

FLIGHT CENTRE REWARDS PROGRAMME GUIDE

WHAT ARE FLIGHT CENTRE REWARDS?

Flight Centre Rewards is a programme offered by Columbus Financial Services Limited to all of its Flight Centre MasterCard customers who use their Card to make a Purchase*.

When you receive your Card from us, 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 transaction you make at a participating merchant in New Zealand.

Flight Centre Rewards can only be redeemed as credit to your Flight Centre MasterCard Account after you have made a repeat Purchase at a New Zealand Flight Centre store.

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

HOW DO I EARN FLIGHT CENTRE REWARDS?

You earn ₺1.00 Flight Centre Reward for every NZ\$100 you spend on a Purchase (excluding Purchases from Flight Centre). At Flight Centre it's even better, you earn ₺2.00 Flight Centre Rewards for every NZ\$100 you spend in-store or online at a New Zealand Flight Centre store.

For example:

You spend \$250 on groceries at your supermarket with your Card = ₺2.50 Flight Centre Rewards earned.

You spend \$1,200 on a trip to the Gold Coast at a Flight Centre store using your Card = ₺24.00 Flight Centre Rewards earned.

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

* **Purchase** means the purchase of goods or services from a Merchant using your Account and includes Standard Purchases and Flexi Payment Purchases and excludes Cash Advances, Balance Transfers, fees, interest, charges, quasi-cash Transactions (for example travellers' cheques, money orders or foreign currencies in cash)

HOW DO I REDEEM MY FLIGHT CENTRE REWARDS?

Flight Centre Rewards are automatically redeemed after any Purchase at a New Zealand Flight Centre store (either in-store or online). When redeemed, every ₺1.00 Flight Centre Reward earned will equate to NZ\$1.00 credit to your Flight Centre MasterCard® Account.

For example:

Assume that on 31 March 2017 you have accumulated ₺20.00 Flight Centre Rewards on your Account.

On 1 April 2017 you purchase a bus tour of Queenstown for NZ\$60 using your Card at a New Zealand Flight Centre store.

On 2 April 2017 you will receive a credit of NZ\$20 on your Account.

Note: The Flight Centre Rewards earned on the 1 April 2017 purchase will only be redeemable from the next day i.e. 2 April 2017.

Flight Centre Rewards can only be redeemed as credit to your Flight Centre MasterCard Account once you have made a repeat Purchase at a New Zealand Flight Centre store (either in-store or online).

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 Flight Centre store, you earn ₺24.00 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\$24.

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 and online with our secure Web Self Service centre at flightcentremastercard.co.nz. You can also check your balance on our mobile app or by calling 0800 500 450 (+64 9 580 7365 if overseas).

DO FLIGHT CENTRE REWARDS EXPIRE?

Yes. Any unused Flight Centre Rewards will expire 3 years after the date they are earned.

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 using your Card, any Flight Centre Rewards earned for that Purchase will be reversed, up to the amount of the refund you have received.

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 a Flight Centre store, 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 Rewards earned on the original purchase of the trip. Note: any Flight Centre Rewards earned on that Gold Coast trip of ₺24.00 will be reversed out.

OTHER IMPORTANT INFORMATION FOR FLIGHT CENTRE REWARDS

- Flight Centre Rewards can be earned on all Purchases made using your Flight Centre MasterCard® 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 a Flight Centre store in 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 you are in arrears on your Account, if your Account is over its Credit Limit, if your Minimum Payment is overdue, if you breach the card terms and conditions 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 each Purchase is processed by us.
- Subject to mandatory law, we are not liable for errors or omissions and reserve the right to correct errors due to the incorrect crediting or debiting of Flight Centre Rewards.

WHO WE ARE

We are Columbus Financial Services Limited, a company incorporated in New Zealand under the Companies Act 1993, and 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 call us on 0800 500 450 or +64 9 580 7365, email us at customer.services@flightcentremastercard.co.nz or write to us at Private Bag 94013, Auckland 2241.

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