programme other than Transfer Partner rewards and Membership Rewards direct ticket rewards. *RapidRewards* include vouchers, merchandise, entertainment, unique experiences and such other rewards that may be added from time to time.

Transfer Partner Programme – a participating airline’s partner programme or a participating hotel’s frequent guest programme.

Transfer Partner rewards – Transfer Partner points obtained by transferring Points to Transfer Partner Programmes.

2. Eligibility and Enrolment

- 2.1 Participation in the Programme is open to all Basic Cardmembers (subject to approval of American Express) holding New Zealand Dollar American Express Platinum, Gold, Personal, Small Business or Corporate Charge Cards and the American Express Credit Cards where applicable and such other cards as may be added from time to time.
- 2.2 Points earned by any Additional and Supplementary Cards will automatically accrue to the Programme Account. Additional and Supplementary Cards cannot be enrolled separately from the Basic Card.
- 2.3 Line of Credit Accounts, Business Travel Accounts and other non-Card Accounts are not eligible to participate in the Programme.
- 2.4 You may not have more than one Programme Account in New Zealand at any time. Only individual Cardmembers, not companies, may participate in

the Programme. Pooling of Points between Cardmembers is not permitted. A Cardmember may not pool or combine Points earned in the Programme with Points earned in other American Express Membership Rewards Accounts.

- 2.5 Only Card Accounts in good standing (i.e. not overdue or in collection) at the Enrolment Date are eligible for enrolment in the Programme.

3. Fees

- 3.1 The relevant annual fee(s) set out in the Schedule of Fees will be billed to the Card Account on the Enrolment Date and automatically annually thereafter. The fee(s) are non-refundable, including on cancellation of the Programme, Membership Rewards with *Turbo*[™] or Card Account.
- 3.2 Other fees will be billed to the Card Account at the time of service request. The current Schedule of Fees is available at www.americanexpress.co.nz/termsandconditions

4. Points Accrual

- 4.1 Except for promotional offers, every Cardmember enrolled in the Programme will accrue one Point in the Programme Account for every one New Zealand Dollar (NZD 1) charged and billed on the Card Account and Linked Account subject to the following exclusions. Cardmembers enrolled in *Turbo* and Platinum Cardmembers will accrue two Points in the Programme Account for every one New Zealand Dollar (NZD 1) charged and billed on the Card Account and Linked Account subject to the following exclusions.

No Points accrue in respect of:

- (a) charges processed and billed prior to the Enrolment Date or charges prepaid prior to the first billing statement for that Account following the Enrolment Date.
- (b) Gold Card Draft, Cash Advance, Express Cash, Corporate Cash and other cash services.
- (c) American Express Travellers Cheque and Gift Cheque purchases.
- (d) charges for dishonoured cheques.
- (e) finance and service charges – including but not limited to Line of Credit charges and American Express Credit Card Account finance charges.

9. Membership Rewards Direct Ticket

- 9.1 The Basic Cardmember and, subject to 7.2 above, any Additional or Supplementary Cardmember may redeem Points for travel with Membership Rewards direct ticket for any person, for the Points advised by American Express or its agents. Choice of airline and fare class is at American Express' discretion, based on Cardmember's itinerary and destination requirements.
- 9.2 The Cardmember is solely responsible for any (i) airport taxes, fuel surcharges, levies and other charges, which will be advised at the time of booking, (ii) insurances and (iii) airport transfer fees. Some airport taxes may be required to be paid directly by the Cardmember on departure.
- 9.3 All Membership Rewards direct ticket redemptions are subject to availability and airline ticket conditions. Airline ticket conditions are set out on the itinerary issued to the Cardmember. Airline tickets redeemed through Membership Rewards direct ticket are non-transferable and non-refundable. Changes may be permitted on tickets, subject to the terms and conditions set out by the applicable airline and fare type ticketed. Changes are subject to the airlines applicable fee per ticket and an additional Membership Rewards direct ticket amendment fee as outlined in the Schedule of Fees.
- 9.4 Points may not be redeemed for travel with Membership Rewards direct ticket for resale, promotional or commercial purposes.
- 9.5 Airline tickets redeemed through Membership Rewards direct ticket may not be eligible for airline frequent flyer points.
- 9.6 American Express Card travel insurance and benefits including, but not limited to, Automatic Travel Accident Insurance, Business Travel Accident Insurance and Travel Wise Travel Insurance, will not apply to travel purchased with the Membership Rewards direct ticket service with the following exception:
- Cardmember insurance and travel benefit programmes for premium Cards such as Platinum Charge and Platinum Credit Card members, subject to the insurance terms and conditions.
- 9.7 The number of Points required for redeeming travel with Membership Rewards direct ticket is subject to change.
- 9.8 Airline participation in Membership Rewards direct ticket is subject to change without notice.