

These Airpoints™ terms and conditions set out the terms under which a customer of ours (“you” or “your”) may earn Airpoints Dollars™ through AIA New Zealand (“us”, “we” or “our”) in accordance with the Airpoints loyalty programme that is offered by Air New Zealand Limited (**Air NZ**). You acknowledge that your ability to earn Airpoints Dollars is subject to Air NZ’s Airpoints terms and conditions.

### Eligibility

1. To be eligible to earn Airpoints Dollars™ (an **Eligible Customer**) you must:
  - a. be a policy owner of one or more of the Eligible Products (as defined in Section 2 below);
  - b. be a member of Air NZ’s Airpoints programme (which will be subject to Air NZ’s Airpoints terms and conditions); and
  - c. register your Airpoints membership number with us.
2. Eligible Customers will be eligible to earn Airpoints Dollars™ in respect of the following products:
  - 1) REAL Accidental Death, 2) REAL Business Continuation Cover, 3) Business Overheads, 4) Cancer Benefit Rider, 5) Cancer Treatment Benefit, 6) Family Protect Cancer Treatment Benefit, 7) Family Protect Critical Illness Cover, 8) Family Protect Life Cover, 9) Family Protect Terminal Illness Cover, 10) REAL Farmers Revenue Protection Cover, 11) REAL Income Protection, 12) Income Protection Redundancy LOE Premier, 13) Income Protection Redundancy-Agreed, 14) Income Protection Redundancy-Indemnity, 15) Key Person Benefit, 16) Level Cancer Benefit Rider, 17) REAL Level Life Cover, 18) REAL Level Total Permanent Disability, 19) REAL Level Trauma Cover, 20) REAL Life Cover, 21) Monthly Life Cover, 22) REAL Mortgage Income and Rent Cover, 23) Mortgage Redundancy Cover, 24) Mortgage Repayment Cover, 25) REAL New to Business Cover, 26) Personal Accident Benefit, 27) REAL Easy Funeral Cover, 28) REAL Easy Life Cover, 29) REAL Health, 30) Spouse or Partner Funeral Benefit, 31) Superior Health Cover, 32) Superior-3 Health Cover, 33) REAL Total Permanent Disability, 34) Trauma - Child Top Up, 35) REAL Trauma Cover, 36) REAL Vital Income Protection, 37) REAL Business Life Cover, 38) REAL Business Trauma Cover, 39) REAL Business Total and Permanent Disability.

(“**Eligible Products**” or separately an “**Eligible Product**”)

### Registering your Airpoints number

3. Eligible Customers can register your Airpoints number with us by:
  - a. including it on the application form when you apply for one or more of our Eligible Products;
  - b. calling our call centre on 0800 800 242;
  - c. providing it to your insurance adviser to register with us on your behalf; or
  - d. via any other means we make available for this purpose.
4. The Airpoints number that is provided to us under Section 3 will be registered to the policy number applicable to either:
  - a. the Eligible Product or Eligible Products for which you are applying under Section 3(a), once we have accepted your application; or
  - b. the Eligible Product or Eligible Products that you have informed us of via the means set out in Sections 3(b) to 3(d).
5. We will only accept one Airpoints number for each policy number relating to an Eligible Product. If there is more than one policy owner in relation to an Eligible Product the policy owners must nominate one Airpoints number to earn Airpoints Dollars through that Eligible Product.
6. You can request to change the Airpoints number registered to an applicable policy number at any time.
7. It is your responsibility to provide us with accurate details of the Airpoints account and to let us know of any changes to the Airpoints account name or number.
8. We will not be liable for any loss, including any loss of benefits, resulting from the Airpoints account details being out of date, inaccurate or otherwise.

### Earning Airpoints Dollars

9. From the launch date (that we will determine), all new applications by Eligible Customers for Eligible Products that are accepted by us will qualify to earn Airpoints Dollars subject to these terms and conditions (the “**New Business Launch Date**”).
10. If on the New Business Launch Date, you are an Eligible Customer and you already have one of our Eligible Products then from a subsequent launch date (that we will determine) (the “**Existing Business Launch Date**”) and subject to these terms and conditions,

you will be able to accrue Airpoints Dollars for each Eligible Product from the date that you pay your next premium for that Eligible Product.

11. Subject to these terms and conditions, Eligible Customers will earn 1 Airpoints Dollar for every \$100 of premium actually paid to us in respect of an Eligible Product, which will accrue to the Airpoints account registered with us in accordance with Section 3.
12. We may change the earn rate for Airpoints Dollars at any time.
13. This offer is not transferable or redeemable for cash.
14. Eligible Customers may also be eligible to earn additional Airpoints Dollars through special offers or promotions that we notify you of from time to time, subject to both these terms and conditions and any additional offer or promotion terms.
15. Airpoints Dollars will not accrue retrospectively for premium payments received prior to either the New Business Launch Date or the Existing Business Launch Date (as applicable), or in relation to premium payments received prior to Eligible Customers registering an Airpoints number with us.
16. Air NZ will use reasonable endeavours to credit Airpoints Dollars to the relevant Airpoints account notified to us in accordance with these terms and conditions within 30 days of the premium being paid on an Eligible Product.

### Deduction of Airpoints Dollars

17. If for any reason, the payment that earned you Airpoints Dollars is refunded or dishonoured, or you cancel the Eligible Product that you took out with us, we reserve the right to deduct those Airpoints Dollars from the Airpoints account linked to the policy number for that Eligible Product.

### Privacy

18. Our Privacy Statement available at [www.aia.co.nz/en/index/privacy-statement.html](http://www.aia.co.nz/en/index/privacy-statement.html) applies to all of your information that we collect, use, store or disclose in relation to the Airpoints programme.
19. In addition, by registering an Airpoints number with us, you acknowledge and agree that personal information about you, together with other data relating to transactions that earn you Airpoints Dollars, may be collected, used, stored and disclosed by us, our contractors, Air NZ and/or its Airpoints partners for the following purposes:
  - a. to administer the Airpoints programme, including:
    - i. communicating with you about the Airpoints programme;
    - ii. undertaking data matching activities;
    - iii. providing such information and data to Air NZ and its Airpoints partners (including for the redemption of rewards);
  - b. to enable marketing activities, including the planning, research, promotion and marketing of goods, services and products, to you by us, Air NZ or its Airpoints partners;
  - c. to conduct analyses relating to the Airpoints programme; and
  - d. to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities.
20. You have the right to access and request correction of information held by us about you. To contact us for this purpose, please refer to our Privacy Statement.

### Cancellation

21. We may stop awarding Airpoints Dollars to you at any time at our absolute discretion, including if:
  - a. we cease to be a partner in Air NZ’s Airpoints programme; or
  - b. you are no longer eligible to earn Airpoints Dollars through us.

### Liability

22. We are not responsible, and accept no liability, for any act or omission of Air NZ or its Airpoints partners in respect of the Airpoints programme.

### Changes

23. We may change these terms and conditions at any time without prior notice by publishing an amendment to these terms and conditions on our website, with such amendment to be effective from the date of publication.