

Blue Sky Credit Card from American Express®

What is the Blue Sky Credit Card from American Express?

The Blue Sky Credit Card is a Card designed for travellers who like to turn everyday spend into fun adventures, travelling on the specific days and time of the year that is most convenient for them – not the airlines*

* Conditions apply, subject to airline availability.

What are the benefits?

Rewards Program	Membership Rewards™ Blue Sky
Points Earn Rate	\$1 = 1 Membership Rewards Blue Sky point
Bonus points with bonus partners	To find out about the various Bonus Partners and Bonus points to be earned click here
Redemption options	Flight Rewards as shown on the Blue Sky Destination Guide, Non-Flight Rewards and TravelKey
Refund protection¹	Y
Purchase protection¹	Y
Overseas travel insurance¹	Y
Domestic return flight	N
Annual Card Fee	\$95
Supplementary Card Fee	NIL
Interest Rate²	18.49% p.a.
Balance Transfer Rate for the life of the balance³ – subject to our Interest Rate Policy⁴.	6.99% p.a. for the life of the transferred balance
Min income	\$40K
Max credit limit*	\$25k
Interest free days⁵	Up to 55

* Subject to minimum income and credit approval criteria.

1. Please be sure to read the Insurance Terms and Conditions booklet carefully and be aware of its various terms, conditions and exclusions. A copy of the Insurance [Terms & Conditions](#) booklet is available upon request from us.
2. Interest Rate quoted is correct as at 22 November 2007, and subject to change, including changes under our Interest Rate Policy.
3. All payments to your credit card account are applied first to any transferred balance, including transferred balances benefiting from promotional interest rates. This will result in the balances subject to a lower interest rate being paid off first. Minimum payment requirements of the card account apply to balance transfers. There are no interest free days on balance transfers.
4. Our interest policy describes how we intend to adjust credit card interest rates based on your payment history. Under this policy we intend to maintain this special low rate for the promotional period if you make your minimum payments on time.
5. Depending upon when you make a purchase, whether you have obtained a balance transfer when your statement is issued and whether or not you are carrying forward a balance on your account from your previous statement period. There are no interest free days on Cash Advances or Balance Transfers.

How can I apply for a Blue Sky Credit Card from American Express?

Applying is easy. You can go online to www.amex.com.au/bluesky.

How long will the online application form take to complete?

The application will take approximately up to 10 -15 minutes to complete online.

What information do I need at hand to complete the application?

You will need details including your Drivers License, Employment details, Accountant details if you are retired or self-employed and any other credit cards you hold.

Is it safe to enter my personal information on your website?

All information you enter on this application is held in the secure section of our website. You can also visit our website and view our [Privacy Policy Statement](#)

Can I apply for more than one supplementary card?

Yes. You can apply for as many as 99 supplementary cards.

What is the credit limit I can expect to get?

This really depends on your financial situation– your credit limit will be assigned based on the information provided on your application form and subject to our credit approval criteria. The maximum credit limit available on this product is \$25,000.

I am an existing American Express Cardmember, can I apply for this offer?

The Blue Sky Credit Card from American Express is available to anyone who is eligible to apply. You do not need to receive an offer to apply. Applying is easy. You can go online to: www.amex.com.au/bluesky.

Remember, if you are currently enrolled in Membership Rewards and have points in either *Choices* or *Ascent* these points **cannot** be transferred to the Membership Rewards *Blue Sky* program. You will have to redeem any existing Membership Rewards points you currently have in the *Ascent* or *Choices* before you cancel your existing card. Please refer to <http://www.membershiprewards.com.au> for your redemption options.

I have an existing American Express Credit Card with Rewards. How does the Blue Sky Credit Card compare?

It is a personal choice. Each card is designed to suit a different set of needs and may appeal to different individuals. If you are an occasional traveler who likes to use points earned from spending on your credit card to redeem for flight rewards with a range of reputable airlines, then the Blue Sky Credit Card may be a great value option for you. If you are interested in earning points when you fly, specific airline frequent flyer program benefits (ie Qantas), accelerated points earn rates, complimentary domestic flights, business class upgrades, lounge access and Concierge and Lifestyle benefits then one of our Qantas American Express Cards, Platinum Credit Card or other Membership Rewards programs could be more appropriate for you.

To compare cards [click here](#)

I'm currently enrolled in the *Choices* or *Ascent* program on my American Express Card and want to apply for the Blue Sky Credit Card. Can I?

Yes. If you choose to keep your existing Card, you will have a Membership Rewards *Choices* or *Ascent* account, and a Membership Rewards *Blue Sky* account. If you choose to cancel your existing card, your existing Membership Rewards points will not be transferred to your Blue Sky Credit Card. You will have to redeem these points before you cancel your existing Card.

Will my Membership Rewards points be transferred over to my Blue Sky Credit Card if I cancel my existing American Express Card?

No. If you choose to **cancel** your existing American Express Card, your existing Membership Rewards will not be automatically transferred to your new Membership Rewards Blue Sky account. **You will need to redeem your existing Membership Rewards points before your cancellation.** Log onto <http://www.membershiprewards.com.au> to explore your redemption options.

If you choose to retain your existing American Express Card, you will have two Membership Rewards accounts, your Membership Rewards *Blue Sky* account and your existing Membership Rewards *Choices* or *Ascent* account. Your points will accrue on each individual account depending on which Card you spend on, Please note that points cannot be transferred between the Membership Rewards *Blue Sky* account and the Membership Rewards *Choices* and *Ascent* program accounts.

I am an American Express Cardmember. If I apply for this Card will I receive a new Card number?

Yes, because this is treated as a new and separate account. This means you will receive a new card and new card number. Please note, if you choose to cancel your existing American Express Card and you have existing recurring payment facilities or direct debits set up these will also be cancelled. They will not be automatically set up on your new Blue Sky Credit Card. However, you can do arrange this administration online using the recurring payments form at www.americanexpress.com.au/online

Will the Supplementary Cardmembers I had on my previous account still be Supplementary Cards on my new Blue Sky American Express Card account?

No, the Supplementary Cards on your previous Card accounts will be cancelled. As this is a new account, you will need to apply to have Supplementary Cards issued on your Blue Sky Credit Card account.

What are some of the benefits of managing my Card Account online?

Online Services gives you the flexibility of managing your finances in your own time. Here are just some of the things you can do online:

- You can view your transactions 24/7,
- Transfer a balance from another card and enjoy a competitive rate,
- Set up a direct payment plan
- Update your contact details and online statements.
- Sign up for email and text alerts
- Ability to change between paper & paperless statements, to suit your needs;

Membership Rewards *Blue Sky* program

How do I earn Membership Rewards Blue Sky points?

1 Membership Rewards point is earned for each and every AU\$1 spent on goods and services on your Blue Sky Credit Card. In addition, you can earn Bonus Points at participating Bonus Partners*.

* Subject to the Terms and Conditions of the Membership Rewards Blue Sky program.

What is the difference between the Membership Rewards points/account on my current card and the Membership Rewards points/account on Blue Sky?

Only with your Blue Sky Credit Card do you have access to the [Blue Sky Destination Guide](#), offering flights to a range of popular domestic and international destinations at a fixed points cost, so you always know the day you can fly and how many points it takes to get there and back*

Other differences include:

- If you are currently enrolled in Membership Rewards *Ascent*, your *Ascent* points can be transferred to frequent traveller programs such as airline frequent flyer programs, whereas your Blue Sky points cannot be transferred to any frequent traveller programs.
- If your current Card is a Qantas American Express Card, you earn Qantas Frequent Flyer Points, which are automatically transferred monthly to your Qantas Frequent Flyer program.

* You must book 30 days in advance of your desired travel date. Points required are as described in the Blue Sky Destination Guide above and are subject to change. Additional fees, charges and taxes apply. If the cost of the ticket for the nominated flight route exceeds the maximum ticket price in the Blue Sky Destination Guide, any additional amount above the maximum ticket price must be paid by you and will be charged to your Blue Sky Credit Card. Flight redemption is subject to the Terms and Conditions of the Membership Rewards Blue Sky program.

Do I earn points for any Balance Transfer amounts I bring to this account?

No. Balance transfers and Cash advances do not earn Membership Rewards points.

How do I check my Membership Rewards *Blue Sky* points balance?

By enrolling for Online Services you will have access to your Membership Rewards *Blue Sky* program account information (including balance) 24-hours a day. Otherwise, you can call 1300 662 518 and receive account information. Of course you will also be sent a statement each month with your Blue Sky points balance you have accumulated. If you choose to enrol in paperless statements you will receive via secure email.

Do my supplementary Blue Sky Credit Cardmembers earn Membership Reward *Blue Sky* points?

Your Supplementary Blue Sky Credit Cardmembers will not be able to redeem the Membership Rewards Blue Sky points for rewards. However, every dollar spent on the Supplementary Cards will earn you're the Primary Cardmember 1 point. These points will be accrued in your Membership Rewards Blue Sky program account.

Redemption of a flight on the fixed points grid

How does the Membership Rewards *Blue Sky* fixed points flight redemption work?

When you have enough points for a flight destination as shown in the Blue Sky Destination Guide simply call us on 1300 662 518. Tell us where you want to fly, the day you want to fly* and our Membership Travel Services team will find an appropriate flight from a range of leading airlines. We will then take the number of points required from your Membership Rewards Blue Sky account and debit your Blue Sky Credit Card for the cost of the additional airline taxes. The Membership Travel Services team is open between 9:00am and 6:00pm (Monday to Friday).

* Conditions apply, subject to airline availability

Are there any conditions for the redemption of the flight?

Yes. You need to call us at least 30 days before the date of when you want to fly, and of course flights are subject to standard route, seat and airline availability. In addition, each zone has a generous maximum flight value – in rare cases the flight may cost more than the maximum value. If this is the case, we will put the maximum value towards your flight. For example, if a flight to Melbourne on New Year 's Eve costs \$320 plus taxes, we will put \$300 towards your flight, so you only need to pay your 16,000 points (8,000 before 01 January 2009) and \$20 plus taxes.

* Flight redemption are subject to the Membership Rewards Blue Sky program [Terms & Conditions](#)

Where can I fly with the Blue Sky Destination Guide and how many points does it cost?

There are a range of popular domestic and international destinations available, depending on your departure city. The points cost depends on which zone the destination is in:

Zone	Points required	Maximum flight value – AUD
1	16,000 (plus taxes)	\$300 (plus taxes)
2	24,000 (plus taxes)	\$400 (plus taxes)
3	42,000 (plus taxes)	\$650 (plus taxes)
4	80,000 (plus taxes)	\$1350 (plus taxes)

Redeem your points before 01 January 2009 for a flight to pay only half the number of points usually required:

Zone	Points required	Maximum flight value
1	8,000 (plus taxes)	\$300 (plus taxes)
2	12,000 (plus taxes)	\$400 (plus taxes)
3	21,000 (plus taxes)	\$650 (plus taxes)
4	40,000 (plus taxes)	\$1350 (plus taxes)

Departure City	Zone 1	Zone 2	Zone 3	Zone 4
Sydney	Melbourne	Adelaide	Perth	Hong Kong
	Brisbane	Hobart	Cairns	Singapore
	Canberra		Whitsunday Coast	Bangkok
	Ballina		Auckland	
	Gold Coast		Christchurch	
			Fiji	
	Vanuatu			
Melbourne	Sydney	Brisbane	Perth	Hong Kong
	Adelaide	Gold Coast	Cairns	Singapore
	Hobart		Whitsunday Coast	Bangkok
	Canberra		Auckland	
			Christchurch	
			Fiji	
	Vanuatu			
Brisbane	Sydney	Melbourne	Perth	Hong Kong
		Hobart	Adelaide	Singapore
		Canberra	Auckland	Bangkok
		Whitsunday Coast	Christchurch	
		Cairns	Fiji	
			Vanuatu	
Adelaide	Melbourne	Sydney	Perth	Hong Kong
		Hobart	Brisbane	Singapore
		Canberra	Auckland	Bangkok
			Christchurch	Fiji
			Cairns	Vanuatu
Perth			Adelaide	Auckland
			Sydney	Christchurch
			Melbourne	Hong Kong
			Brisbane	Singapore
			Canberra	Bangkok
				Fiji
	Vanuatu			
Canberra	Sydney	Brisbane	Perth	Hong Kong
	Melbourne	Adelaide	Cairns	Singapore
		Hobart	Auckland	Fiji
				Vanuatu

Correct as at launch date 23 August 2007

Can I pay for my taxes using points?

Unfortunately, for flights redeemed on the Blue Sky Destination Guide you cannot use your points to pay for taxes at this stage – the cost of the taxes will be charged to your Blue Sky Credit Card, earning you further points for your next redemption.

Can I pick the airline that I want to fly on?

No. The Membership Travel Services agent will pick the airline on which you will fly from a range of reputable domestic and international airlines based on airline availability.

Can I pick the exact time/flight that I want?

No. However, you can nominate the day that you want to fly and when flying to domestic Capital Cities whether you would like to fly in the morning (AM) or the afternoon/evening (PM) and we will endeavor to find you a suitable flight based on availability.

Do I need to pay the taxes and charges or GST?

Yes, your points will only pay for the cost of the air ticket. You will have to pay any subsequent GST, airline taxes and charges.

I want to redeem my points for a flight to Melbourne. Are you going to make me fly into Avalon?

No, all flights will be to/from the major airport of each destination.

I want to use my points to fly to somewhere that isn't on the Destination Guide. Can I?

Yes. We can book you a flight to virtually anywhere in the world using TravelKey where 12,000 points equals \$100 travel of travel. For more information on TravelKey please [click here](#).

What happens if you can't find a flight on the day I want?

If you want to book a flight less than 30days from the desired travel date, you should use the Travelkey option. With the Blue Sky Destination Guide flight routes we require a 30days advance notification from the date of travel to can you the flight you want on that day.

I want to book a Blue Sky Destination Guide ticket for my wife/husband as well, can I redeem points for 2 tickets?

As long as you have enough points available to use, you can redeem for as many tickets as you like.

I want to book two tickets, but I only have enough points to redeem for one flight. What do I do?

We can book both tickets for you at the same time – we will redeem your points required for one ticket, and debit your Blue Sky Credit Card for the taxes of the first ticket and the full cost of the second ticket*.

*A Membership Travel Services booking fee will apply to companion tickets booked without using Blue Sky reward points.

Can I book a flight for someone else using my points?

Yes you can.

Can I upgrade to business class by redeeming more points or paying extra?

No, the Blue Sky Destination Guide is only available for return economy flights.

Can I transfer my Blue Sky points to Qantas Frequent Flyer program or any other airline program?

No.

Can I use my Qantas Frequent Flyer to help redeem for this flight?

No, these points are completely separate to your Qantas Frequent Flyer, Virgin Blue Velocity points or any other airline loyalty program.

Can I fly on Christmas Eve/Boxing Day/school holidays?

If there is an economy seat available on any of the range of reputable airline options, we can book your seat. Remember there are no reward seats restrictions or blackouts with the Blue Sky Destination Guide so the number of seats available is much greater. However, please remember you need to call us at least 30 days before you want to travel.

Will my flight be direct?

We will endeavour wherever possible to book you on a direct flight, airline routes permitting.

What if I don't want to use my Blue Sky points for a flight?

We have a wide range of non-flight redemption options available, including merchandise, gift cards, charity donations or even a credit on your Card. Go to www.membershiprewards.com.au to view the full range of redemption options.

Once I redeem my points for a Blue Sky flight, can I cancel my flight?

Membership Rewards Blue Sky flight redemptions are non-refundable and non-transferable. Please see section 7 of the Membership Rewards Blue Sky program Terms and Conditions. However, if you wish to change the date of booking this may be possible depending on the terms and conditions of the carrier*.

* additional charges will be charged to your Blue Sky Credit Card.

Do I need to reconfirm my reservations?

Usually not – you will be sent confirmation and your Membership Travel Services representative will advise you at the time of booking if any other action on your part is necessary.

Will I earn frequent flyer program points with the flight?

No, Blue Sky flights are not eligible for frequent flyer program points.

Insurance Benefits of the Blue Sky Credit Card?

Does the travel insurance and travel inconvenience cover on the Blue Sky Credit Card cover flights booked on the Destination Guide?

Yes, any flight using your Blue Sky points or where the entire fare was paid for on your Blue Sky Credit Card is eligible for the travel insurance and travel inconvenience cover on the Card. Please read your Blue Sky Credit Card Insurance Terms and Conditions carefully and be aware of its various terms, conditions and exclusions. Alternatively contact our assistance provider (Axa Assistance +61 2 9461 2296) to ensure the coverage is adequate for you.

To view the Blue Sky Insurance Terms and Conditions please [click here](#)

Is my family covered by this insurance?

Cardmember, their spouse and any dependents under the age of 23 are covered regardless of whether they travel together or not. Please be sure to read the Insurance Terms & Conditions booklet carefully and be aware of its various terms, conditions and exclusions

How much of the ticket purchase must be charged to the Card to be eligible for insurance cover?

The entire fare must be charged to the Card, or you must have booked your flight using your Membership Rewards Blue Sky points.