

American Express® Membership Rewards Gateway program

Please find below a summary of the American Express Membership Rewards Gateway program effective from 1 November 2015.

Redeem your Membership Rewards points with our Airline Rewards Partners:

Transfer your Membership Rewards points to our wide range of leading airline partners¹.

Airline Rewards Partner	Redemption rate
Asia Miles™, Emirates Skywards, Etihad Guest, Malaysian Airlines Enrich, Singapore Airlines KrisFlyer, THAI Royal Orchid Plus, Velocity Frequent Flyer	4 Membership Rewards points = 3 Airline Reward Partner points ²
Air New Zealand Airpoints™	400 Membership Rewards points = 3 Airpoint™ Dollars

Minimum points transfer rates apply to each airline partner program³.

Other Redemption options:

You can continue to redeem your points at participating Helloworld travel agents⁴, American Express Travel Online, leading retailers or entertainment partners.

Reward Partners	Redemption rate
Helloworld ⁴ American Express Travel Online David Jones Pay with Points ⁵ Ticketmaster ⁶ American Express Foreign Exchange ⁷	13,500 Membership Rewards points = \$100 travel reward
eGift Cards and Gift Cards ⁸	13,500 Membership Rewards points = \$100
Select+Pay with points ⁹ Points for Credit ¹⁰	13,500 Membership Rewards points = \$100

The Membership Rewards Gateway program offers you choice and flexibility to redeem your points for travel, shopping, a credit on your statement and much more:

- Use points to pay off all or part of your purchases from your online statement.
- Redeem for over 120,000 items including electronics, fashion, beauty and homewares when you use your points to pay for online purchases at davidjones.com.au. Just choose points as your payment option at the checkout.
- Redeem for leading Gift Cards including Coles Myer, Bunnings, David Jones, Westfield, Woolworths and iTunes.
- Use points to pay for purchases at ticketmaster.com.au.
- Use points to pay for foreign exchange at American Express Foreign Exchange outlets throughout Australia.

Terms and Conditions

For full Membership Rewards Terms and Conditions visit membershprewards.com.au/termsandconditions.

1. To transfer Membership Rewards points into an airline rewards or frequent guest partner program you must be a member of the partner program. Membership of the partner program is the Card Member's responsibility and is subject to the terms and conditions of the applicable program. A joining fee may apply.
2. From 1 November 2015 Membership Rewards points transfers to these airline partners must be made in multiples of 4.
3. The applicable minimum Membership Rewards transfer amounts are as follows: (i) a minimum of 5,000 points to Singapore Airlines KrisFlyer, Asia Miles™, THAI Royal Orchid Plus; (ii) a minimum of 2,000 points to Air New Zealand Airpoints™, Emirates Skywards, Velocity Frequent Flyer; (iii) a minimum of 1,000 points to Etihad Guest Miles; or (iv) a minimum of 500 points to Malaysia Airlines Enrich Miles. Partner terms and conditions apply. Available to Australian enrollees who reside in Australia only.
4. Points are only redeemable in store. Agents may charge services fees, rates vary. Additional payments by credit card may incur a surcharge.
5. Terms and Conditions apply to all Membership Rewards redemption options and redemption is subject to availability. Subject to your account being kept in good standing and not overdue. A minimum of 3,000 points must be redeemed at any one time. The amount of Membership Rewards points required to purchase the item(s) is subject to change at any time. Full David Jones Terms and Conditions available at davidjones.com.au.
6. A minimum of 2,000 points must be redeemed at any one time. Tickets must be purchased using your eligible American Express Card and will be charged to that day's purchase. Full Terms and Conditions available at ticketmaster.com.au.
7. Photo identification is required for redemption. Points are calculated on AUD equivalent. Redemption of foreign currency only available in American Express Foreign Exchange branches.
8. Gift Card or voucher rewards are not redeemable or exchangeable for cash or credit and are valid for a period of 3 months from the date of issue, unless otherwise stated. Retailer Gift Card and voucher conditions apply.
9. Minimum of 1,000 points required. Any credit to your Card Account cannot exceed the current outstanding balance on your Account. Points will be debited immediately and credit will take up to three business days to appear on your online statement.
10. Points may be redeemed by the Basic Card Member for a credit on the Primary Card Account. American Express may decline a Points for Credit request where the Card Account or Card Member's other accounts with American Express are not in good standing. The redemption of Points for Credit will be administered solely by American Express within 3 business days and cannot be reversed. Points for Credit are not redeemable for cash via Credit balance refund.