

*Platinum*

PLATINUM VISA GUIDE



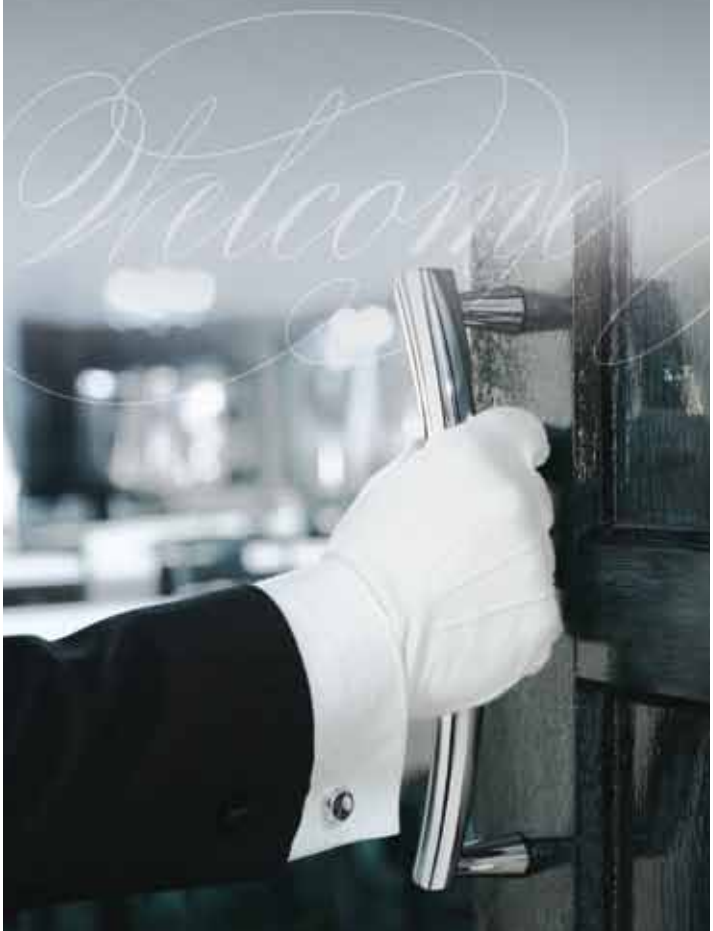


# Welcome to a world of Privilege

## National Bank Platinum Visa

Designed with the more discerning in mind, your Platinum Visa card does more for you by offering a host of exclusive benefits and premium rewards.

You are about to discover why your Platinum Visa card is the perfect complement not just to your daily needs but to your aspirations too. Enjoy it, you've earned it.





# Contents

<b>Getting Started</b>	<b>2</b>
Your Card	2
Your Signature	2
Your PIN	3
Easy Access to Your Accounts	3
Additional Cards	3
<b>Platinum Visa Rewards</b>	<b>5</b>
Earning Platinum Rewards	6
Managing Your Platinum Points	7
Redeeming Your Platinum Points	8
Variable Points+Pay	8
Rewards Choices	9
<b>Visa Platinum Privileges</b>	<b>11</b>
Visa Entertainment Platinum Privileges	12
Visa Platinum Concierge	13
<b>Secure Sentinel</b>	<b>15</b>
<b>Travelling with Platinum Visa</b>	<b>19</b>
Overseas Travel Insurance	20
Transport Accident Insurance	21
When You're Travelling	22
Foreign Currency Charges and Fees	22
<b>Wine Advisory Service</b>	<b>23</b>
<b>Using Your Card</b>	<b>25</b>
Cash Advances	25
Refunds and Exchanges	25
Secure Purchasing	26
Proactive Fraud Monitoring	26
Lost Cards	27
<b>Statements and Payments</b>	<b>28</b>
Statement and Account Information	28
Touchtone Phone Banking	31
<b>Platinum Visa – Rewards Terms &amp; Conditions</b>	<b>32</b>

# Getting Started



## Your Card

1. Platinum Visa card number
2. Card expiry date
3. Cardholder name
4. The touchtone phone banking number to call
5. The customer number you need for touchtone phone banking if you have current or savings accounts attached to your card
6. Security code of three digits
7. Cardholder signature – required to activate card

## Your Signature

As soon as you receive your new card, ensure you sign it immediately with a ballpoint pen – you can use it now.

## **Your PIN**

For your security and to enable you to access your nominated account, your card requires a four digit PIN (Personal Identification Number). To select your confidential PIN, and to change your PIN at any time, simply call into any branch of The National Bank.

It is important that your PIN doesn't reflect any personal details that could be easily identified and that you take care not to disclose your PIN to anyone else. For more information on PIN security see The National Bank Credit Cards Conditions of Use.

If your card is lost or stolen, or someone uses your card, please refer to the The National Bank Credit Cards Conditions of Use for details regarding liability.

## **Easy Access to Your Accounts**

You can have your Platinum Visa linked to your current and savings accounts, so there is no need to carry both a credit card and a Cashpoint card.

If you have not yet requested your accounts to be linked, you can call our dedicated Platinum line on **0800 721 721** to set it up or call into any National Bank branch.

## **Additional Cards**

As a Platinum Visa customer, you can have up to three additional cards on your Platinum Visa account for your partner or family members. This can help you to accumulate Platinum Points faster.

If you choose to link an additional card to your account, you will be responsible for payment and all transactions on the account (including the additional cardholder's transactions).



# Platinum Visa Rewards

Your National Bank Platinum Visa card puts you at a distinct advantage when it comes to earning reward points and choosing how to redeem them.

You'll not only earn Platinum Points at a faster rate, you'll also have the opportunity to redeem your Platinum Points for a range of exciting options from being able to book any flight on any airline, to hotel stays to golf days... not to mention wine, magazine subscriptions and household items.



# Earning Platinum Rewards

## **Two Platinum Points for every \$1 of purchases**

You will be rewarded with two Platinum Points for every \$1 you spend on eligible purchases. Eligible purchases don't include cash advances or the purchase of cash substitutes such as travellers cheques and gaming chips, refunds, disputed transactions, card account fees or interest charges.

## **No Platinum Points Capping**

Unlike some other credit cards, there is no limit to the number of Platinum Points you can earn with National Bank Platinum Visa. The more you spend, the more points you earn.

## **Platinum Points Expiry**

Platinum Points are valid for three years – so if there is a special reward you have your eye on, you will have plenty of time to earn enough Platinum Points to redeem that special reward.

## **Bonus Points**

From time to time, we may offer bonus points promotions to help you maximise your Platinum Points balance.

# Managing Your Platinum Points

We've developed a Platinum Rewards website, **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)**, to make it easy for you to manage your Platinum Points.

You'll need to register when you first visit the rewards website. To do so, just click the Register button. Make sure you have your Platinum Visa card nearby.

At **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** you can:

- view your Platinum Points balance
- browse through the rewards available
- redeem your Platinum Points
- register to receive your monthly Platinum Points statement by email.

You can also check your Platinum Points balance by calling our dedicated Platinum line on **0800 721 721** between 9am and 5pm, Monday to Friday.

## Monthly Platinum Points Statement

Once you're registered at **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** you can choose to have your Platinum Points statement emailed to you automatically every month.

# Redeeming your Platinum Points

Platinum Visa gives you the choice of redeeming your Platinum Points online or by calling our dedicated Platinum Line on **0800 721 721**.

## Redeeming your Platinum Points Online

The easiest way to redeem your Platinum Points is online. Once you've registered, you can redeem your Platinum Points by completing these five simple steps:


1. Visit **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)**
2. Log on.
3. Check your Platinum Points balance.
4. Select the reward(s) you would like.
5. Confirm your redemption.

## Redeeming your Platinum Points by phone

You can also redeem rewards by calling our dedicated Platinum line on **0800 721 721** between 9am and 5pm, from Monday to Friday. When calling, don't forget to have your Platinum Visa card nearby.

# Variable Points+Pay

If you have seen a reward you would like but you don't quite have enough points, our Variable Points+Pay option means you can make up the difference by using your National Bank Platinum Visa.

Not all rewards give you a Points+Pay option. Look for the Points+Pay symbol  on selected merchandise items.

The Points+Pay calculator gives you payment options based on the number of points you wish to redeem. You can pay the remaining balance with your National Bank Platinum Visa through our secure online payment system.

Any purchases you make through Points+Pay will appear on your credit card statement as "National Bank Platinum Visa Rewards".

Please note: Variable Points+Pay is only available online.

## Reward Choices

With National Bank Platinum Visa, you can choose how you would like to be rewarded. When you're ready to redeem your Platinum Points, we've got a great range of rewards to choose from.

### **Merchandise**

Do you need something for the home or a gift for a friend or relative? We've got a great range of merchandise that can be redeemed with your Platinum Points. Or gift yourself the experience of a lifetime with one of our experiential rewards.

### **Gift vouchers**

Redeem your Platinum Points for gift vouchers at retail stores. Gift Vouchers are a great way to spoil yourself or a friend, or to save money on some things you need.

### **Travel Rewards**

Reward yourself with travel. Redeem your Platinum Points for Travel Rewards by booking any flight on any airline through our Platinum Line. Flight bookings will be arranged by our dedicated Platinum travel agents to make it easy for you.

### **Magazine subscriptions**

Keep up to date with food, fashion, events and more by redeeming your Platinum Points for subscriptions to some of New Zealand's favourite magazines.

### **Charity donations**

Use your Platinum Points to support some of New Zealand's not-for-profit organisations and charities.

### **Got a question?**

If you have a question about your Platinum Visa card or the Platinum Rewards programme, please contact our dedicated Platinum line on **0800 721 721**.

# Visa Platinum Privileges

Welcome to the Platinum side of life, where doors open for you and VIP treatment is second nature. It's time that you enjoy the once-in-a-lifetime experiences, privileges and assistance that Visa Platinum offers you.

*Privilege  
and  
Assistance*



# Visa Entertainment Platinum Privileges

## Theatre and Films

Have the red carpet rolled out for you. Even for a sold out show, the best seats in the house can be reserved for you, and a complimentary drink waiting for you when you arrive.

## Home Entertainment

Thinking about home entertainment? With the help of leading entertainment specialists, you can have first access to the newest home entertainment products and personal solutions to suit.

## Music & Events

If there is an event or concert happening near you, we can get you up close and personal with front-section seats, or backstage to meet your favourite artist.

## Lifestyle

It's the finer things in life that make being a Platinum Visa cardholder unique. You can enjoy gallery or exhibition openings and unique cultural events. And when you need a break, your Platinum Visa card gives you access to the most exclusive travel experiences.

You can also be among the first to know when these exclusive Platinum opportunities become available by receiving email alerts from **visaplatinum.co.nz**.

You can register to receive these email alerts at **nationalbankplatinum.co.nz**.

To find out more about the Visa Entertainment Platinum Privileges available to you visit **visaplatinum.co.nz**.

# Visa Platinum Concierge

Whether you'd like to organise a flight to Paris, find a great restaurant in Hong Kong, arrange opera tickets in Milan, or you need a reliable drycleaner in Christchurch, the concierge team are on hand to help, any time of the day or night. All it takes is a phone call or click of the mouse - wherever you are in the world.

Visa Platinum Concierge can provide:

**Travel assistance** – flight and hotel information, reservations and ticketing.

**Card rental and limousine service** – information, referrals and reservations.

**Sports and entertainment assistance** – information, referrals, reservations for restaurants, health clubs, sporting events, golf, shopping and more.

**Pre-trip assistance** – information on Visas/passports, customs/duties and foreign destination such as weather, currency exchange rates, language, time, ATM locations and more.

**Business Services assistance** – information on foreign protocol and assistance with services such as rental of conference rooms, computers, fax machines, translators and more.

**Flower and gift assistance** – information and assistance with various gift baskets and floral arrangements.

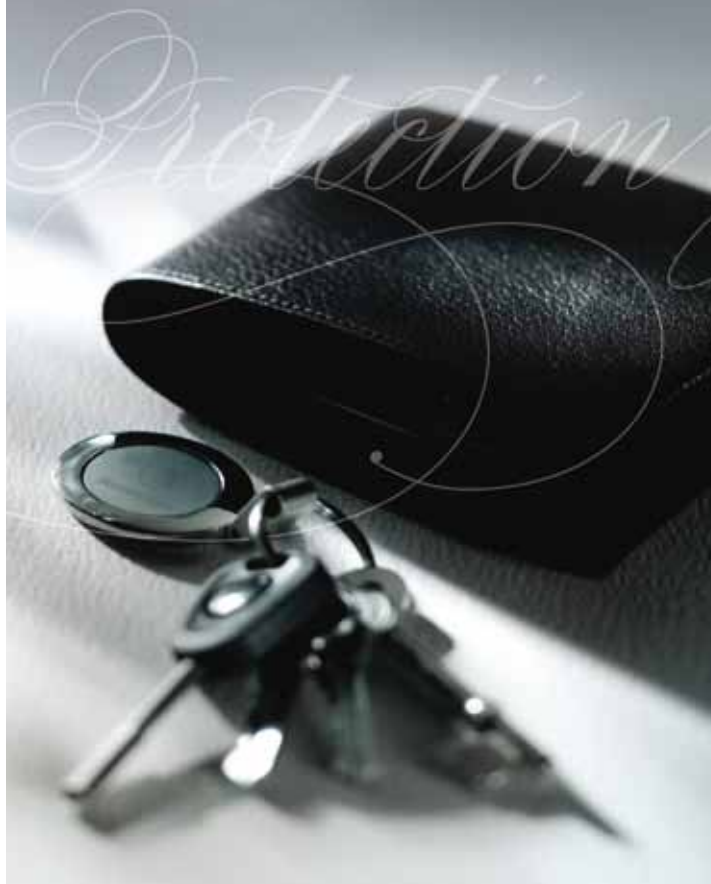
To register for Visa Platinum Concierge visit  
**[visaplatinum.co.nz](http://visaplatinum.co.nz)**



# Secure Sentinel

Keys, cards, mobile phones, passport – if they're lost or stolen there's no need to get caught short.

Secure Sentinel membership protects your most important personal possessions and, even though the membership fee is normally up to \$55 per annum, with National Bank Platinum Visa this valuable service is complimentary.



# Secure Sentinel

Register your financial cards, mobile phones, passport and other important documents with Secure Sentinel and if they're lost or stolen in New Zealand or overseas, one call will begin the process of finding or replacing them.

To register, visit [nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz).

What you get with Secure Sentinel:

**Credit or debit cards** – Secure Sentinel will arrange to cancel and reorder your lost or stolen credit or debit cards.

**Mobile phones** – Secure Sentinel will arrange for your mobile phone to be blocked, so no calls can be made with it.

**Keys** – coded key tags are provided so, if you lose your keys or car central locking remote, anyone who finds them can just post them back to Secure Sentinel. Your home address is never displayed.

**Luggage** – place Secure Sentinel tags on your luggage to alert anyone, anywhere in the world, who finds your bags to call us immediately.

**Passport** – Secure Sentinel will provide you with the contact details of the closest New Zealand Embassy to organise a replacement passport. They also remind you when your passport is due for renewal.

**Emergency cash** – if needed, Secure Sentinel can quickly get a NZ\$1,000 emergency cash advance via Western Union to wherever you are in the world.

**Other important documents** – register important documents, such as your driver's license number or the serial numbers of your valuables. Secure Sentinel will keep the information safe should you need it for a police or insurance report.

**Change of address** – Secure Sentinel will notify all participating service providers.

*Services are subject to any restrictions imposed by the financial card or mobile phone providers. Other terms and conditions apply. Full terms and conditions are available at [secur Sentinel.co.nz](https://secur Sentinel.co.nz). Secure Sentinel (NZ) Limited is a respected provider of loss assistance, retrieval and identity theft detection services, not an insurance provider.*



# Travelling with Platinum Visa

Whether you are taking a short trip overseas or embarking on a greater adventure, you and your family can enjoy the reassurance of comprehensive travel cover when you pay for at least half of your prepaid travel expenses with your National Bank Platinum Visa card.

*Cover*



# Overseas Travel Insurance

## What you will be covered for:

- Overseas medical and additional expenses.
- Luggage, personal effects, travel documents, money and credit cards.
- Missed transport connection.
- Personal Injury.
- Loss of income.
- Personal liability.
- Kidnap and ransom.
- Rental vehicle collision damage and theft excess cover.
- Alternative employee expenses.

As part of your Overseas Travel Insurance, you will also have access to the worldwide services of Travel Guard™ which includes an Emergency and Medical Assistance Service.

## If you are in an accident or become sick, Travel Guard™ can:

- tell you where to find the nearest registered, English-speaking medical practitioner
- coordinate emergency medical evacuation
- keep your immediate family advised of your situation
- provide payment guarantees to Hospitals or emergency clinics
- arrange Hospital case management
- arrange a second opinion on surgery.

For claims and enquiries in New Zealand call the Chartis call centre on **0800 499 666**.

For emergency and medical assistance when travelling overseas call Travel Guard™ collect on **+64 9 359 1627**.

*Terms, conditions, exclusions (such as age limitations) and eligibility criteria apply. For a policy document containing full details, see the Platinum Visa Travel Insurance brochure or call Chartis on 0800 499 666. The policy is issued/insured by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis.*

# Transport Accident Insurance

Transport Accident Insurance provides you and your family with fatal accident cover when travelling on a plane, tourist bus, train or ferry licensed to carry passengers – when you pay the full cost of your transport using your National Bank Platinum Visa card. Cover is valid when boarding, on-board or getting off any of these transport types.

For claims and enquiries in New Zealand call the Chartis call centre on **0800 499 666** during normal business hours or call collect on **+64 9 359 1627** when travelling overseas.

*Terms, conditions, exclusions (such as age limitations) and eligibility criteria apply. For a policy document containing full details, see the Platinum Visa Travel Insurance brochure or call Chartis on 0800 499 666. The policy is issued/insured by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis.*

## When You're Travelling

When travelling overseas, your Platinum Visa card can be used to withdraw local currency from your credit card account or your primary current or savings accounts at ATMs displaying the Visa symbol. It's safer than carrying large amounts of cash and means you'll only need to organise small quantities of foreign currency before you leave.

It is worth getting touchtone phone banking set up before you travel, then you can simply transfer funds between accounts while overseas by just making a toll call.

There are many things to think of when preparing for an overseas trip. To help you organise your finances while you are away and to provide you with valuable advice on things to be aware of, call into any branch of The National Bank before you leave, or call our dedicated Platinum line on **0800 721 721**.

## Foreign Currency Charges and Fees

When you buy foreign currency from any National Bank branch in New Zealand no commission is charged.

Currency conversion charges apply when using your Platinum Visa card for foreign currency transactions. Details about the charges, how Visa set the exchange rate and other applicable overseas fees can be found in the The National Bank Credit Cards Conditions of Use.

Please note that some overseas banks may charge fees when cards are used in their ATMs.

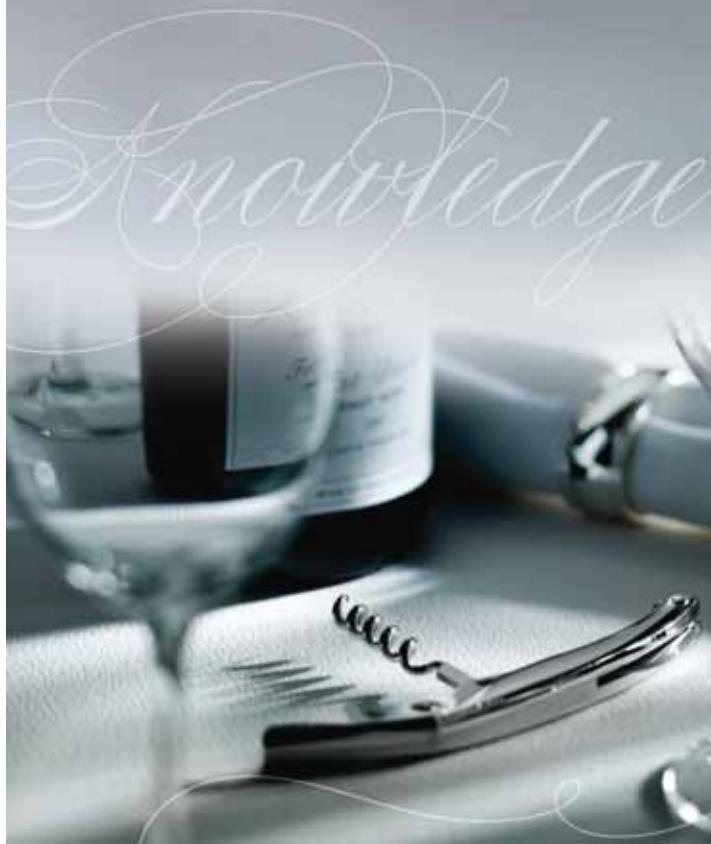
# Wine Advisory Service

Your National Bank Platinum Visa card grants you complimentary membership to the New Zealand Wine Society and access to their Wine Advisory Service.

Once you have registered, you can call toll free to talk to knowledgeable staff about the selection of wines for sale, tasting notes and regular specials and to get advice on selecting the right wine for your particular occasion.

To register, call the New Zealand Wine Society on **0800 80 9463 (0800 80 WINE)** and register as a Platinum Visa cardholder.

For more information visit [nzwinesociety.co.nz](http://nzwinesociety.co.nz).





# Using Your Card

## Cash Advances

If you have a PIN on your Platinum Visa card you can use it to get cash advances from any bank or ATM in New Zealand, or any bank or ATM displaying the Visa symbol when travelling overseas. Please note that minimum and maximum cash advance amounts may apply.

*A cash advance fee may apply and fees may be charged by overseas banks when cards are used in their ATMs. Currency conversion fees will also apply to cash advances on foreign currency.*

## Refunds and Exchanges

### Refunds

You cannot simply 'stop' a valid purchase by a credit card like a cheque. If a merchant does allow refunds, this is what you need to do:

1. Return the goods and your copy of the sales voucher.\*
2. The merchant will print and sign a credit voucher. Keep your copy.
3. National Bank Card Operations will credit your Platinum Visa account with the full amount of the refund.

*\*If returning mail order goods, it is advisable to use a courier or registered post and keep the receipt to provide proof that goods have been returned.*

### Exchanges

If the new goods are worth less than those returned, the merchant will provide a credit voucher for the difference. If the new goods are worth more, the merchant will provide a new sales voucher to cover the difference.

Refunds can NOT be made in cash. If the refund has not been shown on your statement within 45 days, write to National Bank Card Operations, P O Box 40, Wellington 6140, enclosing a copy of the credit voucher.

## **Secure Purchasing**

Your Platinum Visa card is ideal to use when purchasing by phone, mail or on the Internet. It is available when you are ready to purchase so long as you have available credit, and it is easily accepted by the merchant. However, it is important to be cautious when you are asked to disclose your credit card number and expiry date in advance of receiving goods or services.

Make sure you know the company you are dealing with is reputable, read any contracts fully and keep copies of the order form or receipts until the goods have arrived.

If someone phones you, do not give out your card details unless you can validate their identity.

*Please note that many Internet sites are based overseas and you may not be safeguarded by New Zealand consumer laws.*

## **Proactive Fraud Monitoring**

The National Bank has leading-edge security systems and processes in place to minimise the risk of credit card fraud, which provides assurance if something does go wrong. These systems identify transactions that appear to be outside your normal spending patterns that may indicate that someone else is using your card fraudulently.

If unusual spending patterns are detected, we will try to contact you as soon as possible to verify the transactions. In some cases where there is a strong indication of fraud occurring, we may place a temporary block on your credit card.

To help us ensure that we can contact you as quickly as possible in this situation, please keep us informed of your latest contact details (i.e. home phone, mobile phone, address).

For more information about the Bank's liability for fraudulent transactions see The National Bank Credit Cards Conditions of Use.

To update your details call our dedicated Platinum line on **0800 721 721** or call into any National Bank branch.

### Lost Cards

If you lose your card, please contact The National Bank on the numbers below immediately. An Emergency Card for your wallet that contains all the numbers to call from overseas is located at the back of this guide.

In New Zealand call **0800 724 200**


From overseas call collect **+44 1733 294 440**

If you have taken up the Secure Sentinel membership option, you can also report your card as lost or stolen in New Zealand or Overseas by calling Secure Sentinel and they will arrange for your card to be cancelled and replaced.

Secure Sentinel 24 hours, 365 days **0800 449 777**

Outside New Zealand (24 hours) **+61 2 9411 6898**

# Statements and Payments



Mr A S Browne  
15 Sample Street  
Sample Town  
Sample City

## Platinum Visa Statement

**24 hour Freephone 0800 721 721**

Statement Period **24 Nov 08 to 23 Dec 08**

Credit Limit **\$10,000.00**

Available Credit **\$9,861.05**

Annual Interest Rate **19.95%**

*Platinum*

Credit Card Account Number **(Platinum Visa) 4715 4030 1234 5678** Opening Balance **\$0.00**

Date of Transaction	Date Processed	Details of Transaction	Amount in NZ\$
<b>Card Number 4715 0000 2232 Alan S Browne</b>			
23 Dec	23 Dec	Reliance Rentals Masterton NZ	22.05
23 Dec	23 Dec	Smiths Services Wellington NZ	18.60
<b>Card Total: \$</b>			<b>40.65</b>
<b>Sundry Account Transactions</b>			
23 Dec		Account Fee	97.50


**Closing Balance** **\$138.15**

Overdue Amount **\$0.00**

**Minimum Payment Due** **\$10.00**

Payment Due by **6 Jan 09**

Page 1



Account Number **(Platinum Visa) 4715 4030 1234 5678**  
Account Name **Mr A S Browne**

Make cheques payable to **The National Bank of New Zealand**.  
Write account number on reverse and post to **The National Bank, Card Operations, P O Box 640, Wellington**.

For other payment options, please refer to the reverse of this statement  
The National Bank of New Zealand, part of ANZ National Bank Limited.

## Payment Advice

**Closing Balance** **\$138.15**

**Minimum Payment Due** **\$10.00**

Payment Due by **6 Jan 09**

Indicate Amount Paid **\$**

Page 1

⑈⑈⑈⑈⑈ ⑈⑈⑈⑈⑈ ⑈⑈⑈⑈⑈⑈⑈ ⑈⑈⑈⑈⑈⑈⑈ ⑈⑈⑈⑈⑈⑈⑈

## Statement and Account Information

### Key Information

1. Annual interest rate
2. Additional and statement messages
3. Paying your account
4. Card transactions
5. Fees

## Interest

The interest rate applicable to your Platinum Visa account is specified in the letter you received with your card and is shown on your monthly statement.

You get up to 44 days interest free on your purchases so long as the closing balance on your statement is paid by the due date in full each month. Cash advances will be charged interest daily from the date of each advance to the date of full payment.

To help you get the best from your credit card, ensure you fully pay each month's balance, as partially paid balances will be charged interest daily until the account is paid in full.

## Additional and Statement Messages

Important information including direct debit details and information relating to your account (e.g. promotions, reminders, changes in fees, interest rates, etc) may be displayed.

## Paying Your Account

It is important to ensure you pay the minimum payment required as stated on your monthly statement by the payment due date to avoid paying a late payment fee.

You have several options for paying the balance on your Platinum Visa account:

- Through automatic payment or direct debit.
- As a bill payment through Online Banking.
- Through touchtone phone banking.
- Send a cheque with the Payment Advice from your statement.
- At any National Bank branch.

### **Card Transactions**

All transactions you make using your card are detailed on your statement each month in New Zealand dollars, with joint/additional cards separated by card number. Currency conversion charges on foreign currency transactions are also detailed and will appear next to the transaction in New Zealand dollars.

If a balance transfer offer was taken, the amount and preferential interest rate that applies will appear as a transaction.

### **Fees**

A Platinum Visa account fee is charged when you receive your card and half yearly thereafter. Fees may also be charged for additional services.

All fees will be charged to your Platinum Visa account and will appear on your statement as a transaction. For fee details refer to the National Bank Credit Cards Conditions of Use or call into any National Bank branch.

## Touchtone Phone Banking

Your Platinum Visa Card contains the phone number, as well as the customer number you need to access touchtone phone banking.

Touchtone phone banking is a service available 24 hours a day, 365 days a year giving you access to:

- check your account balances
- pay bills – including your credit card account
- transfer funds between accounts
- obtain past transaction information
- change automatic payments
- order statements, cheque books and deposit books.

For more information, to register or to obtain a touchtone phone banking guide, call **0800 721 721**.

# Platinum Visa – Rewards Terms & Conditions

## 1. Definitions

In these Conditions of Use, unless the context otherwise requires:

**'Account'** means your National Bank Platinum Visa card account.

**'Additional Cardholder'** means a person or persons over the age of 18 nominated by the Primary Cardholder to be issued with a Card on the Primary Cardholder's Account.

**'ANZ National Bank Group'** means ANZ National Bank Limited and any of its subsidiaries or related companies as those terms are defined in the Companies Act 1993.

**'Bonus Platinum Points'** means the additional Platinum Points that are earned from time to time in a manner notified to you by The National Bank, in addition to the standard Platinum Points earned on the Account.

**'Card'** means a National Bank Platinum Visa credit card.

**'Cardholder'** means, in relation to an Account, the Primary Cardholder and any Additional Cardholder.

**'Eligible Purchases'** for the purposes of the Platinum Rewards Programme means all purchases made with your Card and does not include cash advances, purchases of cash substitutes (such as gaming chips or travellers cheques), interest, fees, government charges, Account adjustments resulting from returned purchases of goods or services or disputed transactions, and balances transferred from other credit cards.

**'Platinum Point'** means a National Bank Platinum Visa point that may be earned by a Primary Cardholder under these Conditions of Use.

**'Points Record'** means a record established in the Primary Cardholder's name for the purpose of determining when the Primary Cardholder becomes entitled to claim a Reward.

**'Primary Cardholder'** means the person or persons in whose name the Account is held.

**'Programme'** means the National Bank Platinum Visa Rewards Programme to which these Conditions of Use relate.

**'Reward'** means a reward, gift, bonus, goods, services or other benefit obtained by you through the accumulation of Platinum Points in accordance with these Conditions of Use.

**'Reward Provider'** means a person or organisation that has entered into an agreement with The National Bank under which that person or organisation will supply a Reward under the Programme.

**'Rewards Centre'** means the centre maintained by The National Bank and/or its agents and contractors to administer the Programme, including handling requests for Rewards and enquiries relating to Points Records or Rewards Statements.

**'Rewards Statement'** means a summary of Platinum Points in the Primary Cardholder's Points Record which is provided in accordance with clause 6.

**'The National Bank'** means ANZ National Bank Limited.

**'Travel Reward'** means a reward relating to travel services, such as airline tickets and accommodation.

**'Visa'** means Visa International Services Association, the licensor of the right to use the 'Visa' brand, and in relation to a Card includes the registered designs and word marks used on or in connection with it.

Other expressions used in these Conditions of Use which are not defined here have the same meaning as in the National Bank Credit Cards Conditions of Use. A copy of the current National Bank Credit Cards Conditions of Use is available by calling The National Bank on 0800 721 721.

## 2. Earning Platinum Points

- You will earn two Platinum Points per one New Zealand dollar spent on Eligible Purchases made on your Account. Platinum Points for purchases made in foreign currency will be awarded based on the New Zealand dollar value of the transaction after conversion.
- Platinum Points will accrue daily based on the use of your Account.
- Platinum Points accrued on any day will be credited to your Points Record within five business days. Only whole Platinum Points will be credited to your Points Record. Where you have a fraction of a Platinum Point resulting from your spend, amounts up to the value of 49 cents will be rounded down and 50 cents and over will be rounded up to 1 Platinum Point.
- Platinum Points only accrue to Primary Cardholders and not to Additional Cardholders. All Platinum Points earned as a result of amounts spent on the Account by an Additional Cardholder will accrue to the Primary Cardholder's Points Record.
- To earn Platinum Points, the Account must be used wholly and exclusively for your non-business related expenditure. Where The National Bank has reason to believe that the expenditure is of a business nature, these transactions will not earn Platinum Points and your Points Record will be adjusted.
- You may earn Bonus Platinum Points from time to time in any manner notified to you by The National Bank.
- You will not earn Platinum Points if your Account is in arrears, suspension or default or if any Cardholder breaches these Conditions of Use or the The National Bank Credit Cards Conditions of Use.
- The National Bank reserves the right to establish additional means of accruing Platinum Points, to delete any or all of the means currently recognised or to exclude specific types of transactions from the accumulation of Platinum Points.

- Platinum Points are only used to determine when a Primary Cardholder becomes entitled to a Reward. Platinum Points are not property and have no monetary value. Platinum Points are not convertible or transferable and can only be redeemed for Rewards.

### 3. Rewards Statement

- The Bank will use reasonable endeavours to notify you of Platinum Points earned through a Rewards Statement.
- To access your Rewards Statements, you must first register your Card **[nationalbankplatinum.co.nz](https://nationalbankplatinum.co.nz)**. An Additional Cardholder cannot complete this registration process.
- By registering your Card, you agree to receive your Reward Statements via email on a monthly basis.
- Your Rewards Statements will be available to view on **[nationalbankplatinum.co.nz](https://nationalbankplatinum.co.nz)** after you receive your credit card statement.

### 4. Platinum Points cancellation

- Platinum Points are valid for three years from when they were added to your Points Record. Unused Platinum Points that have not been redeemed in accordance with these Conditions of Use within three years of when they were earned will be cancelled.
- Platinum Points will be cancelled at the time of your death and may not be claimed by any other person.
- In the event your Account is closed, any Platinum Points that remain accrued to the Points Record at that time must be redeemed within 60 days of the date the Account is closed. Platinum Points that are not redeemed within that period will be cancelled.
- In the event the Programme is terminated, we will notify you of termination and any claim for a Reward must be made within 90 days of the date of termination.

- We may also cancel Platinum Points at our sole discretion, if your Account is in arrears, suspension or default, if any Cardholder breaches these Conditions of Use or The National Bank Credit Cards Conditions of Use, if we reasonably suspect your Account is being operated fraudulently, or for any other reason at our discretion.

## 5. Redeeming Rewards

- Details of the Rewards available and the number of Platinum Points required to claim a Reward are available on **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** or by calling the dedicated Platinum Line on 0800 721 721, between 9am and 5pm, from Monday to Friday.
- All merchandise rewards and reward vouchers are subject to availability and may be withdrawn or substituted at any time.
- To request a Reward, you must have accumulated the required number of Platinum Points in your Points Record, as shown on the Rewards Statement.
- Subject to these Conditions of Use, and any terms and conditions applying to a Reward, you may request a Reward using **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** or by calling the dedicated Platinum line. All Rewards are subject to availability and substitutions may be necessary.
- Special terms and conditions may apply to individual Rewards and they will be advised to you on **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** or by calling the dedicated Platinum line on 0800 721 721, between 9am and 5pm, from Monday to Friday or by notice from The National Bank.
- Only the Primary Cardholder may redeem Platinum Points. Additional Cardholders are not entitled to redeem Platinum Points.

- Platinum Points used to claim a Reward will be deducted from your Points Record at the time we receive your request to claim a Reward and the deduction will be reflected in the next Rewards Statement. The oldest Platinum Points in your Points Record will be deducted first when a Reward is claimed.
- The number of Platinum Points required to obtain any Reward may be varied at any time by The National Bank without prior notice.
- Once a request for a Reward has been made, it cannot be cancelled or changed for a Reward of any other form.
- If your Account is in arrears, suspension or default, no Rewards will be claimable.
- You may use the option of 'Variable Points+Pay' where available to redeem selected Rewards. This means that you use Platinum Points and also pay a monetary amount by debiting your Card. Rewards for which you can use this option will be advised to you by us from time to time.
- Rewards cannot be claimed by pooling the Platinum Points of different Accounts even if they are held by the same Primary Cardholder.
- Unless we advise otherwise in writing, Rewards cannot be returned in exchange for Platinum Points being credited to the Points Record, nor can Rewards be cashed in, exchanged, altered or revoked. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.
- Only damaged or defective merchandise Rewards reported within seven days of receipt can be returned for exchange.
- Rewards will be sent by mail to the address last notified by the Primary Cardholder to The National Bank. The Bank will not be responsible for any lost or delayed mail. Unless we advise in writing otherwise, Rewards will not be delivered to an address outside New Zealand.

## 6. Travel Rewards

- All Travel Rewards are subject to the Reward Provider's terms and conditions, including airfare conditions and routing restrictions. You must read and ensure you and any travel companions comply with these terms and conditions.
- A booking fee will be charged in respect of all Travel Reward redemptions. The booking fee will be \$15 per booking for domestic travel and \$30 per booking for international travel. The booking fee can be debited to your Card (or can be paid using Platinum Points). Booking fees are non-refundable including in the event of a cancellation.
- Cancellation of a Travel Reward booking is subject to the Reward Provider's cancellation policy. If cancellation is permitted, you must notify us of your cancellation request in writing, either by email, fax or mail. In the event of a cancellation, you may be required to pay a cancellation fee. The amount of any cancellation fee is at the individual Reward Provider's discretion and payment is solely your responsibility. Any refund available, after cancellation fees have been deducted, will first be reimbursed to your Platinum Points balance (up to the Platinum Points value originally deducted) with any remaining balance processed on to your Card.
- Where amendment of a Travel Reward booking is permitted by the Reward Provider, amendment fees may apply. The amount of any amendment fees is at the Reward Provider's discretion and payment is solely your responsibility. Amendment fees will either be debited to your Card or paid using Platinum Points prior to the amendment being processed.
- Before claiming a Travel Reward, you should carefully check to see whether any cancellation, amendment or other fees apply.
- Passport, visa, health and all other travel requirements are the responsibility of individual travellers. Any information provided by us in relation to travel requirements is provided in good faith and should be treated as a guideline only.

- We recommend that as a minimum you insure yourself fully against cancellation, disruption, loss of luggage and personal property, and medical expenses. Travel insurance can be arranged through any National Bank branch or by calling Chartis on 0800 499 666 during normal business hours.
- As you are a National Bank Platinum Visa cardholder, you and your family are eligible for comprehensive Overseas Travel Insurance if you pay for your Travel Reward using Platinum Points and then use your National Bank Platinum Visa Card to pay for at least half of your remaining pre-paid travel costs. If all your pre-paid travel costs have been paid for using Platinum Points and you have not used your Card to pay for any pre-paid travel costs, you may still activate cover by calling the Chartis call centre on 0800 499 666 during normal business hours. Terms, conditions and exclusions apply. For more information, including a copy of the policy document, visit any National Bank branch or call us on 0800 721 721. Overseas Travel Insurance is underwritten by American Home Assurance Company (New Zealand branch), trading in New Zealand as Chartis.
- Where, for any reason, a Reward Provider is unable to provide particular facilities or services then the Reward Provider shall be entitled to substitute those facilities or services with comparable or equivalent facilities or services.
- The National Bank will not be liable for or responsible for any loss or damage relating to your baggage, personal possessions, health or welfare, or delays or travel disruptions.
- You acknowledge and agree that our role in relation to your travel arrangements is limited to facilitating your booking and arranging travel documentation, payments and refunds as applicable. Where refunds are due to you from a Reward Provider, we will provide reasonable assistance to you in claiming such refunds from the Reward Provider.

## 7. Vouchers

- All Rewards in the form of vouchers must be used by the expiry date shown on the voucher (if applicable). Additional terms and conditions may also be stated on the voucher and are set by the relevant Reward Provider. It is your responsibility to satisfy any terms and conditions set by any Reward Provider. The National Bank is in no way responsible for the quality or suitability of any goods or services purchased using vouchers. Any complaints you have with the Reward Provider will need to be resolved by you.
- Vouchers will not be cancelled or refunded if lost or stolen.
- Once a gift voucher has been issued it cannot be returned or exchanged for another gift voucher.
- Reward vouchers worth \$500 or more are sent via a "Signature Required Courier". You must provide a New Zealand address where someone is available during the day to sign for delivery. Where we are required to re-deliver a Reward, we may charge you an additional delivery charge.

## 8. Pricing and charges

- Prices of Rewards displayed on **[nationalbankplatinum.co.nz](http://nationalbankplatinum.co.nz)** are current at the time of display. We reserve the right to change these prices from time to time without notice.
- Platinum Points redeemed for Rewards will be deducted from your Points Record at the time of redemption.
- We reserve the right to correct at any stage any errors or omissions of the advertised prices of Rewards and of any fees and charges.

## 9. Delivery

- Once redeemed, merchandise rewards will be delivered to the address stipulated within 21 working days of the initial redemption, subject to availability.
- Once redeemed, voucher rewards will be delivered within 10 working days of the date of redemption.
- You are responsible for ensuring that the delivery address you provide at the time of redemption is correct. Rewards will only be delivered to New Zealand addresses. We are not responsible for lost or stolen Rewards after they have been issued or sent to you.
- If you have not received your Reward(s) within the stipulated time, please email us at **rewards@nationalbankplatinum.co.nz** or contact **0800 721 721** between 9am and 5pm, from Monday to Friday to speak to a National Bank Platinum Consultant who can assist with these enquiries. We are not liable for any loss or damage you may suffer as a result of late delivery of a Reward. You may not cancel an order due to late delivery.
- Rewards are considered to be delivered if you have not notified The National Bank of non-delivery of Rewards within two months from the date of redemption. After this time, The National Bank will not honour replacement of Rewards nor reinstate Platinum Points.

## 10. Returns and refunds

- Rewards can only be returned or exchanged where the Reward is damaged prior to delivery, or the incorrect Reward is delivered. You will need to notify us of the defective, damaged or incorrect Reward within seven days of delivery. Returns may not be accepted after seven days of delivery of the Reward. A defective, damaged or incorrect Reward will be replaced or exchanged for another Reward of the same value.

- Except as otherwise required by law and as set out above, Rewards cannot be returned or exchanged for Platinum Points, for any other Reward, for any cash or credit, or for any other consideration.
- Products and services advertised on the National Bank Platinum website may be replaced or re-supplied under any applicable warranty given by the manufacturer of the product or provider of the service. We will provide you with the details of any applicable warranty in the confirmation we send you. We make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including liability for consequential damages) with respect to type, quality, standard, fitness or suitability for any purpose of all Rewards provided under the Programme.

## **11. What we are not liable for**

To the full extent permitted by law, The National Bank:

- Makes no warranties or representations either express or implied as to, and expressly disclaims any and all liabilities (including for consequential damages) with respect to, the type, quality, standard or fitness or suitability for any purpose of the Rewards.
- Is not responsible for the loss, theft or destruction of Rewards.
- Does not accept any liability with respect to any loss, injury or death arising from the supply of a Reward.
- Is not liable for any delay or inability to provide any Rewards caused by circumstances beyond our control including strikes, industrial disputes or Acts of God.

## 12. Questions and queries

- If you have any questions or queries regarding the Programme (including eligibility for Rewards or accrual of Platinum Points), you should call the dedicated Platinum line on **0800 721 721**.
- If you think we have made an error in relation to your Points Record or any Rewards Statement, you need to notify us as soon as possible and in any event within six months of the date of the relevant Rewards Statement.
- Notification of possible errors must be submitted in writing to the Platinum Rewards Centre and, where relevant, be accompanied by legible proof of the repayment to your Account and/or a copy of your Rewards Statement showing the disputed transaction:

Platinum Rewards Centre  
PO Box 4203  
Auckland

- The National Bank will investigate all questions and queries but reserves the right to make a final determination in the event of a dispute. The National Bank further reserves the right to adjust Points Records retrospectively in the event of incorrect crediting or debiting whether due to the error of The National Bank or otherwise.
- If you are not satisfied with our response, you may access our complaints handling procedure, which is set out in The National Bank Credit Cards Conditions of Use.



**The National Bank**  
of New Zealand

OUR LENDING CRITERIA APPLY. THIS GUIDE IS CURRENT AS AT 1 MAY 2010 AND THE DETAILS IN IT ARE SUBJECT TO CHANGE. FULL DETAILS (INCLUDING A COPY OF THE PLATINUM VISA CONDITIONS OF USE) ARE AVAILABLE BY CALLING THE NATIONAL BANK ON 0800 721 721 THE NATIONAL BANK OF NEW ZEALAND (PART OF ANZ NATIONAL BANK LIMITED).