

Terms and conditions

1. Customers who apply and are accepted for a British Airways Credit Card, powered by Absa Bank Ltd ("Absa"), will be eligible for a joining bonus of 9 000 Avios. On the first qualifying card transaction 5 000 Avios will be awarded and a further 4 000 Avios if they spend R24 000 on qualifying expenditure during the first three (3) months. The first month's spend starts from the date your account is opened and not from the date you receive your card, so you may not get a full calendar month to spend initially. Avios will be awarded within eight weeks of the qualifying expenditure being achieved.

2. Qualifying expenditure means all purchases using your British Airways Credit Card, but does not include balance transfers, cash advances, casino transactions, online gambling, payment of internet beneficiaries and bill payments as well as amounts billed more than once in whole or in part for the relevant period, delinquency charges, annual fees and interest. Avios will not be awarded if the goods purchased under the qualifying expenditure are returned.

3. Customers will be eligible only once for a joining bonus from British Airways. If a customer reapplies for the British Airways Credit Card, Absa may process an application and issue the British Airways Credit Card, but British Airways will not award another bonus.

4. For every qualifying card transaction British Airways Credit Cardholders (the 'British Airways credit Cardholder') will earn one (1) Avios for every R7,50 spent on everyday card spend and 1 (one) Avios for every R5,00 spent exclusively at British Airways.

5. British Airways Credit Card holders are eligible for Priority Check-in only when travelling within South Africa with British Airways (operated by Comair Limited), to destinations set out in clause 7 below. British Airways Credit Cardholders are also entitled to four (4) visits in total to the Bidvest International Lounges when flying on any international flights from either OR Tambo or Cape Town International Airports which will be awarded at the beginning of each Calendar year. Access to the SLOW Lounges, Companion and Club (Business class) discount benefits will only be awarded when travelling on British Airways (operated by Comair) domestic or regional flights within Southern Africa to destinations set out in clause 7 below. These benefits will be awarded when spend levels are reached on qualifying purchases within a 12-month period (Calendar Year). Terms and conditions can also be accessed on the following link (<http://www.britishairways.com/en-za/executive-club/collecting-avios/credit-cards#termsandconditions>).

6. Credit card program, means all the benefits associated with becoming a British Airways Credit Cardholder and with certain benefits being applicable upon reaching certain qualifying spend thresholds as set out in these terms and conditions.

7. SLOW vouchers and Companion vouchers will be allowed for usage on all domestic and regional British Airways (operated by Comair) routes. The domestic destinations include Johannesburg, Durban, Port Elizabeth & Cape Town. Regional routes are between Johannesburg and Windhoek, Livingstone, Harare, Victoria Falls, Mauritius. Comair Limited's SLOW Lounges are situated at OR Tambo International Airport in both domestic and international terminals as well as the domestic terminals at Cape Town and King Shaka International Airport. SLOW XS (Lanseria) is not included as part of the Credit card program benefits.

8. A 'Card Year' means a Calendar year and run from 1 January to 31 December each year and tier benefits will be awarded based on the spend during this period. Customers joining the Credit Card program during the course of the Card Year will only be required to achieve a pro-rata amount of the qualifying spend to earn the various Credit Card program benefit, excluding the Club (business class) benefit, depending on the month the British Airways Credit Cardholder joined the Credit Card program. Example, if a customer joins the Credit Card program in July (month 7) they will only be required to achieve R25 000 (6/12ths) in qualifying spend to reach the R50 000 spend tier benefit and R100 000 in qualifying spend to reach the R200 000 spend tier benefits before the end of the card year to qualify for the various spend tier benefits such as the SLOW Lounge day-pass vouchers, Annual SLOW Lounge Access and the Companion Voucher. The Exclusive Club (business class) discount benefits is excluded, as no pro-rata spend allocation will apply for the Exclusive Club (business class) discount benefit.

9. The British Airways Credit Cardholder and their companions will be carried by British Airways (operated by Comair Limited) in accordance with Comair Limited's Terms and Conditions as well as Comair's Notice and Conditions of Contract (as stated on each ticket) and Comair Limited's General Conditions of Carriage for Passengers and Baggage.

10. The British Airways Credit Card is issued by Absa Bank Limited (registration number 1986/004794/06), an Authorised Financial Services Provider and Registered Credit Provider (NCRCP7). British Airways Credit Card terms and conditions apply and can be accessed at the following link http://www.bacard.co.za/content/dam/white-label/bacard/PDF/Spend_Tier_Benefits_TC.pdf

11. The financial information relating to the British Airways Credit Card is the responsibility of Absa Bank Limited and British Airways PLC and Comair Limited accepts no responsibility for inaccuracies. Questions regarding the British Airways Credit Card should be directed to the Absa British Airways Credit Card team at email enquiries@bacard.co.za or telephone number 0861 4 BA 000 (0861 4 22 000).

12. Avios points are issued subject to British Airways PLC's Executive Club terms and conditions (<http://www.britishairways.com/en-za/executive-club/terms-and-conditions>). Reward flights and Companion Voucher bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information on Avios points with its Terms and Conditions can be accessed on this link (http://www.britishairways.com/travel/spend-avios-flights-rfz/public/en_za) or by calling 010 344 0135.

13. The Promoter (British Airways PLC,) registered office: Waterside, Speedbird Way, Harmondsworth, UB7 0GB. Registered in England, registration number 1777777 and Comair Limited, registered office: 1 Marignane Drive, Bonaero Park, Kempton Park, 1619. Registered in South Africa, registration number 1967/0067783/06, may amend these terms and conditions at any time. Any such change will not affect the validity of any Vouchers or Reward Tickets already issued or due, or the terms on which the Vouchers or Reward Tickets may be used.

Priority Check-in

To qualify for Priority Check-in, British Airways Credit Cardholders and those travelling with them must be travelling on a British Airways (operated by Comair) domestic flight within South Africa. British Airways Credit Cardholders will need to produce their British Airways Credit Card at check-in, in order to access priority check-in.

SLOW Lounge day-pass vouchers

1. To qualify for four (4) complimentary SLOW Lounge day-pass vouchers, British Airways Credit Cardholders need to spend a total of R50 000 in a Card Year on qualifying purchases with their British Airways Credit Card. A 'Card Year' will be equal to a Calendar year and run from 1 January to 31 December. Customers joining the Credit Card program during the course of the Card Year will only be required to achieve a pro-rata amount of the qualifying spend to earn the benefit. Example, if a customer joins the Credit Card program in July (month 7) they will only be required to achieve R25000 (6/12ths) in qualifying spend before the end of the card year to qualify. The four (4) complimentary SLOW Lounge day-pass vouchers can only be earned once in a Card Year and can only be used by the British Airways Credit Cardholder when travelling on a British Airways (operated by Comair Limited) flight. Vouchers earned on pro-rata qualifying spend will be allocated by the end of January of the following year.
2. The SLOW Lounge day-pass vouchers are valid for a period of six (6) months from the voucher issue date, of which the British Airways Credit Cardholders will be informed via email. Your vouchers will be included with the email which will be sent to you when you have qualified.
3. Each voucher is valid for one (1) entry per person, and cannot be used more than once. The voucher must be presented to the lounge staff when travelling with British Airways (operated by Comair Limited).
4. The vouchers are valid for access into Comair's SLOW Lounges when travelling with British Airways (operated by Comair). Comair Limited's SLOW lounges are situated at OR Tambo International Airport in both the domestic and international terminals, as well as in the domestic terminals at Cape Town and King Shaka International Airports. Domestic destinations include Johannesburg, Durban, Port Elizabeth & Cape Town. Regional routes to Windhoek, Livingstone, Harare, Victoria Falls, Mauritius. SLOW XS (Lanseria) is not included as part of the Credit Card Program benefits.
5. The vouchers are not transferable and can only be used by the British Airways Credit Cardholder. The British Airways Credit Cardholder may use the vouchers to take a guest into the SLOW Lounge with them (limited to one (1) guest per visit), provided that the guest is travelling with the British Airways Credit Cardholder on the same British Airways (operated by Comair Limited) flight and in the same Cabin, subject to capacity at the lounge.
6. All minors (under the age of 18) must be accompanied by an adult.
7. The vouchers have no bearing on any other frequent flyer membership that the British Airways Credit Cardholder may have. Vouchers cannot be traded and do not allow for the accrual of any frequent traveler currencies.

Annual SLOW Lounge access (unlimited)

1. To qualify for complimentary annual SLOW Lounge access, British Airways Credit Cardholders need to spend a total of R200 000 in a Card Year on qualifying purchases with their British Airways Credit Card. A 'Card Year' will be equal to a Calendar year and run from 1 January to 31 December. Customers joining the Credit Card program during the course of the Card Year will only be required to achieve a pro-rata amount of the qualifying spend to earn the benefit depending on the month the Credit Card program

was joined. Example, if a customer joins the Credit Card program in July (month 7) they will only be required to achieve R100 000 (6/12ths) in qualifying spend before the end of the Card Year to qualify.

2. Annual SLOW Lounge access is valid for one (1) year from the date of notification of one's annual SLOW Lounge access. The 12 months Lounge access benefit will reset each time the R200 000 spend threshold is met within a Card Year (12 months period). This means that you will qualify for your SLOW lounge access, starting from the month immediately after you reached the spend tier – valid for 12 months.

Should you reach the R200 000 spend tier again within the same card year, your initial access will reset to start from the date that the next spend tier is achieved for a period of 12 months.

3. To enter the SLOW Lounges please present your British Airways Credit Card to the lounge staff when travelling with British Airways (operated by Comair Limited) to validate your entry. Your British Airways Credit Card will not be charged.

4. Your British Airways Credit Card will allow you access to Comair Limited's SLOW Lounges provided you have met the qualifying spend thresholds, allowing you access as set out in these terms and conditions and which SLOW Lounges are situated at OR Tambo International Airport in both the domestic and international terminals as well as in the domestic terminals at Cape Town and King Shaka International Airports, when travelling with British Airways (operated by Comair). Domestic routes from Johannesburg, Durban, Port Elizabeth & Cape Town. Regional routes to Windhoek, Livingstone, Harare, Victoria Falls, Mauritius. SLOW XS (Lanseria) is not included as part of the Credit Card Program benefits.

5. All minors (under the age of 18) must be accompanied by an adult.

6. This benefit is not transferable and may only be used by the British Airways Credit Cardholder. The British Airways Credit Cardholder may take one (1) guest with them into the lounges, provided that they are travelling with the British Airways Credit Cardholder on the same British Airways (operated by Comair) flight and in the same Cabin, and subject to capacity.

7. By using this benefit you agree to be bound by the terms and conditions furnished upon issuance, as amended from time to time by British Airways (operated by Comair Limited).

Exclusive Club (business class) discount

1. The exclusive Club (business class) discount is valid for six (6) months and is applicable to all British Airways Credit Cardholders who spend a total of R50 000 per Card Year on qualifying purchases using their British Airways Credit Card, and again when spending a total of R200 000 per Card Year on qualifying purchases, using their British Airways Credit Card. A 'Card Year' will be equal to a Calendar year and run from 1 January to 31 December. British Airways Credit Cardholders will be required to achieve the full qualifying spend to earn this benefit irrespective of when in the Card Year the account (credit card) is opened. No pro-rata spend allocation will apply.

2. The Exclusive Club (business class) discount offer is eligible on all British Airways (operated by Comair Limited) routes.

3. All booking payments must be made with the qualifying member's British Airways Credit Card. Avios cannot be used to pay for the booking.
4. In order to take up this offer, qualifying British Airways Credit Cardholders will need to book and pay for their flight within the first three (3) months of receiving their notification email. All travelling must be completed within six (6) months of receipt of this offer and the validity period may not be extended.
5. The Exclusive Club (business class) discount offer is applicable to the qualifying British Airways Credit Cardholders as well as a companion of their choice, provided that the companion is travelling with the qualifying British Airways Credit Cardholder, i.e. on the same flight, on the same day, in the same Cabin and the guest ticket is booked at the same time as the British Airways Credit Cardholder's flight is booked.
6. All bookings are subject to availability at the time of booking.
7. In order to ensure members' Avios and tier points are automatically tracked, British Airways Credit Cardholders need to quote their Executive Club membership number when booking their flights.
8. Any cancellations or changes must be made at least two (2) hours prior to departure and are subject to the applicable fare class.
9. To take up this offer all bookings need to be made via the British Airways Domestic and Regional Contact Centre by phoning 0860 I FLY BA (0860 4 359 22). Qualifying British Airways Credit cardholders will need to quote that they are a British Airways Credit Cardholder, provide their name and surname and the date they received the email notification. Operating hours for the Contact Centre are from 07:00 to 19:00 Monday to Friday, 08:00 to 17:30 on Saturdays and 08:00 to 13:00 on Sundays.
10. This offer is not bookable through ba.com

Companion Voucher

1. To qualify for a Companion Voucher, the British Airways Credit Cardholder needs to spend a total of R200 000 in a Card Year on qualifying purchases with their British Airways Credit Card. A 'Card Year' will be equal to a Calendar year and run from 1 January to 31 December. Customers joining the Credit Card program during the course of the Card Year will only be required to achieve a pro-rata amount of the qualifying spend to earn the benefit depending on the month the British Airways Credit Cardholder joins the Credit Card program. Example, if a customer joins the Credit Card program in July (month 7) they will only be required to achieve R100000 (6/12ths) in qualifying spend before the end of the Card Year to qualify.
2. British Airways Credit Cardholders must have accrued the required billed expenditure on their British Airways Credit Card (the 'Target') within the 12-month Card Year period.
3. Once British Airways Credit Cardholders have reached the Target applicable to their British Airways Credit Card, they will receive a voucher (the 'Voucher') on their Executive Club account.
4. The Voucher entitles the Cardholder, when making a booking using his/her accumulated Avios (a 'Redemption Booking') to book a return ticket (a 'Reward Ticket' – also known as a Companion Voucher) without incurring the Avios cost for a companion on that same flight (the 'Redemption Flight'). Reservations and bookings for both the British Airways Credit Cardholder and the companion must be

made at the same time. The Reward Ticket must be used for the same destination and must be booked in the same class as the Redemption Flight. The companion must travel with the British Airways Credit Cardholder on both the outbound and the inbound journeys.

5. The British Airways Credit Cardholder and/or their companion will be responsible for paying the taxes, fees and charges relating to the Redemption Flight and the Reward Ticket, including but not limited to departure taxes, passenger service charges and federal inspection fees. British Airways Credit Cardholders must pay for these charges using their British Airways Credit Card. For bookings visit ba.com and log in using your membership details, or call the dedicated Executive Club Contact Centre on 010 441 0135. A fee may be charged for bookings, changes and cancellations of Reward Tickets. Full details can be found on ba.com. It is not possible to redeem any Voucher by contacting any travel agent, or at the airport.

6. Redemption Flights and Reward Tickets may only be used on British Airways (operated by Comair Limited) flights.

7. This Promotion is only available for Redemption Bookings made using Avios and cannot be combined with any other mileage or frequent flyer programme, or with partial cash payments.

8. Reward Tickets are subject to availability and there is no guarantee of receiving a Reward Ticket of the British Airways Credit Cardholder's choice of destination under this offer.

9. The Voucher is only valid if it has been acquired in accordance with the rules of this offer. Vouchers must be exchanged for a ticket and all outbound travel must be done before the expiry date on the Voucher, which is twelve (12) months from the date of issue. For example, on a return ticket Cape Town to Johannesburg, the return from Johannesburg back to Cape Town must be taken before the expiry date on the Voucher. Vouchers are non-extendable or exchangeable.

10. British Airways Credit Cardholders must have a British Airways Credit Card at the time of travel. British Airways Credit Card reserves the right to refuse to issue or honour any Voucher/Reward Tickets if the British Airways Credit Cardholder is in breach of either the terms of their British Airways Credit Card or the British Airways Frequent Flyer Programme, Executive Club.

11. The Voucher may only be used by the British Airways Credit Cardholder, who must select/advise at the time of booking the Redemption Ticket and the Reward Ticket that he/she wishes to use the Voucher.

12. Vouchers may not at any time be purchased, sold, transferred to anyone else or bartered. Any such Voucher will become void.

13. The Voucher may not be used in conjunction with any other offer.

14. Any flight tickets obtained in exchange for an invalid Voucher will also be invalid and liable for removal by British Airways. Alternatively, British Airways reserves the right to recover the full applicable fare for the Reward Ticket from the British Airways Credit Cardholder or his/her companion.

15. Vouchers cannot be used to amend existing bookings.

16. Only one (1) Voucher may be used at any one time for any one booking.

17. If booking by telephone, Reward Tickets must be booked at least 48 hours before the date of travel.
18. Subject to the Executive Club terms and conditions relating to Redemption Bookings, if the British Airways Credit Cardholder cancels the Redemption Booking more than 24 hours prior to the scheduled departure of the first flight or if the companion can no longer fly on the Reward Ticket, British Airways may reissue the Voucher, which will be valid only for the remainder of its 12 month expiry period.
19. British Airways Credit Cardholders with enquiries pertaining to the Companion Voucher, may contact the Executive Club Service Centre on 010 344 0135 Monday to Friday, 08:30 to 17:00.
20. Schedules and destinations are subject to change without notice and listings are not conclusive or binding.
21. Once flights are booked, no routing changes are allowed. Once the companion is ticketed, no name changes are allowed.
22. All Redemption Bookings must be made in accordance with the terms and conditions of the Executive Club.

Bidvest International lounge access

1. British Airways Visa Cardholders can now enjoy a maximum of four (4) free visits per card account (Primary and Secondary Cards combined) per Card Year to Bidvest Premier International Departure lounges when flying on any international flight from either OR Tambo or Cape Town International Airports.
2. To enter the Bidvest Lounge please present your British Airways Visa Credit Card to the lounge staff when travelling on any international flight from OR Tambo or Cape Town International Airport to validate your entry. The British Airways Credit Card will not be charged for the first four (4) visits by the British Airways Credit Cardholder/s in a Card year.
3. Any visits to the Bidvest International lounges over and above the four (4) free visits within the Card Year will be charged to your British Airways Credit Card at the prevailing lounge access rate
4. Note that use of the Bidvest Premier Airport Lounge Facilities are subject to the Bidvest Premier Lounge Terms and Conditions.-Please visit <https://bidvestlounge.co.za/terms-and-conditions/> for more information or go to <http://www.bacard.co.za/bacard/>