

TRAVEL REWARDS TERMS AND CONDITIONS

1. To convert accrued Miles to any participating Frequent Traveler Programs the Cardmember must first enroll and be a member of the applicable Program. Enrollment in such Programs is the Cardmember's responsibility.
2. The conversion rates for Miles into participating Frequent Traveler Programs vary among participating Frequent Traveler Program partners and details are subject to change at the sole discretion of the Bank.
3. Card members are subject to and must comply with the Terms and Conditions of the applicable Frequent Traveler Program in which they are enrolled.
4. The Bank assumes no responsibility for Miles converted from a Cardmember's Program Account into a participating Frequent Traveler Program or for the actions of any participating airline or hotel in connection with its Frequent Traveler Program Partners or otherwise
5. Any airline or hotel's participation in the Program is subject to change with or without notice
6. The Bank's Credit Card travel insurance benefits do not apply to flights taken with frequent flyertickets or Mackinnons Travel vouchers and including frequent flyer tickets obtained by using Points converted from a Cardmember's Program Account.
7. With regard to Travel vouchers redeemable at Mackinnons American Express Travel the following Terms and Conditions will apply.
8. The Travel Voucher can only be redeemed at Mackinnons Travels and is valid for 3 months from the date of issue
9. Travel Vouchers cannot be refunded, exchanged for cash nor used in conjunction with other promotional programs or offers. The redemption offer is bound by the terms and conditions of Nations Trust Bank, American Express Cards and their respective establishments
10. In the case of part payment using travel voucher, the balance should be paid using the American Express credit Card.
11. In the case of cancelled flights or bookings, Mackinnons Travels are liable for payments owing to the Cardmember if any.
12. Cardmembers will not be entitled to Travel Insurance when purchasing their ticket/s using the Travel Voucher.
13. The cardmember is solely responsible for any (i) insurance; (ii) airport transfer fees; (iii) airport taxes and (iv) fuel surcharges and levies.
14. Nations Trust Bank is not responsible for lost or stolen Travel Vouchers. With Regard to Transferring Miles into Frequent Flyer Program, a cardmember is required to have a minimum balance of 5,000 Membership Miles and after redeeming the Miles the customer needs to maintain a minimum balance of 2,000 Membership Miles.
15. For each Frequent Flyer Program transfer the customer needs to make a payment of LKR 100/-.
16. Once Membership Rewards points have been converted into partner points, they cannot be converted back into your Membership Rewards account and become subject to the terms and conditions of the participating frequent traveller program.
17. You may only convert Membership Rewards points in to the frequent traveller program accounts held by you or your Supplementary Cardmember linked to you Card account

18. A cardmember is required to have a minimum balance of 5,000 Membership Miles and after redeeming the Miles the customer needs to maintain a minimum balance of 2,000 Membership Miles.
19. For each Frequent Flyer Program transfer the customer needs to make a payment of LKR 100
20. Membership Rewards Plus has an annual enrolment fee of R.s 500 for American Express Gold Cardmembers.