



Kiwi
bank.

Ready, steady, take off

Welcome to your
Airpoints™ credit card

Air New Zealand Airpoints™ Platinum Visa

AIR NEW ZEALAND 

Important information

Your Air New Zealand Airpoints™ Platinum Visa (or **Airpoints credit card**) is brought to you by Air New Zealand Limited (**Air New Zealand**) and Kiwibank Limited (**Kiwibank**). Kiwibank is the issuer of the Airpoints credit card.

This brochure sets out the features and benefits of your Airpoints credit card, along with other important information.

To view the most current terms and conditions for your Airpoints credit card, please visit

kiwibank.co.nz/airpoints-credit-card-documents

Your participation in the Air New Zealand Airpoints Programme is also subject to the Air New Zealand Airpoints Terms and Conditions, available at **kiwibank.co.nz/airpoints-credit-card-documents**

Please note, in this brochure:

“We” means Kiwibank Limited, unless the context requires otherwise.

“You” means the primary cardholder and joint cardholder, unless the context requires otherwise.

The “primary cardholder” means the primary person who holds a credit card account with Kiwibank not the joint applicant.

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Travel sooner with an Airpoints™ credit card

We Kiwi love to travel, and most of us would like to do it more often. So Air New Zealand and Kiwibank, two unique New Zealand brands, have teamed up to help Kiwi travel sooner. Together we can offer you a great earn rate for Air New Zealand Airpoints Dollars on your national airline, and a credit card powered by a Kiwi-owned bank, trusted by New Zealanders.





Your Air New Zealand Airpoints Platinum Visa is designed to maximise your ability to earn Airpoints Dollars. You'll earn 1 Airpoints Dollar for every \$85 spent on eligible purchases on your card. So your petrol, groceries and even your daily coffee can get you to your travel goals faster. Whether it's a weekend in Queenstown or a week in LA, you'll be closer the moment you use your Airpoints credit card.

And, of course, you can use your Airpoints Dollars to treat yourself to a gift from the Airpoints™ Store, car rentals and more.

Plus, every month you use your Airpoints credit card, the primary cardholder will gain entry into that month's prize draw for bonus Airpoints Dollars.

Benefits at a glance

Air New Zealand Airpoints Platinum Visa Benefits

Airpoints Dollar earn rate	<ul style="list-style-type: none">▪ 1 Airpoints Dollar per \$85 spend on eligible purchases; or▪ 1 Airpoints Dollar per \$65 spend when you purchase Air New Zealand products and services directly from Air New Zealand (see page 5 for details)
Non-expiry of Airpoints Dollars	Your total Airpoints Dollars balance will not expire while you have a current Airpoints credit card
Airpoints Dollars Advance	Access in advance up to 200 additional Airpoints Dollars
Airpoints Dollars top up	Buy additional Airpoints Dollars online for a fee
Earn Status Points	1 Status Point per \$200 eligible spend
Travel insurance	
Complimentary Air New Zealand Lounge eVouchers.	Two complimentary Air New Zealand Lounge eVouchers each time you spend \$30,000 on eligible purchases on your card in a year. The maximum number of Lounge eVouchers that can be earned in each 12-month period will be four i.e. two pairs.
Koru membership	The joining fee is waived for each individual cardholder, plus get \$145 off the annual fee for individual memberships
Automatic entry into monthly prize draw	
Visa Concierge service	
Visa Entertainment	

For more information on these benefits, please refer to pages 5-11.

Using your Airpoints credit card

The first thing you need to do with your card is to activate it. This can be done by loading a PIN at any Kiwibank branch.

You'll need a PIN on your card to get cash out from an ATM. To get a PIN loaded onto your card, visit your nearest Kiwibank and present your photo ID.

You can use your Airpoints credit card in more than 35 million locations worldwide.

Tap to pay with Visa

Contactless payments with Visa is the faster way to pay. When you make a contactless payment, you don't need to swipe, insert, sign or enter a PIN – just tap your card on the reader to make a purchase under \$200 in New Zealand.

You can tap to pay with your Visa card anywhere you see the Visa logo and the contactless symbol, both here and overseas.

For purchases over \$200, you can still tap your card, but you'll need to sign or enter your PIN to complete the transaction. Different transaction limits may apply overseas.

Fees and interest rates

Interest-free period

With your Airpoints credit card, you have up to 44 interest-free days. Here's how it works:

- You won't pay any interest on transactions shown in a monthly statement if you:
 - paid the closing balance of the previous monthly statement by the payment date shown in that statement; and
 - pay the closing balance on the current monthly statement by the payment date shown.
- The interest-free period doesn't apply to cash advances or balance transfers.

Interest

For interest on purchases; if you don't pay the closing balance of the current monthly statement by the payment date shown, you'll pay interest on:

- transactions shown in the monthly statement; and
- new transactions made after the closing date.

Interest during a statement period is calculated by multiplying the relevant daily interest rate by the total of all unpaid transactions, fees and charges that accrue interest at the end of each day.

The interest rate you see on your statement is the interest rate that will apply to the transactions on that statement.

You must pay the minimum amount – refer to page 12.

- For interest payable on cash advances and balance transfers, refer to the Kiwibank Credit Card Terms and Conditions, which you can find at kiwibank.co.nz/airpoints-credit-card-documents
- Interest rates are subject to change. For the current purchase and cash advance interest rates that apply to your card, please visit kiwibank.co.nz/personal-banking/credit-cards/airpoints-credit-cards

For further information on interest rates for balance transfers refer to page 12.

Fees

For the current fees that apply to your card, please visit kiwibank.co.nz/personal-banking/credit-cards/airpoints-credit-cards

Air New Zealand Airpoints Dollars™

Earning Airpoints Dollars

You'll earn:

- 1 Airpoints Dollar for every \$85 spent on eligible purchases you make on your Air New Zealand Airpoints Platinum Visa.

And, when you purchase Air New Zealand products and services directly through Air New Zealand, you'll earn at an even better rate:

- 1 Airpoints Dollar for every \$65 spent.

This includes all your flight bookings and other services offered through Air New Zealand like rental cars and campervans purchased via airnewzealand.co.nz, and the Air New Zealand Contact Centre, where Air New Zealand is the merchant. You'll know this is a qualifying purchase as Air New Zealand will be the merchant listed on your monthly statement.

Shop once, earn twice is the ultimate Airpoints Dollars pro tip. You earn once when you pay with your Airpoints earning credit card. You earn again when you scan your Airpoints membership card. Earn rates vary per partner. Minimum spend and terms and conditions apply, visit airpoints.co.nz for more details.

You can also earn Airpoints Dollars:

- when flying with Air New Zealand, Star Alliance and other airline Airpoints partners. Make sure you give your Airpoints number when you make a flight reservation, and remember to keep your boarding pass, tickets, receipts and invoices
- when staying at Airpoints participating hotels and resorts
- when using Airpoints rental car partners.

A full list of Air New Zealand's airline and Airpoints partners is available at airpoints.co.nz

You can check your Airpoints Dollar balance at any time on the Air New Zealand mobile app or by signing in to your Air New Zealand account at airnewzealand.co.nz

Airpoints Dollars earned on spend by joint or additional cardholders

All spend by joint or additional Airpoints credit cardholders will be allocated to the primary cardholder's Airpoints Dollar balance. Your joint and additional cardholders can still be given spending rights on the Airpoints Dollars if they're in the same Shairpoints™ account (see Shairpoints™ on page 8 for more details).

Eligible purchases on your Airpoints credit card don't include the following:

- fees or interest
- balance transfers
- credit card repayment insurance*
- gambling chips
- gambling transactions (including online gambling)
- money orders, travellers cheques or foreign currencies in cash
- cash advances or cash withdrawals made from an ATM
- any transaction that is reversed, refunded or charged back.

*As of 1 April 2021, customers are no longer able to apply for Credit Card Repayment Insurance when opening a new credit card account.

Spending your Airpoints Dollars

There are so many ways to spend your Airpoints Dollars. 1 Airpoints Dollar = \$1 when purchasing any Air New Zealand flight. An "Air New Zealand flight" means a flight that is ticketed and operated by Air New Zealand and certain airline partner codeshare flights – please check airnewzealand.co.nz/airpoints-flight-rewards for a full list of Air New Zealand's airline Airpoints partners. Any applicable

third party taxes, levies or surcharges can't be paid for with Airpoints Dollars, unless the fare is a New Zealand domestic fare.

You can also use your Airpoints Dollars for:

- an available seat on almost any Air New Zealand flight and rewards such as companion tickets and OneUp upgrades
- Koru membership
- rental cars
- Air New Zealand Wine
- Air New Zealand Merchandise
- products from the Airpoints™ Store at airpointsstore.co.nz

For more information on how to spend your Airpoints Dollars, visit airnewzealand.co.nz/spending-airpoints-dollars

Your Airpoints Dollars won't expire

Your Airpoints Dollars won't expire as long as you hold a current Airpoints credit card and you're the nominated earner. This benefit is only available to the Airpoints Dollars of the primary cardholder, and any unexpired Airpoints Dollars you earned before you became an Airpoints credit cardholder also get included. Airpoints Dollars will expire in accordance with the terms and conditions of the Airpoints programme when you cease to be a cardholder.

Airpoints Dollars Advance

If you're close to having enough Airpoints Dollars for a trip, we won't hold you back. The Airpoints Advance feature gives the primary cardholder 200 Airpoints Dollars in advance (which any registered spender can access from your Shairpoints™ account). An Airpoints Advance will automatically appear within your Airpoints Dollars available balance. If Airpoints Advance is used, any Airpoints Dollars earned after that will first repay your Airpoints Advance and then start adding to your positive Airpoints Dollar balance.

For more information on Airpoints Advance, go to airnewzealand.co.nz/airpoints-dollars-advance

Airpoints Dollars top up

Whether you're short a couple of Airpoints Dollars for that upcoming holiday or need to top up your balance to buy a gift for someone special from the Airpoints™ Store, you can purchase Airpoints Dollars. Just sign in to your Air New Zealand account at airnewzealand.co.nz, click on "Top up your Airpoints Dollars", enter the amount you need and your Airpoints credit card details. Your Airpoints Dollar balance will be topped up instantly.

There's a fee for purchasing Airpoints Dollars, and you must have enough available credit to purchase the requested top up amount and to pay the fee. The fee is deducted automatically so you don't need to add it to the amount to be purchased.

Some flights aren't eligible for Airpoints Dollar redemption. If you're unsure if a fare is eligible, please contact Air New Zealand by calling 0800 737 000. Customers who purchase fares using Airpoints Dollars will be required to pay for any government and airport charges with cash when redeeming on Air New Zealand flights.

Purchases of Airpoints Dollars are non-refundable, so double check your purchase before you confirm. For more information, visit airnewzealand.co.nz/airpoints-dollars-top-up

Shairpoints™

You can combine your Airpoints Dollars with up to four family members or close friends – two of whom don't need to live at your address. This means you'll have a combined Airpoints Dollar balance to spend however you choose – whether it's flying your child home from university more often or going on that trip to Melbourne sooner.

Your Shairpoints™ members don't need to have an Airpoints credit card.

For more information, visit airnewzealand.co.nz/shairpoints or sign in to airnewzealand.co.nz

Earning Status Points

The primary cardholder will earn 1 Status Point for every \$200 spent on eligible purchases on the Air New Zealand Airpoints Platinum Visa.

If you fly frequently, you'll appreciate the added benefit of earning Air New Zealand Status Points when you use your Air New Zealand Airpoints Platinum Visa. Status Points allow you to upgrade and then maintain your tier at Silver, Gold or Elite within the Airpoints programme. When you upgrade your tier, you could be entitled to lounge and flight upgrade privileges, priority wait-listing, increased baggage allowances and much more. You can check out the benefits available to each tier at airnewzealand.co.nz/status-points

To be eligible for a tier status change, or to retain your Silver or Gold Status, at least 50% of your Status Points need to be earned from taking Air New Zealand flights and/or eligible Star Alliance flights. In the case of Elite Status, at least 60% of the required Status Points must be earned on Air New Zealand travel and/or eligible Star Alliance travel to retain or upgrade to Elite.

For more information, visit airnewzealand.co.nz/status-points

Travel insurance

Your Air New Zealand Airpoints Platinum Visa gives you, and any immediate family travelling with you, up to 40 days' cover per trip for travel around the world (age and other restrictions apply).

The only regions excluded are those classified as "extreme risk" by the New Zealand Ministry of Foreign Affairs and Trade, at the time your travel booking is made. A list of these regions can be found at safetravel.govt.nz

To activate the cover, you need to use your card to purchase your overseas flights and/or one or more nights of pre-paid accommodation or meet the other activation criteria set out in the policy. If you're travelling for longer than 40 days, you can purchase a top up policy for the extra days simply by calling 0800 787 888.

Once activated and travelling overseas, you'll be covered for unexpected events, such as overseas medical costs, travel delays and lost or stolen credit cards. The excess for any claim is only \$200. You'll also have access to a 24-hour support centre that provides immediate emergency and medical assistance. The Travel Insurance for Kiwibank Credit Cards policy wording (which applies to the travel insurance) is available at kiwibank.co.nz/credit-card-documents

Your Travel Insurance for Kiwibank Credit Cards is arranged by Kiwibank and provided by TOWER Insurance Limited, and TOWER Insurance Limited is solely responsible for any claims under the policy. Kiwibank Limited doesn't guarantee the obligations of, or any products provided by, TOWER Insurance Limited. Important terms, conditions and exclusions are set out in the Travel Insurance policy wording, which is available at kiwibank.co.nz/airpoints-credit-card-documents

Air New Zealand Lounge eVouchers

You'll receive two complimentary single entry Air New Zealand Lounge eVouchers for every \$30,000 spent on eligible purchases in each 12-month period from the date your card was issued. The maximum number of Lounge eVouchers that can be earned in each 12-month period will be four i.e. two pairs. eVouchers are valid for 12 months from the date of issue.

If you'd like to find out your card issue date, call 0800 787 888.

You'll be notified of the complimentary eVouchers when you sign in at airnewzealand.co.nz. And, if we have your email address we'll also notify you by email. The eVouchers will be loaded onto your Airpoints account – so make sure that you use your Airpoints number when booking your flight.

You can use your eVouchers to access domestic and international Air New Zealand Lounges owned and operated by Air New Zealand. They can only be used on the day, and at the airport that your flight is departing from. Your flight must be either an Air New Zealand Operated Flight or an eligible Air New Zealand Alliance Flight (for more details, go to airnewzealand.co.nz/airpoints-terms-and-conditions).

When you use one of your eVouchers to access an Air New Zealand Lounge, you'll need to present your boarding pass or your Airpoints membership card which will enable our system to automatically recognise you're entitled to access the lounge.

You can use both eVouchers yourself, or use one for yourself and the other one to take one guest into the Air New Zealand Lounge with you. Your guest must accompany you while using the lounge.

Even if you have a Koru membership or have lounge access through other means, these eVouchers may come in handy for extra guests. Access to the lounge is subject to space being available at the time of visit.

For more information on Air New Zealand Lounges, visit airnewzealand.co.nz/koru

Koru membership discounts

You (and any joint or additional cardholders) get a Koru membership discount with your Air New Zealand Airpoints Platinum Visa:

- your joining fee for a one-year individual membership is waived (a saving of \$255)
- your annual fee is reduced by \$145 for individual memberships.

The Koru membership discount is only applicable to the individual one-year Koru membership. It excludes all other Koru membership types: Corporate, Senior & Partner Renewal memberships. To take advantage of these discounts, simply join online or contact Air New Zealand on 0800 737 000 with your Airpoints number ready.

For more information and Koru terms and conditions, visit airnewzealand.co.nz/koru

Airpoints credit cardholder monthly prize draw

Every month, every eligible purchase you make on your Airpoints credit card will automatically enter the primary cardholder into the monthly prize draw for Airpoints Dollars.

Visit airnewzealand.co.nz/airpoints-credit-card-monthly-promotion-terms-and-conditions to view the competition terms and conditions.

Visa benefits

Concierge service

Your Air New Zealand Airpoints Platinum Visa comes with complimentary access to a concierge service.

Here's a taste of what they can help you with:

- restaurant referrals and reservations
- car rentals including for luxury cars
- hotel information and reservations
- luxury rental information and arrangements
- information and referrals to local city events and attractions
- entertainment – help with tickets to the opera, theatre, concerts etc
- leisure activity information – spa, gym and health club appointments
- gift services – flowers, balloons, gift baskets and packages
- locations of hard to find items – out of print books, art objects and specialty items.

To arrange a concierge service, call Visa on 0508 600 100 or from overseas +1 77 3360 5319.

Visa Entertainment

Visa Entertainment is a programme designed to provide Visa cardholders with access to exclusive offers from some of the world's greatest entertainment brands. All current offers are available through the programme website at visaentertainment.co.nz

Accessing your account

There are three ways you can access information about your Airpoints credit card account:

1. At airnewzealand.co.nz

To register for an online Airpoints account, visit airnewzealand.co.nz/airpoints and select 'Join now'.

Once you've registered, you'll have access to your Airpoints account.

2. Kiwibank Internet Banking

You'll need to register for internet banking if you haven't already – just call 0800 787 888. This will make it easier for you to monitor your balance, view transactions, statements and make payments.

You can click through from Kiwibank Internet Banking to your Air New Zealand Airpoints account to get a full picture of your Airpoints Dollars, Status Points and other Air New Zealand benefits.

3. Download Kiwibank's free mobile banking app

Available for iPhones and Android smartphones. First you'll need to register for internet banking if you haven't already – just call 0800 787 888. Then, log in with a four-digit PIN. You'll then be able to check your credit card balances, make payments and view your transaction and statement history.

Making a payment to your card

If you can't pay off your full balance each month, you'll need to make a minimum payment of 5% of your monthly statement closing balance, or \$10, whichever is greater. You're not required to make a minimum payment if your closing balance is less than \$10 (unless specifically asked) or if you're in credit.

There are many ways you can pay off your card balance:

- By making a bill payment through your internet banking (this can be done from any bank).
- By transferring a payment from another Kiwibank account.
- By setting up a direct debit so payments happen automatically. Simply complete a Kiwibank Credit Card Direct Debit Authority form available at your nearest Kiwibank or online at **kiwibank.co.nz/personal-banking/credit-cards/managing-your-card/how-to-pay-your-credit-card**. You can choose to either pay off your balance in full each month, make the minimum payment owing or another set amount that's higher than the minimum.
- By setting up a recurring automatic payment – which you can do through any bank. You can only choose one set amount.
- In person at any Kiwibank branch.

It's important to remember that the minimum repayment amount is only a minimum. Your credit card balance is repayable on demand, meaning we can ask you to repay it immediately in full at any time. For more detail, refer to the Kiwibank Credit Card Terms and Conditions, which you can find at **kiwibank.co.nz/airpoints-credit-card-documents**

Transferring a balance from another credit card

You can move the balance on another bank's credit card or store card to your Airpoints credit card. For more information, visit kiwibank.co.nz/airpoints-credit-card-documents or call 0800 787 888.

Transfers are subject to your Kiwibank-approved credit limit for your Airpoints credit card. Interest will be charged on the amount you transfer from the date the transfer is processed. If the amount requested to be transferred would result in you exceeding your credit limit, Kiwibank may process a lesser amount that takes you up to your credit limit.

Card security and protection

Visa chip technology

Your card is protected with the added security of microchip technology. You can insert your card into the machine instead of swiping the magnetic strip. To complete your purchase, you'll then be asked to either enter your PIN or sign.

As always, all your purchases, including those made by contactless payments with Visa are protected by Visa Zero Liability, which means you won't be liable for any unauthorised fraudulent transactions, provided you meet the criteria set out by Visa at visa.co.nz/pay-with-visa/security/zero-liability.html

Travelling overseas

If you're planning a trip overseas, your Airpoints credit card will definitely come in handy. But, before you go, please give us a heads up by loading an overseas travel notice in the mobile app or internet banking via the settings tab. This is just an extra fraud precaution so we know that the overseas card transactions, soon to hit the card, are coming from you.

Lost and stolen cards

Whether you're overseas or close to home, you must let us know immediately if you've lost your card or suspect any unauthorised use of your card (e.g. it's been stolen). We'll cancel your card straight away to avoid any potential fraud or losses and organise a replacement for you. A fee may apply.

To protect yourself, call us immediately on:

- New Zealand: 0800 787 888
- Overseas: +64 4 803 1648

You can use these numbers for general enquiries, too.

You can also manage your card in the mobile app. You can place a temporary block on your card - which you can also later remove if the card turns up. Similarly if you think your card is definitely lost or stolen you can cancel your card and order a replacement.

For more information, including your liability for the loss or theft of your card, or disclosure of your PIN, refer to the Kiwibank Credit Card Terms and Conditions document, which can be found at kiwibank.co.nz/airpoints-credit-card-documents

Card transaction disputes

It's important that you regularly look at your card transactions and let us know immediately if you think there are transactions that you didn't make. You can query a transaction by calling us on 0800 787 888.

In some instances, we may be able to reverse the transaction, so it's important that you contact us straight away. You must make this claim within 60 days from the closing date of the statement on which the transaction is recorded.

Keeping your Airpoints credit card safe

To protect your card, and for account security, you must:

- sign your card as soon as you receive it
- never write your PIN on the card or on any item that could be lost or stolen with your card
- never allow anyone else to use your card and PIN
- check your card and account transactions regularly and immediately report any transactions that you didn't make to us.

Important terms and conditions

The Airpoints credit card is brought to you by Air New Zealand Limited (**Air New Zealand**) and Kiwibank Limited (**Kiwibank**). Kiwibank is the issuer of the card.

Terms

The terms and conditions for your Air New Zealand Airpoints Platinum Visa are made up of:

- Kiwibank Credit Card Terms and Conditions
- Kiwibank General Terms and Conditions and
- Kiwibank Fees and Limits (Personal Banking) brochure

The most current versions of these terms are available at **kiwibank.co.nz/airpoints-credit-card-documents**

Please ensure that you read these terms and conditions as they contain important information about your and Kiwibank's responsibilities and liabilities in relation to your Airpoints credit card.

You agree to be bound by the terms and conditions as soon as your card or card account is first used.

This Welcome Brochure doesn't form part of the terms and conditions. Earlier versions of this Welcome Brochure that did form part of the terms and conditions now no longer apply.

Airpoints Terms and Conditions

By using your Airpoints credit card on eligible purchases, you'll earn Airpoints Dollars and receive other benefits from Air New Zealand as an Airpoints Member, which are subject to the Airpoints Terms and Conditions.

These Airpoints Terms and Conditions can be found at **airnewzealand.co.nz/airpoints-terms-and-conditions**

Important numbers

Now that you're ready to get off the ground with your Airpoints credit card, here are some important numbers that may come in handy.

Credit card enquiries

- New Zealand: 0800 787 888
- Overseas: +64 4 803 1648

Lost and stolen cards

- New Zealand: 0800 787 888
- Overseas: +64 4 803 1648

Travel insurance

For all enquiries and claims:

- New Zealand: 0800 787 888
- Overseas: +64 9 985 5000

Visa Concierge service

To arrange a concierge service (not for credit card enquiries):

- New Zealand: 0508 600 100
- Overseas: +1 77 3360 5319

Air New Zealand Contact Centre for Airpoints, flight bookings and enquiries

- New Zealand: 0800 737 000
- Overseas: +64 9 357 3000



For your wallet

Some important numbers that may come in handy.

Credit card enquiries

- New Zealand: 0800 787 888
- Overseas: +64 4 803 1648

Lost and stolen cards

- New Zealand: 0800 787 888
- Overseas: +64 4 803 1648

Travel Insurance

For all enquiries and claims:

- New Zealand: 0800 787 888
- Overseas (call collect):
+64 9 985 5000


**Air New Zealand Contact Centre for
Airpoints, flight bookings and enquiries**

- New Zealand: 0800 737 000
- Overseas: +64 9 357 3000

Visa Concierge service

To arrange a concierge service
(not for credit card enquiries):

- New Zealand: 0508 600 100
- Overseas (call collect):
+1 77 3360 5319



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