

ANZ REWARDS TRAVEL ADVENTURES – AIR TRAVEL BENEFITS TERMS AND CONDITIONS

1. Subject to these conditions, You are entitled to the following in each Year you hold an Eligible Account:
 - a. one Flight. Flights must be booked before the end of each Year and unused Flights cannot be carried forward to subsequent Years.
 - b. Two Lounge Passes. Unclaimed Lounge Passes cannot be carried forward to subsequent Years.
2. To qualify to book a Flight or receive Lounge Passes, You must hold an Eligible Account and have made at least \$500 of net Eligible Purchases using that Eligible Account in the first three months after your Account Date.

FLIGHTS

3. ANZ will advise you of the booking procedure for Flights from time to time. To confirm your eligibility and to make a Flight booking, contact ANZ Rewards Centre on 1300 367 763 between Monday to Friday 8am to 8pm AEST, excluding national public holidays.
4. Flights must be booked at least 60 days in advance of the date upon which you wish to travel.
5. All Flights are subject to availability and neither ANZ nor Virgin Australia guarantee that seats will be available to your preferred location or on your preferred dates or times. Seat availability may be particularly limited over school holidays, public holidays, long weekends and special events.
6. You may purchase fares for additional passengers to accompany a Flight, however, if you want them to be linked to each other, you must request this at the time of booking. A child fare must be accompanied by at least one adult fare, which may be the Flight.
7. You may not combine this Flight offer with any other offer, promotion, discounted or non-standard rate, or use loyalty points or payment to upgrade your Flight to a non-economy cabin.
8. Flights booked in accordance with these conditions include all taxes and booking fees.
9. Flights must be booked in the name of the person who holds the Eligible Account.
10. Changes to Flight bookings may be requested by contacting the ANZ Rewards Centre on 1300 367 763 between Monday to Friday 9am to 5pm AEST, excluding national public holidays. Changes to booked Flights will be subject to the Fare Type Guide and will be made at ANZ and Virgin Australia's discretion. A Flight cannot be changed to a fare which is in a different fare class or of lesser value than the fare originally booked.
11. Fees and charges will apply if you change a booked Flight. You will be charged an amendment or reissue fee, and for any difference between the cost of your original Flight, and the cost of the replacement fare at the time the change is made. Fees will be advised to you at the time of requesting the change and you authorise ANZ to charge any applicable fees or charges to your ANZ Rewards Travel Adventures account.
12. Flights will be subject to Virgin Australia's Conditions of Carriage, Fare Type Guide, any specific conditions relating to the class of fare booked, any restrictions, penalties or cancellation provisions, and the privacy policy and privacy statements of Virgin Australia and its affiliates. These documents will be provided to you when you book your Flight and may also be viewed at virginaustralia.com/au. Virgin Australia may change, cancel or restrict flight operations without notice.
13. Flights may not be sold, transferred or exchanged for cash. Flights are non-refundable and if you cancel or miss your Flight, you will not be entitled to claim another Flight in the same Year.
14. You will not earn any loyalty points in the Velocity Frequent Flyer program (or any other loyalty program operated by Virgin Australia or its affiliates or partner airlines) in respect of the Flight.
15. You are responsible for obtaining your own travel insurance and for any passport, customs and visa requirements if applicable.

LOUNGE PASSES

16. You may request no more than two Lounge Passes in any Year by calling the ANZ Rewards Centre on 1300 367 763 between Monday to Friday 8am to 8pm AEST, excluding national public holidays.
17. Lounge Passes must be requested together, but may be used separately. Lounge Passes must be requested by You and may not be requested by additional card holders or other third parties.
18. Lounge Passes will be sent to Your current mailing address within 4 weeks of request. It is Your responsibility to ensure that ANZ has your current mailing address. Neither ANZ nor Virgin Australia accepts responsibility for any delay in delivery of Lounge Passes. Lost or stolen Lounge Passes will not be replaced. Damaged Lounge Passes will not be accepted.

19. Lounge Passes are valid for 12 months from date of request and will expire on the date printed on the Lounge Passes. Entry to the lounge will be refused if the Lounge Pass has expired, if there is no expiry date printed on the Lounge Pass or if the expiry date has been tampered with in any way.
20. Access to Virgin Australia lounges is subject to Virgin Australia's Lounge Terms and Conditions and Lounge Rules, which may be accessed at virginaustralia.com/au, as amended from time to time.
21. Each Lounge Pass is valid for a single visit to a Virgin Australia domestic lounge in Australia for one person only when travelling on a Virgin Australia domestic flight with a Virgin Australia flight number on the same day. Lounge access will only be granted for a maximum of two hours before your scheduled departure time. Lounge Passes are not valid in international lounges, partner airlines or associated lounges.
22. You may access the lounge by providing the following at the reception desk of the lounge: your valid Lounge Pass, proof of identity (e.g. a driver's licence) and your boarding pass for onward domestic travel on a Virgin Australia flight that day. Access to the lounge or its services and facilities may not be available or may be limited at Virgin Australia's discretion for operational reasons or if the lounge is full or near capacity.
23. ANZ is not responsible for any refusal by Virgin Australia to allow You, or your accompanying travellers, access to a lounge, any request Virgin Australia that You or your accompanying travellers leave the Virgin Australia lounge, or any loss or damage suffered.
24. Lounge Passes may be used by accompanying travellers, who are also traveling on that day, provided that You are present. One pass per guest is required.
25. Lounge Passes must not be offered for re-sale. If ANZ or Virgin Australia identifies that a Lounge Pass has been sold or transferred without authorisation, the Lounge Pass may be cancelled without notice.

GENERAL

26. You will not be eligible to book a Flight or request Lounge Passes at any time the minimum payment on your ANZ Rewards Travel Adventures account is overdue, or if your account is closed, suspended or in default under the ANZ Credit Cards Conditions of Use. ANZ also reserves the right to refuse to book a Flight for you or provide Lounge Passes if ANZ reasonably suspects that there has been actual or attempted fraud or misuse of your ANZ credit card account. If you obtain a Flight to which you are not entitled, you agree to repay ANZ the prevailing fare for that flight plus all applicable taxes and booking fees.
27. You authorise ANZ to provide your personal information (within the meaning of the Privacy Act 1998 (Cth)) to Virgin Australia and to any travel agent or intermediary ANZ uses to book or distribute the

Flights or Lounge Passes for any purpose connected to the benefits provided under these conditions. Virgin Australia will handle your personal information in accordance with Virgin Australia's privacy policy and privacy statements, available at virginaustralia.com/au, as amended from time to time.

28. ANZ will not be liable for any failures, acts or omissions on the part of Virgin Australia or any other service provider, included but not limited to, accidents, injuries, death, illness, delays, diversions or cancellations, acts of war or terrorism, natural disasters, changes in itineraries or routes, theft, loss, or damage to your possessions.
29. ANZ may change these terms and conditions or stop offering Flights or Lounge Passes from time to time. If this occurs, ANZ will provide 30 days' notice in writing.

DEFINITIONS

30. In these conditions:

Account Date means the date that your ANZ Rewards account is created. Please contact ANZ on 13 13 14 to confirm your Account Date.

ANZ means Australia and New Zealand Banking Group Ltd

Conditions of Carriage means Virgin Australian Conditions of Carriage available at www.virginaustralia.com/au, as amended from time to time

Eligible Account means an ANZ Rewards Travel Adventures credit card account which has not expired, been closed or suspended, and which is not in default under the ANZ Credit Cards – Conditions of Use.

Eligible Purchase excludes interest charges, transactions for gambling or gaming purposes, balance transfers, premiums paid for ANZ Credit Card Insurance (ANZ Credit Card Insurance not available for new customers from March 17th, 2018); government charges; bank fees; cash advances (as defined in the ANZ Credit Cards Conditions of Use), cash equivalent transactions and card account adjustments resulting from refunds, reversals or disputed transactions.

Fare Type Guide means Virgin Australia's fare rules for domestic Saver Fares, available at www.virginaustralia.com/au as amended from time to time.

Flight means a complimentary non-stop economy T class return fare on an Australian domestic flight operated by Virgin Australia (or its authorised sub operator) on one of the flight routes listed at www.anz.com/adventurescardwelcome

Lounge Pass means a single entry pass to access Virgin Australia domestic lounges in Australia.

Virgin Australia means Virgin Australia Airlines Pty Ltd ABN 36 090 670 965.

Year means 365 consecutive days beginning on your Account Date and each anniversary of your Account Date.

You and your means the person in whose name the Eligible Account is held.