

## **'Use Membership Rewards® points for credit with American Express SafeKey® FAQs**

### **1. Are all American Express® Cards eligible for 'Use points for credit with SafeKey'?**

- You can use points with SafeKey at participating New Zealand online merchants if:
- You are the Primary Card Member;
- Your Card account is in good standing (i.e. not overdue or in collection);
- You hold a New Zealand issued American Express Card that is enrolled in the eligible Membership Rewards® programme; and
- You have a minimum of 1,000 Membership Rewards points in your Membership Rewards account.

You are not eligible if you are a Supplementary Card Member.

### **2. How do I use my points for credit with SafeKey?**

When you use points with SafeKey – you are using your points to receive a statement credit towards your Card account.

#### **Select to use your points**

- When you make a purchase with a participating merchant, you will be given the option to use points for a statement credit to your Card account.
- Simply select the 'Use points' option and you will be directed to a page where you can use points for a statement credit on your Card account.

#### **Enter the statement credit value**

- Enter the value of the statement credit you would like to receive and the 'points' section will display the corresponding points needed for the purchase.
- Once you are happy with your selection, click the 'Use points' button. If you no longer wish to use points for a statement credit then click the 'Pay with Card' button.

#### **Confirmation**

- Upon successful points' redemption, you will be redirected to the online store where your online transaction will be processed as usual.
- You will also receive an email confirmation. The statement credit takes up to 72 hours to reach your Card account, but may not appear until your next Card statement. You are still responsible for payment of the amount due on your Card account by the due date.

### **3. How many points can I use against a SafeKey purchase?**

The minimum number of Membership Rewards points to use for an American Express SafeKey purchase is 1,000 points. You can use as many points as you would like, up to the total of the purchase amount as long as you have enough points in your Membership Rewards account. You cannot redeem for a higher value than the value of the purchase.

### **4. When will I receive the statement credit on my Card account?**

Statement credits normally appear on your Card account within 72 hours. Depending on when your next Card statement is due, the statement credit may not appear until your next statement period. This could mean you may end up with a positive credit balance in the following month, which will be offset against future Card purchases. You are still responsible for payment of the amount due on your Card account by the due date.

### **5. Why did you still charge my Card even though I used Membership Reward points?**

Even though you used Membership Rewards points, the full purchase amount will still be charged to your Card account and will appear on your next Card statement. You must continue to pay all amounts due on your Card account as per usual.

Charging your Card account ensures you have a full record of your transaction which is important should you wish to seek a refund or return from the merchant, or where you wish to dispute the transaction.

**6. Will I still earn Membership Rewards points on my purchase?**

No. You will not earn points on the purchase when using 'Use Points for Credit with SafeKey'. If you make a part payment using your Card, you may earn points on the part payment depending on whether the purchase is eligible for points.

**7. I used my points with SafeKey for a statement credit, but my purchase wasn't authorised by the merchant, will I get my points back?**

Yes, if you chose to use your points but the transaction didn't go through with the merchant then the statement credit will be reversed and your points will be added back into your Membership Rewards account.

**8. Why can't I redeem my points with SafeKey?**

It may be that you do not hold an eligible Card that is enrolled in the Membership Rewards programme, or that the online store you are making a purchase with is not enrolled with American Express SafeKey or 'Use points for credit with SafeKey'. It may also be that your Card account is not in good standing (i.e., overdue or in collection).

For assistance, please contact the number on the back of your Card to speak with a Customer Care Professional.

**9. Do I still need to make a bill payment this month?**

Yes, a statement credit to your Card account, as a result of using 'Use points for credit with SafeKey', does not constitute a payment to your Card account and does not satisfy the requirement to make a payment. If you pay your bill through Direct Debit, the Direct Debit amount that appears on your statement will always be collected.

**10. Will I receive my points back if I get a refund from the merchant?**

If you choose to later return your purchase for a refund, the Membership Rewards points that you redeemed through SafeKey for a statement credit will not automatically be credited back to your Membership Rewards account. Please contact Customer Services using the number on the back of your Card if you would like your points returned to your Card account.

**11. Is there a charge for using points with SafeKey?**

No, there is no fee for using this service.

For full Membership Rewards program and 'Use Membership Rewards points for a credit with SafeKey' Terms and Conditions please click [here](#). American Express International (NZ), Inc. Incorporated in Delaware, US A. Principal Place of Business in New Zealand, 600 Great South Road, Ellerslie, Auckland 1051.