

British Airways Credit Card 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 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. 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.
6. The British Airways Credit Cardholder will be carried by British Airways in accordance with Terms and Conditions and General Conditions of Carriage for Passengers and Baggage.
7. 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.
8. 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 22 000.
9. Avios points are issued subject to British Airways Executive Club terms and conditions (www.britishairways.com/en-za/executive-club/terms-and-conditions). For more information about the British Airways Executive Club, call 010 344 0135.

Lounge Access

1. British Airways Credit Cardholders now enjoy 8 Complimentary Bidvest Lounge Access per year (SA Airports Only):
 - 4 Local Lounge Access at Airports on Domestic Flights
 - 4 International Lounge Access at Airports on International Flights

Complimentary Bidvest Premier Lounge Benefit is only applicable to Primary and Secondary Cardholders.

2. Any visits in excess of complimentary 4 Domestic Lounge Access or 4 Complimentary International Lounge Access per year will be charged to your British Airways Credit Card at the prevailing Lounge Access Rates.
3. Please visit Absa Bidvest Lounge Access page, for more information:
<https://www.absa.co.za/personal/bank/a-credit-card/bidvest-lounge-access/>

Costs Involved

Valid from 1 February 2023 to 30 June 2023:

- Public walk-in rate: Domestic Lounge – R283
- Public walk-in rate: International Lounge – R475
- Public walk-in rate: Cape Town International Lounge – R569

Absa preferential rates

The following are preferential rates at which customers will be billed for all access that falls outside of their annual benefit allocation.

	British Airways Credit Card rate (customer to pay)		
	Domestic lounge	International lounge	Cape Town International lounge*
Card holder	R214	R405	R512
Guest/Child	R257	R429	R512

List of airports where Bidvest airport lounges are located

Bidvest Domestic Lounges	Bidvest International Departure Lounges
<ul style="list-style-type: none">• OR Tambo Domestic• OR Tambo Domestic - Sky Lounge• Lanseria• Bloemfontein• Cape Town• King Phalo (East London)• King Shaka (Durban)• Chief Dawid Stuurman International (Port Elizabeth)• George• Kruger Mpumalanga International	<ul style="list-style-type: none">• OR Tambo International• Cape Town International – Sky Lounge• Cape Town International*• Kruger Mpumalanga International

Lounge Benefit

- Complimentary visits are allocated per calendar year and any unused visits will not be carried forward.
- Complimentary visits are only available to the British Airways Credit Card holder or Secondary card holder/s (as specified) and cannot be transferred to guests or children.
- Guests and children will benefit from a discounted rate which will immediately be charged to the British Airways Credit Card when entering the lounge.
- There will be no monthly usage limit (complimentary visits are allocated per annum).
- There will be no split or limit between local and international lounge visits, which means that you could use all qualifying visits for either local or international lounges as you need.
- Any visits that do not meet the complimentary visit criteria will be billed to the cardholder's account at the Absa preferential rate.
- Please be sure to keep track of your visits and qualifying spend. This information can be obtained by contacting the number on the back of your card.
- You are entitled to a stay of 2 hours for domestic flights and 4 hours for international flights (prior to your scheduled flight departure time). Extended time will be charged at Bidvest rates.
- The airport lounges will be open 7 days a week. This may change without prior notice. Please visit the website for updates on lounge operating hours and availability <https://bidvestlounge.co.za/>
- Bidvest Premier Airport Lounges will ensure that there is an adequate supply of refreshments, newspapers, periodicals, food, and beverages.

Qualifying Criteria

- You need the relevant British Airways Credit Card as per the specified benefit.
- The name of the cardholder must be the same as the name on the boarding pass.
- Your British Airways Credit Card must be in good standing.
- This offer is only available to primary and/or secondary credit cardholders as specified.
- The cardholder will be billed for any visits that fall outside of the benefit offer.

How it Works

- The cardholder must present his/her British Airways credit card (the actual physical card, not the virtual card) and boarding pass to gain access to the lounge.
- The name of the cardholder must be the same as the name on the boarding pass.
- When the British Airways Credit Cardholder enters the lounge, there will be no immediate fee charged for the cardholder's visit. The British Airways Credit Card will be swiped for record-keeping (other than for guests and children).
- An assessment will be done at the end of the calendar month to determine whether the cardholder exceeded the benefit offer.