

COMPLIMENTARY AIRPORT LOUNGE ACCESS PROGRAM

TERMS AND CONDITIONS

1. The Complimentary Airport Lounge Program (**Program**) is provided to Australia and New Zealand Banking Group Limited (**ANZ**) by Veloce Lounges.
2. ANZ provides ANZ Rewards Black and ANZ Frequent Flyer Black cardholders (including additional cardholders) with access to the Program on the terms set out below. These terms and conditions will apply to any cardholder's participation in the Program.
3. To participate in the Program, you must hold a valid ANZ Rewards Black or ANZ Frequent Flyer Black credit card which has not expired, been closed or been notified to ANZ as having been lost or stolen (**Eligible Card**).
4. If you hold an Eligible Card, you are entitled to receive unlimited complimentary access to all airport lounges listed on velocelounges.com (**Participating Lounge**).
5. If you are an Eligible Card holder, to gain complimentary access to a Participating Lounge you must present:
 - a. your Eligible Card; and
 - b. a current and valid flight boarding pass in the same name as the Eligible Card, at the entrance to the Participating Lounge.
6. Participating Lounge operators reserve the right to refuse complimentary entry to the Participating Lounge if the credit card presented has expired, is not in the same name as the flight boarding pass provided or if the Participating Lounge operator has any other reasonable grounds to believe that you are not the Eligible Card holder.
7. Each Participating Lounge is owned and operated by a third party and sets its own rules and policies. The Eligible Card holder and any accompanying guests must obey the Participating Lounge's rules and policies. Participating Lounge operators reserve the right to deny entry to a Participating Lounge or remove any person from a Participating Lounge if they fail to obey any applicable rules and policies, or are unruly, uncooperative or cause a disturbance to other guests.
8. Guests of the Eligible Cardholder may be admitted to a Participating Lounge at the operator's discretion, however may be charged a fee for entry.
9. Participating Lounges may be added or removed at any time. You should always check velocelounges.com for a current list.
10. We may change or amend these terms and conditions at any time. You will be notified in writing or by an update to anz.com of changes to terms and conditions at least 30 days before that change takes effect.
11. Except as provided in any law which cannot lawfully be excluded or modified by agreement, ANZ makes no warranties or representations either express or implied and expressly disclaims any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the services offered by any Participating Lounge, and is not liable for any inability to access a Participating Lounge or any of the services typically offered by a Participating Lounge, or removal from a Participating Lounge, caused by circumstances beyond ANZ's control including strikes, industrial disputes, acts of God or the rules, policies or operational decisions of Participating Lounge operators.
12. If any Eligible Card holder breaches the ANZ Credit Cards Conditions of Use or these terms and conditions, ANZ may suspend or exclude that Eligible Card holder from participating in the Program.

YOUR WORLD
YOUR WAY

