

**Full name and address of Creditor**

The Warehouse Financial Services Limited  
Private Bag 92501, Wellesley Street, Auckland 1141

**Registered Office**

Level 15, PWC Tower, 188 Quay Street, Auckland

These Conditions of Use apply to The Warehouse Rewards MasterCard and The Warehouse Low Interest MasterCard.

As soon as you sign or use your The Warehouse MasterCard you are deemed to have agreed to the conditions of use in this document.

**Under the conditions of use you are required to:**

- keep your Personal Identification Number (PIN) secure,
- agree that your card is the property of The Warehouse Financial Services,
- sign your card as soon as you receive it.

If you have any enquiries about your MasterCard, you can call us 24 hours a day, seven days a week on **0800 887 887**.

If you need to write to us, our address is The Warehouse Financial Services, Private Bag 92501, Wellesley Street, Auckland 1141.

**Please let us know straight away if you change your address.****RECEIVING & SIGNING YOUR CARD**

When you receive your card you must immediately sign it. You must not use your card until you have signed it. You must not send your card overseas or have any other person send your card to you overseas. Please contact us to find out about sending a card overseas or receiving a card while you are overseas.

**OWNERSHIP OF YOUR CARD**

Your card and card number are the property of The Warehouse Financial Services. You must not copy or reproduce the card. If The Warehouse Financial Services tells you to return or destroy your card then you must do so.

**SELECTING YOUR PIN**

When you are issued with your card, you will need to call into a Westpac branch with the card and bring two other forms of identification (one of which must have your signature on it) in order to select a PIN. Your PIN enables you to use your card in electronic funds devices such as ATMs and EFTPOS terminals.

When you select your PIN, you should choose a number that you will be able to remember easily as you must memorise it. You must not choose unsuitable numbers such as birth dates, months or years, parts of your telephone number, parts of your card number or sequential or easily identified numbers (e.g. 2345 or 2222). You must also not use numbers from personal data such as your drivers licence or locker number or other numbers easily connected with you.

We recommend using different PIN numbers for different cards and equipment e.g. security alarms, lockers.

**PROTECTING YOUR CARD & PIN**

For your security, your PIN must not be:

- written down, especially not on the card,
- kept in any form with the card,
- disclosed to any other person, including any additional cardholders, the Police, family members or bank staff, or
- negligently or recklessly disclosed. You must ensure that no one can see you enter your PIN at EFTPOS terminals.

You must exercise every possible care to ensure the safety of your card and to prevent disclosure of your PIN. You must not allow others to use your card, card number or PIN. Always get your card back after using it. Do not leave your card in an unattended wallet, purse or vehicle or anywhere a thief could remove the card without being noticed (particularly in nightclubs, hotels or restaurants). If your card is lost or stolen together with your PIN, it can be

used by others to make unauthorised transactions, which may result in a loss to you.

**LOST & STOLEN CARDS/PINS**

You must notify us immediately if:

- your card is lost or stolen,
- your PIN becomes known to someone else,
- a record of your PIN is lost or stolen.

**If you are in New Zealand, please:**

- call us on **0800 887 887**, or
- notify any Westpac branch in New Zealand during business hours.

You will be required to provide information on how the loss occurred.

**If you are outside New Zealand, please:**

- notify a bank which displays the MasterCard symbol, or
- if you cannot find a bank which displays the MasterCard symbol, notify us by calling **+64-9-914 6170** collect.

There may be a charge to your account if a replacement card is required.

**LIABILITIES****Liability for losses which result from lost/stolen cards/PINS**

Once you have told us that your card has been lost or stolen, or your PIN disclosed, either in New Zealand or overseas, you will not be held responsible for any unauthorised use of your card after that time, unless you have acted fraudulently or negligently. You will be liable to pay no more than \$50 of any loss that occurs before you notify us.

However, this \$50 limit will not apply if:

- you have failed to reasonably safeguard your card,
- you have kept a written record of your PIN on or with your card,
- you have kept your PIN in a form that can be readily identified as a PIN,
- you have selected an unsuitable PIN (as explained under 'Selecting your PIN'),
- you have disclosed your PIN to anyone, whether family or those in apparent authority including bank staff, or let them use your card,
- you have unreasonably delayed notifying us that your card has been lost or stolen, or that your PIN has been disclosed,
- you have failed to take all reasonable steps to prevent disclosure to any other person when keying in your PIN,
- you have acted fraudulently or negligently,
- you have breached these Conditions of Use.

In the above instances, your maximum liability will be the lesser of:

- the actual loss at the time of notification, or
- the maximum amount that you would have been entitled to withdraw from your account between the time your card is lost/stolen and the time you notify us.

If your card gives you access to an account with a credit facility, failure to look after your card and PIN could result in a substantial loss for which you could be held responsible.

**Liability for transactions charged to your account**

You are responsible for all credit extended by The Warehouse Financial Services to you. You will be required to pay us the amounts of all:

- cash advance and sales vouchers signed or authorised by you or another cardholder on your account,
- mail, telephone and internet orders, email transactions and cycle payments authorised by you or another cardholder on your account,
- EFT transactions carried out on your account using your card(s) or the card of another cardholder on your account,
- other transactions authorised by you or another cardholder on your account and approved by us.

There are risks involved if you or another cardholder on your account initiates a transaction by mail order, telephone order, internet orders or by email. You are giving authority to the MasterCard merchant to process an EFT transaction or issue a sales voucher for the purchase amount which will be debited to your account. You should consider the security and standing of the company or entity you are doing business with. If you or another cardholder on your account initiate cycle payment transactions, i.e. if you agree with a MasterCard merchant that an amount will be debited against your account on a regular basis, then you are liable for meeting those transaction amounts even if you close your account.

In certain circumstances your agreement with the merchant may authorise the debiting of your account with additional purchase amounts without the need for your signature.

Provided these amounts have been incurred under the terms of that agreement they may be charged to your account.

#### **Incorrect or unauthorised transactions**

If you think a transaction shown on your statement is incorrect, you can dispute it, provided you notify us in writing within 60 days of the statement period closing date.

In some situations, if you do not receive the goods or services you have ordered with your card or by use of your card number, or you have not authorised a transaction, you may be able to get a credit for the transaction.

## **TRANSACTION DISPUTES**

You are responsible for checking your statements to ensure their accuracy and advising us of any mistakes, even if you are not at the address to which you have requested us to send statements.

If you do not notify us of a disputed transaction within the time period stated below then the charge or record of the transaction will remain on your account.

If you wish to dispute any transaction recorded in your monthly statement, you must notify us in writing within 60 days of the statement period closing date, giving the following information:

- your name and card number,
- the amount and nature of the disputed transaction, attaching (if available) a copy of the transaction record or sales voucher in support of your case,
- details of the EFT terminal (if any) at which the disputed transaction occurred,
- details of the website (if any) through which the disputed transaction was initiated,
- the date and approximate time (if known) on which the disputed transaction occurred,
- details of any formal complaint lodged with the Police.

Once you have notified us of the disputed transaction we will investigate the matter and advise you of the outcome of the investigation within 30 days of receiving your complaint. Should the investigation not be completed within 30 days you will be advised of the likely delay and the reason for that delay. Failure to report the incorrect, invalid or unauthorised transaction within 60 days of the statement period closing date will mean we cannot reverse the transaction and you will have to pay for it.

Where it is established that an error did occur (whether it was the disputed transaction complained of, or not) it will be corrected and you will be advised of any appropriate adjustments which will be made to your account in respect of credit charges and other charges. If, as a result of our investigation, we believe the charge or transaction should remain, we will write to you setting out our reasons and service charge.

In respect of disputes between merchants and cardholders, refer to the Card Transaction Requirements section.

#### **Liability for transactions on closed accounts or insufficient funds/credit**

If an EFT terminal processes a transaction on an account which has been closed or, if it is open and there are insufficient funds or available credit to permit the transaction, we will not be deemed in any way to have consented to that transaction, and you will be liable for that transaction amount.

#### **The Warehouse Financial Services Limited's liability**

The Warehouse Financial Services will be responsible for any direct and/or reasonably foreseeable loss or damage to you caused by the failure of your card or any ATM (excluding any card or ATM which is obviously faulty, or in the case of an ATM where it has been advised by notice or display as being faulty) to function properly. We will also be liable for any direct or indirect loss or damage to you which results from the fraudulent or negligent acts or omissions of our employees or agents.

## **CARD TRANSACTION REQUIREMENTS**

- Use of your card constitutes an irrevocable order to The Warehouse Financial Services and you cannot stop payment of a transaction made using your credit card. There are limited circumstances under which we can reverse a transaction which will be subject to the rules of the credit card company, for example we cannot reverse a transaction where there is a dispute with a merchant about the quality of the goods and services. We will not be responsible for the goods and services supplied by any merchant, and any complaints you have with the merchant must be resolved by you.
- The Warehouse Financial Services will advise you of your approved credit limit in writing. The Warehouse Financial Services may increase or decrease your credit limit from time to time. Your credit limit will also be shown on your monthly statements.
- You must ensure that your credit card account does not exceed the credit limit authorised in writing by us, without our prior written approval. If you fail to comply with this condition then any amount in excess of your credit limit is payable on demand. You will be liable for any transaction processed to your account which exceeds your credit limit.
- When systems are fully operational, the daily transaction limits for EFT transactions made with your card, subject to your available credit limit and available funds in your nominated account(s), are a maximum of:
  - \$20,000 for EFT transactions from all accounts that can be accessed by your card, or
  - \$2,000 for international ATM cash withdrawals from any account, or combination of accounts, that can be accessed by your card, or
  - \$1,000 for domestic ATM cash withdrawals from any account, or combination of accounts, that can be accessed by your card

Note that the maximum EFT transactions will be less the amount of any ATM cash withdrawals made in the same day.

You will be obliged to pay any amounts debited to your accounts which exceed the daily EFT transaction limits. In addition, there may be a daily limit on the number of EFT transactions you may make on your MasterCard account.

- The minimum amount of any cash advance in New Zealand is \$20. However, different amounts may apply in other countries.
- You may use your card to carry out EFT transactions at any ATM provided that access is available. Access to an EFTPOS terminal is at the merchant's discretion.

If you wish to dispute a transaction on your statement you may do so. Please see the Transaction Disputes section.

## **CARD ACCEPTANCE & LIMITATIONS**

Your MasterCard is accepted by banks and merchants displaying the MasterCard symbol. However, we will not be held liable if any bank or merchant either refuses to accept the card, does not follow proper authorisation procedures, or will not allow the card to be used to purchase particular types of goods and services available from the bank or merchant.

The use of your card overseas (whether you are in that country or accessing a foreign merchant through the internet) may be subject to exchange controls or other government requirements. In particular, as a result of U.S. laws and regulations, your card is not allowed to be used in prohibited countries, including Iran, Libya, Burma (Myanmar) and Sudan. The list of prohibited countries could change at any time. If you do attempt to use your card in any prohibited country, the transaction will be declined or charged back.

MasterCard processes and converts into New Zealand dollars cash advances, purchases and/or charges made in foreign currencies at the rate(s) of exchange fixed by MasterCard. Transactions made in United States dollars are converted directly into New Zealand dollars. MasterCard converts transactions made in any other foreign currency into United States dollars before converting them into New Zealand dollars.

A foreign currency conversion fee will be charged by the bank on any such foreign currency transaction. Details of this fee are available in our Transaction and Service Fees brochure which forms part of these conditions of use.

## DAMAGED OR FAULTY CARDS

In the event that your card becomes damaged or faulty we will issue you with a replacement card when you return the damaged/faulty card to us. You must also advise us of how the damage or fault occurred. There may be a charge to your account if a replacement card is required.

## SECURITY INTEREST

Unless expressly disclosed to you, and notwithstanding anything to the contrary in any other document, no security interest is taken in connection with your credit card facility.

## JOINT & ADDITIONAL CARDHOLDERS

### Joint cardholders

If you and a joint cardholder each hold a card on the same account you are both bound by these conditions of use. You and any joint cardholder are also liable both jointly and severally for any amount owing to us on that joint credit card account. This means that either of you may be required to pay the outstanding balance owed on the account.

We will accept instructions relating to the account from either joint cardholder.

Either of you may cancel both your cards provided that you notify us in writing and return both cards to us, cut in half.

Either of you may cancel one card provided that you notify us in writing and return the card to us, cut in half. Upon cancellation of one card, the joint account will be frozen by The Warehouse Financial Services so that neither of you will be able to use it. Each of you will remain liable for all transactions initiated or charged to the cancelled account prior to cancellation, as well as any costs and expenses incurred after cancellation.

A joint cardholder must be at least 18 years old.

### Additional cardholders

At your request, we may issue an additional card on your account to any person nominated by you who is over the age of 16. The additional card must carry the nominated person's signature and may be used by that person on your credit card account in every respect as if it were your card. However you are liable for all transactions carried out by that person, i.e. you will be bound by the use of any additional card as if you had used it personally.

The additional card is subject to these conditions of use.

## PAYMENT TERMS & CONDITIONS

### Statement billing dates

We will allocate you a monthly date for the issue of statements.

If, at that date, there are any amounts outstanding on your account, or if any new transactions have been debited to your account since the previous statement period, you will be sent a statement.

### Calculation of interest

Subject to the terms below, interest on your credit card account will be charged on cash advances, balances transferred from another account, purchases, fees, charges and interest charged and unpaid as set out in

this section.

Interest which accrues on your card will be calculated on a daily basis at the applicable interest rate or rates and will be charged to your account on the last day of each statement period as specified in your monthly statement.

**Purchases and charges** - if payment of the full amount of the statement closing balance is made by the pay by date, no interest will be charged for purchases and charges (other than cash advance fees) listed in your current statement. If payment in full is not made by the pay by date, interest will be charged on the daily outstanding balance of such purchases and charges and on interest subsequently charged thereon, in each case from the date of the transaction until the relevant amount is paid in full.

**Cash advances** - interest will be charged on the outstanding balance of cash advances (including cash advance fees) and interest subsequently charged thereon, from the date of the transaction until the relevant amount is paid in full.

**Balances transferred when changing The Warehouse Financial Services credit cards** - where you have transferred from another The Warehouse Financial Services credit card, interest will be charged as outlined above, for the respective transactions forming the transferred balance. Therefore, for the statement following the transfer date, if payment of the full amount of the statement closing balance is made by the pay by date no interest will be charged for those purchases and charges (other than cash advance fees) listed in the statement. However, if payment is not made by the pay by date, interest will be charged on such purchases and charges. Also as outlined above, interest will be charged for cash advances (including cash advance fees) included in the transferred balance. This is the case regardless of whether the transaction occurred before or after the transfer date.

Details of the transactions which comprise the balance transferred from your previous card will be contained in the statements we issued to you for that card. We will provide you with a separate statement showing transactions included in that balance which were made since the date of your last statement.

**Balances transferred from accounts at other institutions** - interest will be charged on balances transferred from accounts at other institutions and interest subsequently charged thereon, from the date of the transfer until the relevant amount is paid in full.

**Retail credits** - are not classified as payments and will not be offset against payment due for relative statement period.

### Interest Rates

Unless otherwise specified in a promotion or as outlined below in relation to a balance transferred when changing The Warehouse Financial Services credit cards,

- the interest rate for purchases and charges will apply to all purchases and charges (other than cash advance fees) including purchases and charges (other than cash advance fees) transferred from another The Warehouse Financial Services credit card and interest accrued thereon.
- the interest rate for cash advances will apply to all cash advances and cash advance fees (including those transferred from another The Warehouse Financial Services credit card), balances transferred from another institution, and interest accrued thereon.

The current interest rate is shown in the Transaction & Service Fees brochure we send you and on each of your monthly statements and are subject to change from time to time.

**Balances transferred when changing The Warehouse Financial Services credit cards** - where you have transferred from another The Warehouse Financial Services credit card, the interest rates applicable to your existing card will continue to apply to the balance transferred until the date of your next statement. Until the date of your next statement, those rates will also apply to transactions made between the date of transfer and the date of your next statement. From the date of your next statement the interest rates specified in that statement will apply.

However, if a purchase or charge has never been made on the account prior to the transfer date, the current The Warehouse Financial Services credit card interest rate for purchases and charges will apply to a purchase or charge made between the transfer date and the date of your next statement. Likewise, if a cash advance has never been made on the account prior to the transfer date, the current The Warehouse Financial Services credit card interest rate for cash advances will apply to a cash advance (and cash advance fee) made between the transfer date and the date of your next statement.

## Payments

Information regarding methods of payment are outlined in the booklet "Getting the most out of your MasterCard" that was included with this conditions of use and/or at [www.twfsl.co.nz](http://www.twfsl.co.nz).

Payments cannot be made from another credit card. You cannot pay your account with a The Warehouse Gift Card or Gift Voucher.

## Application of payments

Unless otherwise advised as part of any promotional offer, any payments you make will be applied against the amount you owe in the following order:

1. All charges, either shown on the current statement and any previous statements, or charged since your current statement,
2. All interest, shown on the current statement and any previous statements,
3. All purchases on a special promotional rate shown on the current statement and any previous statements,
4. Any balances transferred from accounts at other institutions shown on the current statement and any previous statements,
5. All cash advances shown on the current statement, and any previous statements,
6. All purchases shown on the current statement, and any previous statements,
7. All purchases on a special promotional rate made since the current statement period,
8. All balance transfers from accounts at other institutions made since the current statement period,
9. All cash advances made since the current statement period,
10. All purchases made since the current statement period.

## Effective date of payment and availability of credit

Depending on the method of payment used, it can take up to two business days for a payment to be credited to your account.

A payment to your account is considered to be made on the day that the payment is actually credited to your account. Once a payment has been credited to your account, there is a clearing period of three business days for all payments to your account. During this clearing period, you may not be able to access any credit established by a payment to your account.

## Minimum payments

You are required to pay at least the minimum payment by the pay by date. You may pay any amount you wish, provided that it equals or exceeds the minimum payment, which is:

- any statement closing balance under \$5, or 2% of the closing balance, rounded to full dollars, whichever is greater, and
- any amount shown as overdue, and
- if applicable, an amount sufficient to reduce the balance to the credit limit, or
- other amounts as agreed upon from time to time between yourself and The Warehouse Financial Services.

If you do not pay the minimum payment in full by the pay by date, you may incur additional charges and you may not be able to use your credit card.

You are obliged to pay the minimum payment each month even if you do not receive a statement. MasterCard payment and account details may be obtained by calling us on **0800 887 887**.

## CHARGES

A late payment charge will apply each month if you do not make at least the minimum payment due as shown on the monthly statement before the pay by date. The late payment charge will not apply where the balance of your account at the date of issue of the next monthly statement is less than \$25 or if you remedy the non-payment by the date of issue of that statement.

Other fees and charges may be imposed by us and may be changed from time to time. Fees and charges will be debited to your account.

Those fees and charges may include:

- an urgent application fee, if you ask us to urgently process your card application,
- an annual or half-yearly account charge for maintaining your account. This charge will be debited annually or half-yearly in advance,
- joint/additional card charges if you operate an additional card on your account,
- a cash advance charge, if you make a cash withdrawal,
- account over limit charges, where you exceed your account credit limit on the final day of any statement period,
- a replacement card charge (if your card is lost, stolen or damaged or becomes faulty),
- foreign currency conversion fees, if you make a purchase or a cash withdrawal in a foreign currency,
- if you require a card to be sent urgently or overseas, courier/freight charges,
- if you dispute any transactions, disputed transaction search charges, statement copy charges and sales voucher copy charges (as applicable),
- where demand is made upon you for overdue amounts, demand notice charges,
- costs and expenses incurred by us in collecting cards and/or payments.

## Unpaid money – agency collection charges

In addition to the costs and expenses set out above, if at any time the money you owe us (the debt) is not paid, we may refer the debt to a collection agency for recovery. You agree to reimburse The Warehouse Financial Services on demand on a full indemnity basis for collection agency costs and expenses (including GST) incurred by us in relation to recovery of the debt and/or cards, and these costs and expenses will be debited from your account. You also agree to pay any collection agency costs and expenses (including GST) charged to you by the agency.

For more details regarding our fees and charges see our Transaction and Service Fees brochure or call us on **0800 887 887**.

## TERMS & CONDITIONS SET BY THIRD PARTIES

In addition to these conditions of use, the use of your card in an EFT terminal is subject to the conditions imposed from time to time by other financial institutions who are parties to any EFT system.

## CARD CANCELLATION

You may cancel your card, or the card of an additional/joint cardholder at any time by notifying us in writing, cutting the card(s) in half and returning them to any Westpac branch in New Zealand or a The Warehouse store.

If you cancel all the cards on your account, you (and the joint cardholder where applicable) must immediately pay the outstanding balance of the credit card account and any reasonable costs incurred by us in collecting payment. Credit charges will continue to accrue until payment of the outstanding balance has been made.

The Warehouse Financial Services may cancel your card, or the card of any additional/joint cardholder, at any time without prior notice. If you are notified that your card, or an additional/joint card, has been cancelled, you are required to cut the card(s) in half, return them to any Westpac branch (in New Zealand) or a The Warehouse store and immediately pay the outstanding balance of the credit card account and any reasonable costs incurred by us in collecting payment. Credit charges will continue to accrue until payment of the outstanding balance has been made.

Proof of posting a letter to your last known address notifying you of the cancellation of your credit card will be proof of notification.

## VARIATION OF CONDITIONS OF USE

We reserve the right to vary these conditions of use. Any variations to these conditions of use will take effect at least 14 days after the date of notice.

Notice will be given either by:

- posting to your last known address, or
- statements in the media (including public notices).

## DEFINITIONS

**account** – means your The Warehouse Rewards MasterCard account or The Warehouse Low Interest MasterCard account.

**ATM** – means any Automatic Teller Machine approved by us which enables amounts to be debited or credited electronically from or to your account(s).

**credit card/card** – means The Warehouse Rewards MasterCard or The Warehouse Low Interest MasterCard issued to you or any other cardholder on your account.

**cardholder** – means the person we issue with a The Warehouse Rewards MasterCard or The Warehouse Low Interest MasterCard. This includes, unless the context states otherwise, joint cardholders, additional cardholders and the principal cardholder.

**EFT** – means Electronic Funds Transfer, which is the process by which funds are withdrawn electronically from your account. You authorise an Electronic Funds Transfer by using your card with your associated PIN or signature at an EFT terminal.

**EFT terminal** – means the device for initiating EFT transactions and includes ATMs and EFTPOS terminals.

**EFTPOS terminal** – means an EFT terminal located at a merchant's point of sale.

**pay by date** – is the date shown on your current statement as the date by which payment must be made of the statement closing balance shown in your current statement, for purchases listed on your current statement to be free from any interest charge.

**PIN** – means the Personal Identification Number selected by you through Westpac which, when used in conjunction with a card in an EFT terminal approved by us, enables you to make EFT transactions.

**statement** – means the statement we issue to you monthly in respect of your account which lists transactions debited or credited to your account for a statement period.

**statement closing balance** – means the balance of purchases, cash advances, balance transfers, charges and interest, less payments and credits for the relevant statement period.

**statement period** – means the period specified in your statement to which the statement relates.

**The Warehouse Financial Services, we, us, or our** – means The Warehouse Financial Services Ltd in affiliation with Westpac.

**transaction** – includes a purchase being made, interest or a fee or charge being debited to your account and a payment or other credit being made to your account.

**Westpac** – means Westpac New Zealand Limited.

**you or your** – means the account holder or the cardholder as the context requires.

## MY REWARDS TERMS & CONDITIONS

This section outlines the terms and conditions relating to the allocation of My Reward Points in relation to your The Warehouse Rewards MasterCard.

**There are no My Rewards for your The Warehouse Low Interest MasterCard.**

For general enquiries about My Reward Points or these terms and conditions, you can call 24 hours, seven days a week on 0800 887 887.

If you need to write to us, our address is The Warehouse Financial Services Limited, P O Box 33-177, Takapuna, Auckland 0740.

Both these terms and conditions and our credit card conditions of use apply to My Rewards with The Warehouse Financial Services. In case of conflict, our credit card conditions of use shall prevail.

## ELIGIBILITY

To be eligible for My Rewards membership you must hold a The Warehouse Rewards MasterCard.

## EARNING MY REWARD POINTS

- You can earn My Reward Points every time your The Warehouse Rewards MasterCard is used to make a purchase on your account, providing your account is not overdue.
- The Warehouse Rewards MasterCard cardholders earn My Reward Points at the rate of 2 Points for each New Zealand dollar spent on your account at The Warehouse stores, Warehouse Stationery stores and Mobil service stations in New Zealand.
- The Warehouse Rewards MasterCard cardholders earn My Reward Points at the rate of 1 Point for each New Zealand dollar spent on your account outside the above mentioned locations.
- Each transaction will be rounded using the Swedish rounding method to the next whole dollar amount, and the number of My Reward Points earned for that transaction will be determined on the basis of this rounded amount.
- You may obtain details of your accumulated My Reward Points by phoning 0800 887 887 or by registering online at [www.mywarehouseaccount.co.nz](http://www.mywarehouseaccount.co.nz) and viewing your My Warehouse Account online.
- You may gift your My Reward Points to any other The Warehouse Rewards MasterCard cardholder (minimum 500 points), as long as both your account and their account is not in arrears, suspension or default. When you become a The Warehouse Financial Services cardholder, you authorise any other participant to disclose to us such information as may be required to transfer to you any My Reward Points that another member may wish to give you.
- You cannot earn My Reward Points for the following:
  - cash withdrawals from your credit card account,
  - charges,
  - interest charges,
  - transactions that The Warehouse Financial Services believes, at its sole discretion, are related to business expenditure ,
  - balances transferred from an existing The Warehouse Financial Services MasterCard,
- The Warehouse Financial Services is unable to provide My Reward Points for transactions by means other than a credit card, as a result of the failure of any machine or system, or strike beyond the control of The Warehouse Financial Services.
- If you return a purchase, the My Reward Points earned for the original purchase will be reversed.
- The value and rewarding of My Reward Points will be determined by The Warehouse Financial Services at its absolute discretion.

## REDEEMING YOUR MY REWARD POINTS

- You may redeem your My Reward Points for Rewards and Reward vouchers. There is a minimum number of My Reward Points you must earn before you are eligible to claim any Reward or Reward voucher.
- You will automatically be enrolled in the My Rewards automatic rewards programme. With the My Rewards automatic rewards programme your My Reward Points will automatically be converted into a The Warehouse Voucher at the Rewards cut off date. The Warehouse Vouchers will be mailed to you at your last known address. Any remaining My Reward Points after conversion into a The Warehouse Gift Voucher at the Rewards cut off date will be carried forward to the next Rewards cut off date. If you do not wish to be enrolled in the My Rewards automatic rewards programme you may opt out when you register for a My Warehouse Account online at [www.mywarehouseaccount.co.nz](http://www.mywarehouseaccount.co.nz).
- Only principal or joint cardholders may redeem My Reward Points. Other parties may redeem My Reward Points only with the express written permission of the principal or joint cardholder.
- You may redeem your My Reward Points by accessing My Warehouse Account or by calling our call centre on 0800 887 887 between the hours of 8.30am - 5pm, 7 days a week.
- To obtain Rewards or Reward vouchers your credit card account must not be in arrears, suspension or default.
- All Rewards and Reward vouchers are subject to availability and

may be withdrawn or substituted at any time.

- Reward vouchers are issued subject to any conditions that may be imposed by a redemption outlet. Any applicable conditions will be shown on the voucher.
- We will not be responsible for the quality or suitability of any goods or services provided by the redemption of any Reward.
- The number of My Reward Points required to obtain any Reward or Reward voucher may be varied at any time by The Warehouse Financial Services without prior notice.
- The Warehouse Financial Services will deduct the appropriate number of My Reward Points from your My Reward Points balance when you request a Reward or a Reward voucher.
- Once a Reward or Rewards voucher has been issued it cannot be returned and exchanged for a different Reward or Rewards voucher.
- It is your responsibility to keep your address updated. We will not send Rewards or Rewards vouchers if we have reason to believe we do not hold accurate address details for you.
- Unless you or we cancel your card(s), My Reward Points earned by you are valid for three years from the date of issue. This means that if you decide to opt out of the My Rewards automatic rewards programme and you want to redeem your My Reward Points for a Reward or a Reward voucher, you must do so within three years of the date of their issue. If either you or we cancel your card(s), any unused My Reward Points will be valid for 30 days from the date of cancellation, after which date any unused My Reward Points expire.
- You cannot sell or convert your My Reward Points into cash. They can only be gifted to another The Warehouse Rewards MasterCard cardholder or redeemed for Rewards or Reward vouchers.

## JOINT CARDHOLDERS

If you and a joint cardholder each hold a card on the same account, you are both bound by these terms and conditions. We will accept instructions relating to your My Reward Points from either joint cardholder. Either of you may cancel your My Rewards membership.

## ADDITIONAL CARDHOLDERS

Any additional cards on your account will be automatically enrolled in My Rewards on acceptance of your enrolment application. Additional cards on your account can earn My Reward Points, but additional cardholders cannot redeem My Reward Points for Rewards or Reward vouchers.

## CANCELLATION

If your card(s) is/are cancelled, your My Rewards membership will be automatically cancelled. Unless you have acted fraudulently, My Reward Points earned by you can be gifted to another The Warehouse Rewards MasterCard cardholder or redeemed for Rewards or Reward vouchers within 30 days of cancellation, after which date any unused My Reward Points will expire.

## DISPUTES

If you wish to dispute any matter relating to earning or redeeming My Reward Points (including your Points balance) please notify us in writing within three months of the date of your credit card statement to which the dispute relates. Please give us full details of your dispute and attach (where appropriate) any supporting documentation. We will investigate the matter and advise you of the outcome of the investigation within 30 days of receiving your complaint. Should the investigation not be completed within 30 days you will be advised of the likely delay and the reason for that delay. Where it is established that an error did occur (regardless of whether it was to do with the original dispute) it will be corrected, and you will be advised of any appropriate adjustments which will be made to your My Reward Points balance. If you dispute the quality or suitability of any goods or services provided through the redemption of any reward voucher, you must resolve your complaint directly with the redemption outlet.

## VARIATION OF MY REWARDS TERMS & CONDITIONS

We reserve the right to vary these terms and conditions. Any variations to these terms and conditions will take effect at least 14 days after the date of notice. Notice will be given either by:

- posting to your last known address, or
- statements in the media (including public notices).

## TERMINATION OF MY REWARDS

The Warehouse Financial Services may discontinue My Rewards at any time without prior notice. If this happens you will have 30 days in which to redeem any unused My Reward Points. If My Rewards is terminated, any unused My Reward Points will not be exchanged for cash.

## DEFINITIONS

**account** – means your The Warehouse Rewards MasterCard account.

**bonus outlet** – means an organisation where, subject to any applicable conditions, additional My Reward Points may be earned through the use of your card. Bonus outlets may be named from time to time in the Rewards correspondence.

**bonus points** – means a promotion when, subject to any applicable conditions, additional My Reward Points may be earned through the use of your card. Bonus Points promotions may be named from time to time in cardholder correspondence.

**card/credit card** – means The Warehouse Rewards MasterCard issued to you or any other cardholder on your account.

**cardholder** – means the person we issue with a The Warehouse Rewards MasterCard. This includes, unless the context states otherwise, joint cardholders, additional cardholders and the principal cardholder.

**credit card conditions of use** – means the conditions of use, as amended from time to time, applying to the use of your The Warehouse Rewards MasterCard.

**My Rewards** – means, depending on the context;

- the scheme owned and operated by The Warehouse Financial Services through which participants are rewarded for use of their card in accordance with these terms and conditions
- My Reward Points are accrued by a The Warehouse Rewards MasterCard cardholder through the use of a credit card in accordance with these terms and conditions.

**My Reward Points** – means the currency of the My Rewards programme. Every dollar you spend on purchases (when converted to New Zealand dollars) qualifies for a point (or Bonus Points).

**redemption outlet** – means an organisation named in any My Rewards communication where, subject to any applicable conditions, Reward vouchers may be redeemed for goods or services.

**Reward** – means reward items as advised from time to time in My Rewards communications.

**Reward vouchers** – means the vouchers which are obtained by redeeming My Reward Points. These vouchers may be exchanged for full or part payment of purchases made at redemption outlets. Each Reward voucher can be used only at the redemption outlet specified on the Rewards voucher.

**Rewards cut off date** – means the month of May and November of each year or other such date as advised by us from time to time in My Reward Points communications.

**The Warehouse Financial Services, we, us, or our** – means The Warehouse Financial Services Ltd in affiliation with Westpac.

**Westpac** – means Westpac New Zealand Limited.

**you or your** – means the account holder or the cardholder as the context requires.