




Kiwi
bank.

Ready, steady, take off

Welcome to your
Airpoints™ credit card

Air New Zealand Airpoints Low Fee Visa
or Air New Zealand Airpoints Standard Visa

AIR NEW ZEALAND 

Important information

Your Air New Zealand Airpoints™ Low Fee Visa or Air New Zealand Airpoints Standard 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.

What's in this brochure?

Travel sooner with an Airpoints credit card	2
Benefits at a glance	3
Using your Airpoints credit card	4
• Tap to pay with Visa	4
• Fees and interest rates	4
Air New Zealand Airpoints Dollars	5
• Earning Airpoints Dollars	5
• Spending your Airpoints Dollars	6
• Your Airpoints Dollars won't expire	7
• Airpoints Dollars Advance – Air New Zealand Airpoints Standard Visa only	7
• Airpoints Dollars top up	7
• Shairpoints™	8
Air New Zealand Lounge eVouchers (Air New Zealand Airpoints Standard Visa only)	8
Airpoints credit cardholder monthly prize draws	9
Visa Entertainment	9
Accessing your account	9
• Making a payment to your card	10
• Transferring a balance from another credit card	10
Card security and protection	11
• Visa chip technology	11
• Travelling overseas	11
• Lost and stolen cards	11
• Card transaction disputes	11
• Keeping your Airpoints credit card safe	12
• Protection for your credit card balance	12
Important terms and conditions	12
Important numbers	13

Travel sooner with an Airpoints™ credit card

We Kiwis 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 Kiwis 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 Airpoints credit card is designed to maximise your ability to earn Airpoints Dollars.

You'll earn:

- Air New Zealand Airpoints Low Fee Visa – 1 Airpoints Dollar for every \$160 spent on eligible purchases on your card.
- Air New Zealand Airpoints Standard Visa – 1 Airpoints Dollar for every \$120 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

Benefits	Air New Zealand Airpoints Low Fee Visa	Air New Zealand Airpoints Standard Visa
Airpoints Dollar earn rate	1 Airpoints Dollar per \$160 spend on eligible purchases; or 1 Airpoints Dollar per \$140 spend when you purchase Air New Zealand products and services directly from Air New Zealand	1 Airpoints Dollar per \$120 spend on eligible purchases; or 1 Airpoints Dollar per \$100 spend when you purchase Air New Zealand products and services directly from Air New Zealand
Your Airpoints Dollars won't expire while you have a current Airpoints credit card	✓	✓
Airpoints Dollars Advance	✗	Access in advance up to 100 additional Airpoints Dollars
Airpoints Dollars top up – buy additional Airpoints Dollars online for a fee	✓	✓
Two complimentary Air New Zealand Lounge eVouchers each year, when you spend \$30,000 or more.	✗	✓
Automatic entry into monthly prize draws	✓	✓
Visa Entertainment	✓	✓

For more information on these benefits, please refer to pages 5–9.

Using your Airpoints credit card

The first thing you need to do with your card is activate it. This can be done by:

- logging into internet banking through either **airnewzealand.co.nz** or **kiwibank.co.nz** and clicking on the activate link; or
- calling 0800 787 888; or
- loading a PIN at any Kiwibank branch.

You'll need a PIN on your card to get cash out from an ATM.

If you'd like a PIN loaded onto your card, visit your local Kiwibank and present your photo ID.

You can use your Airpoints credit card at 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 \$80 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 \$80, 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 does not 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 will pay interest on:

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

Interest will be calculated on a daily basis at the daily interest rate from the date each transaction is made until the date of payment in full of the closing balance of the monthly statement.

You must pay the minimum amount – refer to page 10.

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 10.

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:

- Air New Zealand Airpoints Low Fee Visa – 1 Airpoints Dollar for every \$160 spent on eligible purchases on your card.
- Air New Zealand Airpoints Standard Visa – 1 Airpoints Dollar for every \$120 spent on eligible purchases on your card.

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

- Air New Zealand Airpoints Low Fee Visa – 1 Airpoints Dollar for every \$140 spent.
- Air New Zealand Airpoints Standard Visa – 1 Airpoints Dollar for every \$100 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.

You can also earn Airpoints Dollars:

- when flying with Air New Zealand, Star Alliance and other Airpoints airline partners in over 160 countries. Make sure you give your Airpoints number when you make a flight reservation, and remember to keep your boarding pass, tickets, receipts and invoices

- on qualifying purchases made at Airpoints partners
- when staying at Airpoints participating hotels and resorts
- when using Airpoints rental car partners.

A full list of Air New Zealand's airline and retail 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 as you (see Shairpoints™ on page 8 for more details).

Eligible purchases on your Airpoints credit card do not include the following:

- fees or interest
- balance transfers
- credit card repayment insurance
- gambling chips
- 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.

Spending your Airpoints Dollars

There are so many ways to spend your Airpoints Dollars, you'll probably find the hardest thing is choosing how to make the most of them. 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 including across the Tasman with Virgin Australia – please check airnewzealand.co.nz/spending-airpoints-dollars 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:

- any available seat for sale on any Air New Zealand flight and flight 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 airpointstore.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. 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 – Air New Zealand Airpoints Standard Visa only

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 of the Air New Zealand Airpoints Standard Visa 100 Airpoints Dollars in advance.

Any registered spender can access the Airpoints Dollars Advance 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-terms-and-conditions

Airpoints Dollars top up

Whether you're short a couple of Airpoints Dollars for that holiday in the islands or need to top up your balance to buy a gift for someone special from the Airpoints Store, you can purchase Airpoints Dollars too. 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 is 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 won't need to add it to the amount to be purchased.

Purchases of Airpoints Dollars are non-refundable, so double check your purchases 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

Air New Zealand Lounge eVouchers

If you're an Air New Zealand Airpoints Standard Visa cardholder, you'll receive two complimentary single entry Air New Zealand Lounge eVouchers each year when you spend at least \$30,000 using your Air New Zealand Airpoints Standard Visa. A year is based on the 12-month period from the date your card was issued.

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

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 systems to automatically recognise you are 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 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 and may be limited during peak travel periods.

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

Airpoints credit cardholder monthly prize draws

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

Visit [#monthly-prize-draws](http://airnewzealand.co.nz/airpoints-credit-card-benefits) to view the competition terms and conditions.

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'.

Then select '**Already have an Airpoints membership or online profile? Complete your registration here**'. You'll then be prompted to complete an Airpoints registration form.

Once you've registered, you'll have access to your Airpoints account as well as your credit card balance and your most recent credit card transactions. You can also access online banking from this section.

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 local Kiwibank or online at kiwibank.co.nz/creditcard-direct-debit-authority. 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.
- By mailing a cheque to Kiwibank and enclosing a completed payment slip from the bottom of your monthly statement.
- 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/credit-cards 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 calling 0800 787 888. 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.

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.

Protection for your credit card balance

You can purchase protection for your Airpoints credit card through credit card repayment insurance. This will give you the assurance that your outstanding credit card balance could be paid if something unexpected happens, such as losing your job or having an accident, that prevents you from working.

For more information, visit kiwibank.co.nz/credit-card-documents

Credit Card Repayment Insurance is provided by Kiwi Insurance Limited. Kiwi Insurance Limited is a related party of Kiwibank Limited. Kiwi Insurance Limited is the only organisation responsible for claims under the cover. If you arrange your insurance through Kiwibank, you need to know that Kiwibank Limited doesn't guarantee the obligations of, or any products issued by, Kiwi Insurance Limited. Kiwibank Limited may receive a commission on any insurance it arranges. Important terms, conditions and exclusions are set out in the Credit Card Repayment Insurance Cover wording, which is available at kiwibank.co.nz/credit-card-documents

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 the Air New Zealand Airpoints Low Fee Visa and the Air New Zealand Airpoints Standard Visa are made up of:

- Kiwibank Credit Card Terms and Conditions
- Kiwibank General Terms and Conditions and
- Kiwibank Fees 'n' 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 does not 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 you'll earn Airpoints Dollars on eligible purchases and will receive other benefits from Air New Zealand as an Airpoints Member, which are subject to the 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

Credit card repayment insurance

For all enquiries and claims (should you choose to take up this insurance):

- New Zealand: 0800 222 491

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

- New Zealand: 0800 737 000
- Overseas: +64 9 357 300



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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


Credit card repayment insurance

For all enquiries and claims (should you choose to take up this insurance):

- New Zealand: 0800 222 491

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

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

The background of the entire page is a dark, almost black, space filled with numerous diagonal streaks of light. These streaks originate from the top left and fan out towards the bottom right. The colors of the streaks range from a deep, vibrant green to a bright, almost white-yellow, creating a sense of motion and energy. The streaks vary in thickness and intensity, with some appearing as sharp lines and others as soft, glowing bands.

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BR5280 AUG19