FLIGHT CENTRE MASTERCARD FLIGHT CENTRE REWARDS PROGRAMME GUIDE



WHAT ARE FLIGHT CENTRE REWARDS?

F light Centre Rewards is a programme offered by Columbus Financial Services Limited to all of its Flight Centre Mastercard customers who make Purchases* on their Flight Centre Mastercard Account (Account)^.

You can earn and accumulate Flight Centre Rewards when you shop using your Card on any Standard Purchase or Pay Later Purchase anywhere Mastercard is accepted around the world and on any Long Term Finance you make on your Account^ at a participating merchant in New Zealand.

Flight Centre Rewards can only be redeemed as credit to your Account^ after you have made a Purchase* at Flight Centre New Zealand (or any other store we tell you of).

Unless stated otherwise, terms defined in the Flight Centre Mastercard Cardholder Terms and Conditions have the same meanings in this Flight Centre Rewards programme guide.

HOW DO I EARN FLIGHT CENTRE REWARDS?

- ₹1.00 Flight Centre Reward for every NZ$150 you spend within New Zealand online & instore.
- ₹1.00 Flight Centre Reward for every $100 you spend internationally online & instore (where Mastercard designates the merchant to be located in a country other than New Zealand.)
- ₹2.00 Flight Centre Rewards for every $150 you spend at Flight Centre New Zealand and Travel Associates online & instore.

For example:

You spend $300 on groceries at your supermarket = ₹2.00 Flight Centre Rewards earned.

You spend $1,200 on a trip to the Gold Coast at Flight Centre New Zealand = ₹16.00 Flight Centre Rewards earned.

We may from time to time tell you about other places you can earn Flight Centre Rewards (including double Rewards).

HOW DO I REDEEM MY FLIGHT CENTRE REWARDS?

Flight Centre Rewards are automatically redeemed as a credit to your Account after any Purchase* at Flight Centre New Zealand. When redeemed, every ₹1.00 Flight Centre Reward earned will equate to NZ$1.00 credit to your Account^.

For example:
Assume that on 31 March you have accumulated ₹20.00 Flight Centre Rewards on your Account^.

On 1 April you purchase a bus tour of Queenstown for NZ$60 at Flight Centre New Zealand.

Your ₹20.00 Flight Centre Rewards will be redeemed as a NZ$20 credit against the total cost of the bus tour.

Note: T he Flight Centre Rewards earned on the 1 April purchase will only be redeemable as a credit against any future Purchase* at Flight Centre New Zealand from the next day i.e. 2 April. It can take a couple of days for the Flight Centre Rewards redemption to appear as a credit on your Account^, but the available credit on your Account^ will be adjusted for the redemption from the next day i.e. in this example, on 2 April.

HOW ARE MY FLIGHT CENTRE REWARDS CALCULATED?

Every ₹1.00 Flight Centre Reward will equate to a NZ$1.00 credit on your Account^ at the time of redemption. This rate may be varied by us from time to time. We will give you reasonable notice of this variation.

For example:

You spend $1,200 on a Gold Coast trip at a New Zealand Flight Centre store, you earn ₹16.00 Flight Centre Rewards and each Flight Centre Rewards equates to NZ$1 when redeemed, therefore on redemption the amount credited to your Account^ for this purchase is NZ$16.

HOW MANY FLIGHT CENTRE REWARDS CAN I REDEEM?

Flight Centre Rewards can be redeemed against a Purchase* at Flight Centre New Zealand up to the value of that Purchase*.

HOW DO I KEEP A RECORD OF THE FLIGHT CENTRE REWARDS I EARN?

We do it for you. Your Flight Centre Rewards earned, Flight Centre Rewards redeemed and your balance will appear on your Statement each month. You can also check your balance on our mobile app or within My Account.

DO FLIGHT CENTRE REWARDS EXPIRE?

Yes. Any unused Flight Centre Rewards will expire 3 years after the date they are earned.
Flight Centre Rewards expire exactly 3 years from the date earned, which means that your Rewards balance can change daily once Rewards begin expiring.

WHAT WILL HAPPEN TO MY FLIGHT CENTRE REWARDS IF I RECEIVE A REFUND ON MY PURCHASE?

If you receive a refund on all or part of a Purchase* you have made, any Flight Centre Rewards earned on the amount refunded will be reversed.

If a Purchase* has triggered an automatic redemption, then unless it would result in your Account^ having a credit balance, the value of that redemption will remain on your Account^, even if you subsequently return the goods or receive a refund for the relevant Purchase*.

For example:
Your Flight Centre Rewards balance is ₹20.00. You then spend $1,200 on a Gold Coast trip at Flight Centre New Zealand, which automatically redeems the ₹20.00 Flight Centre Rewards as a credit onto your Account^ for NZ $20. If you subsequently cancel that Gold Coast trip we will not reverse the $20 credit we provided to you for that transaction, however, we will reverse the Flight Centre Rewards earned on the purchase of the trip. I.e.: any Flight Centre Rewards earned on that Gold Coast trip of ₹16.00 will be reversed out.

OTHER IMPORTANT INFORMATION FOR FLIGHT CENTRE REWARDS

- Flight Centre Rewards can be earned on all Purchases* made in New Zealand and overseas. Flight Centre Rewards for transactions made in foreign currency will be awarded based on the New Zealand dollar value of the Purchase* after a currency conversion at a rate of exchange reasonably determined by us.
- There is no cap on the amount of Flight Centre Rewards you can earn.
- You cannot transfer Flight Centre Rewards to another person, and when redeemed, credit will only be made to your Account^.
- Your Account^ cannot be in credit (i.e. have a positive balance). If that would or might be the case following a redemption of Flight Centre Rewards, we may defer the redemption.
- Where an automatic redemption is triggered by a Purchase* at Flight Centre New Zealand, your Account^ will be credited with the total of any Flight Centre Rewards you have accumulated up to the value of that Purchase* (unless such redemption would cause your Account^ to be in credit (in which case, we may defer the redemption)).
- Any unredeemed Flight Centre Rewards earned will expire after 3 years from when they are earned or on termination / cancellation of your Account^. Flight Centre Rewards have no value until redeemed. They are not money, do not give you a right to be repaid money, and cannot be exchanged for cash.
- Despite any other terms or conditions of the Flight Centre Rewards programme, the Flight Centre Rewards programme is provided at our discretion. We reserve the right to withdraw or amend the Flight Centre Rewards programme at any time by giving notice to you. If we exercise our right to withdraw the Flight Centre Rewards programme, any unredeemed Flight Centre Rewards earned by you may be forfeited.
- We reserve the right to suspend or cancel your participation in the Flight Centre Rewards programme if your Account^ is in arrears, if your Account^ is over its Credit Limit, if you breach your Agreement or abuse or misuse the Flight Centre Rewards programme, or if your Account^ is cancelled for any reason. Where we exercise this right, any unredeemed Flight Centre Rewards earned by you may be forfeited.
- Subject to mandatory law, we will not be liable for any loss incurred by you through the withdrawal or amendment of, or the suspension or cancellation of your participation in, the Flight Centre Rewards programme.
- Flight Centre Rewards earned and redeemed will be rounded to two decimal points based on the Swedish rounding method.
- Flight Centre Rewards redemptions will be allocated to your Account^ on the day following the date upon which the relevant Purchase* is processed by us. However, it may take a couple of days for the redemption to appear as a credit on your Account^.
- Subject to mandatory law, we are not liable for any errors or omissions and reserve the right to correct any errors due to the incorrect crediting or debiting of Flight Centre Rewards.

^ Your Account is the Flight Centre Mastercard account maintained by us in the Primary Cardholder's name.

* Purchase means, in relation to an Account^ the purchase of goods or services from a Merchant using available credit on the Account^ and excludes Cash Advances, Balance Transfers, fees, interest, charges, quasi-cash Transactions (for example travellers' cheques, money orders or foreign currencies in cash).

WHO WE ARE

We are Columbus Financial Services Limited the issuer of your Flight Centre Mastercard and the Flight Centre Rewards programme.

For any enquiries about us or the Flight Centre Rewards programme you can email us at customer.services@flightcentremastercard.co.nz or call us on 0800 500 450 or +64 9 580 7365, write to us at Private Bag 94013, Manukau City, Auckland 2241.

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