British Airways Credit Card

Unrestricted

Terms and conditions

1 Clients 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 3 (three) 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 8 (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 Clients will be eligible only once for a joining bonus from British Airways. If a client 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 Card holders ("**the British Airways Credit Card holder**") will earn one Avios for every R20 spent on everyday card spend and one Avios for every R10 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 Card holder 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 422 000.

9 Avios are issued subject to British Airways Executive Club terms and conditions (britishairways.com/en-za/executive-club/terms-and- conditions). For more information about the British Airways Executive Club, call +27 10 344 0135.

Lounge access

10 British Airways Credit Card holders now enjoy eight Complimentary Bidvest Lounge Access per year ("**SA Airports only**"):

- Four (4) Local Lounge visits at airports for Domestic Departure Flights.
- Four (4) International Departure Lounge visits at airports leaving South Africa on International Flights.

The Complimentary Bidvest Premier Lounge Benefit is only applicable to Primary and Secondary Card holders.

11 The eight complimentary visits are collectively shared between the primary and secondary card holder; and are not allocated or limited to a fixed number per card holder.

12 Any visits in excess of complimentary four Domestic Lounge visits or four Complimentary International Departure Lounge visits per year will be charged to your British Airways Credit Card at the prevailing Absa preferential lounge access rates.

13 Please visit Absa Bidvest Lounge Access page, for more information at absa.co.za/personal/bank/a-credit-card/bidvest-lounge-access/

14 **Costs involved**

Absa preferential rates valid from 1 May 2026 to 30 April 2027

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

	British Airways Credit Card rate (client to pay)	
	Domestic Lounge	**International Departure Lounge**
Card holder	R283.05	R601.80
Guest/Child (free for children under age 2)	R283.05	R601.80

List of airports where Bidvest Airport Lounges are located

Bidvest Domestic Lounges	Bidvest International Departure Lounges
• 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	• OR Tambo International • Bidvest Premier Lounge Cape Town International 1 • Bidvest Premier Lounge Cape Town International 2

15 **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.
- Visits for Guests and children will i be charged directly to the British Airways Credit Card when entering the Lounge at the Bidvest retail rate.
- There will be no monthly usage limit (complimentary visits are allocated per annum).
- Any visits that do not meet the complimentary visit criteria will be billed to the card holder'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 two hours for domestic flights and four 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 (seven) days a week. This may change without prior notice. Please visit the website for updates on Lounge operating hours and availability at bidvestlounge.co.za/
- Bidvest Premier Airport Lounges will ensure that there is an adequate supply of refreshments, newspapers, periodicals, food and beverages.

16 **Qualifying criteria**

- You need the relevant British Airways Credit Card as per the specified benefit.
- The name of the card holder 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 card holders as specified.
- The card holder will be billed for any visits that fall outside of the benefit offer.

17 **How it works**

- The card holder 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 card holder must be the same as the name on the boarding pass.
- When the British Airways Credit Card holder enters the Lounge, there will be no immediate fee charged for the card holder'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 card holder exceeded the benefit offer.