The American Express Airpoints Card Benefits Terms and Conditions

Effective 10 June 2026

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American Express Airpoints Card – Benefits Terms and Conditions

Effective 10 June 2026

If you have not already accepted these American Express Airpoints Card Terms and Conditions, your first use of the Card or Card account will indicate your agreement to these American Express Airpoints Card Terms and Conditions

1. Definitions

Accrued Airpoints™ – Airpoints accrued as a result of transactions on the Card and Additional Card that have not been transferred to the Primary Card Member's Koru Programme account.

Additional Card – An American Express Airpoints Card issued to another person at the request of the Primary Card Member and on the Primary Card Member's Card account.

Additional Card Member – A holder of an Additional Card who is authorised to transact on the Card account.

Air New Zealand – Air New Zealand Limited of Air New Zealand House, 185 Fanshawe Street, Auckland 1010.

Airpoints – The currency of the Air New Zealand Koru Programme.

American Express Airpoints Card Card Member Agreement – The terms and conditions issued by American Express from time to time in relation to the use of a Card.

American Express – American Express International (NZ) Inc., Incorporated in Delaware, USA.

Bonus Airpoints – The additional Airpoints accrued in respect of a purchase made from a Bonus Partner with a Card or Additional Card in addition to the standard Airpoints accrued for that transaction.

Bonus Partner – Merchants who enter into an agreement with American Express in relation to the provision of Bonus Airpoints to Primary Card Members.

Card – The American Express Airpoints Card offered, issued, and administered by American Express International (NZ), Inc.

Card account – The account for the American Express Airpoints Card.

Eligible Charges – Has the meaning set out in Section 5 of these Terms.

Enrolment Date – The date on which American Express opens the Card account.

Koru Programme –The Koru loyalty programme operated by or on behalf of Air New Zealand.

Koru Terms and Conditions – The Air New Zealand Koru Programme Terms and Conditions.

Primary Card Member – The person in whose name a Card account is opened and who is responsible for all transactions on the Card account.

We and our – American Express.

You and your – The Primary Card Member.

2. Eligibility

2.1 The Primary Card Member must be a Member of the Koru Programme to earn and redeem Airpoints. Primary Card Members who apply for the Card and are not currently Members of the Koru Programme will have a new Koru Programme account opened on their behalf in order to earn Airpoints. Membership of the Koru Programme and the earning and redemption of Airpoints are subject to the Koru Programme Terms and Conditions. Please refer to www.airnewzealand.co.nz/koru or call the Air New Zealand contact centre on 0800 737 000 for a copy.

2.2 The Primary Card Member must advise American Express if his or her Koru Programme membership number has been captured incorrectly on receipt of their Card. If American Express has not been notified of the correct Koru Programme membership number, Airpoints may not be able to be transferred to the Koru Programme account.

2.3 The Primary Card Member shall be able to access their Koru Programme account statements online only and shall not receive paper Koru Programme statements. Koru Programme statements can be viewed by logging into myairnz.co.nz

3. Earning Airpoints

3.1 Every Primary Card member will earn one Airpoint for every one hundred New Zealand dollars (NZD100) of Eligible Charges billed to the Primary account (including spend by Additional Card Members).

3.2 Each eligible charge will be calculated on the basis that 0.01 Airpoints will be earned for every one New Zealand dollar (NZD1) of Eligible Charges. If in a given monthly cycle the total Eligible Charges do not equal one New Zealand Dollar (NZD1) or a multiple of one New Zealand Dollar (NZD1), accrued Airpoints shall be rounded up or down to the nearest whole Airpoint.

3.3 The Primary Card Member may from time to time accrue Bonus Airpoints when the Primary Card Member or Additional Card Member makes a purchase from a Bonus Partner. Bonus Partners may change from time to time. Details are available from American Express.

4. Eligible Charges

4.1 For the purpose of earning Airpoints, "Eligible Charges" means charges made to the Primary Card Member's account in respect of goods and services.

Eligible Charges exclude:

(a) charges prepaid prior to the first billing statement for that account following the Enrolment Date;

(b) cash advances and other cash services;

(c) gift cheque purchases;

(d) interest charges;

(e) late payment charges; and

(f) all other fees and charges applied to the Card account.

4.2 Balance transfers from other card accounts are not eligible to earn Airpoints on the amounts transferred. American Express reserves the right to change this provision at any time and may offer Airpoints on balance transfers as part of specific promotions and subject to any conditions it thinks fit.

4.3 When the Primary Card Member or Additional Card Member obtains a refund or reimbursement for items purchased on the Card or Additional Card as applicable, a credit is posted to the Card account in the amount of the refund or reimbursement. This credit will reduce the Accrued Airpoints to reflect the refund or reimbursement.

5. Koru Programme Fees

5.1 Koru Programme Joining Fee and Annual Account Fee – The Koru Programme joining fee and annual account fee in respect of the Primary Card Member's Koru Programme account will be waived for the duration that the Card account remains open and in good standing. If the Card account is closed or cancelled at any time for any reason, the Koru Programme annual account fee may become immediately applicable.

6. General

6.1 Spend on Additional Cards will accrue Airpoints for the Primary Card Member

6.2. Accrued Airpoints are not the property of the Primary Card Member or Additional Card Member and are not transferable to another Card account, or a Koru membership account which is not under the Primary Card Member's name whether by operation of law or otherwise, either to any other person or entity.

6.3. Accrued Airpoints have no monetary value.

6.4. If any Card Account is not in good standing, the Primary Card Member's privilege to earn Airpoints may be cancelled and/or Accrued Airpoints forfeited. American Express reserves the right to withdraw all Card benefits from the Primary Card Member and Additional Card Member due to the Primary Card Member's or the Additional Card Member's failure to adhere to the American Express Airpoints Card Conditions of Use.

6.5 If a Primary Card Member cancels the Card account, or if for any reason American Express cancels the Card account, any Accrued Airpoints that have not been transferred to the Koru Programme will be forfeited.

6.6 Accrued Airpoints will be automatically transferred to your Koru Programme account on a monthly basis. The monthly Card account statement will specify the number of Accrued Airpoints accumulated during that month to be transferred to the Koru Programme account. The total Airpoints earned during your monthly Card statement cycle may not all appear on your Koru Programme statement for the next month as the transfer occurs **approximately six days prior** to the end of your Card statement cycle. Any Airpoints for transactions on your Card account made after the transfer date will appear on your next month's Koru Programme statement.

6.7 American Express assumes no responsibility for Airpoints transferred to the Koru Programme or for the actions of Air New Zealand in connection with its Koru Programme or otherwise.

6.8 American Express assumes no responsibility for any loss of whatever nature resulting from the redemption of Airpoints from the Koru Programme.

6.9 Air New Zealand can suspend or terminate the Koru Programme at any time it deems appropriate. In such a case, American Express shall give advance written notice to Primary Card Members.

6.10 American Express reserves the right to change these American Express Airpoints Card Benefit Terms and Conditions at any time including, but not limited to, Airpoint earn rates. American Express will notify Primary Card Members of changes to these terms and Primary Card Members and Additional Card Members will be bound by those changes.

6.11 Fraud and abuse relating to the accrual of Airpoints may result in forfeiture of Airpoints as well as cancellation of the Card account.

6.12 The Primary Card Member is solely responsible for any government tax, duty or other charge imposed by law in any country in respect of the Primary Card Member's and the Additional Card Member's use of the Card.

6.13 All questions or disputes regarding eligibility for Airpoints or the transfer of Accrued Airpoints to the Koru Programme will be resolved by American Express at its sole discretion. (Any such questions or disputes must be brought to the attention of American Express and resolved within 12 months. Additionally, any Airpoints disputes must be raised and resolved within 12 months from when the Airpoints are first credited to or deducted from the Koru Programme account.)

6.14 American Express's failure to enforce a particular term or condition does not constitute a waiver of that term or condition by American Express.

6.15 American Express may assign its rights under these Terms and Conditions at any time without the Primary Card Member's or the Additional Card Member's consent.

6.16 Use of the Card and any Additional Cards and Card account is subject to the American Express Airpoints Card Card Member Agreement and Privacy policy.

6.17 Airpoints are governed by, and subject to, the Koru Programme Terms and Conditions.

6.18 These terms and conditions are governed by the laws of New Zealand.

For correspondence:

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Auckland 1015
New Zealand

All information correct at 10 June 2026

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