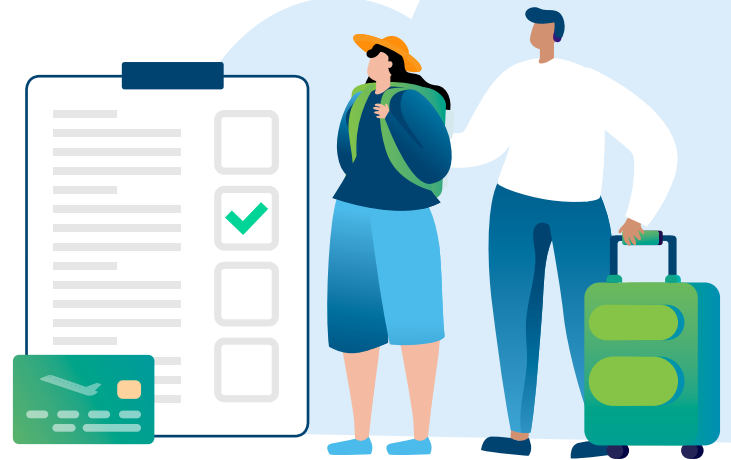


Are you smart with points programs? Take our smartQUIZ!

Airline points programs can seem like a great way to escape somewhere exotic, curl your toes in the sand and sip on something icy cold, but banks aren't running these schemes to give you a holiday head start.

Before you start taking selfies in the Seychelles, first visualise the financial reality by taking our frugal flyer smartQUIZ.



- | | | |
|--|-----|----|
| 1. I look at the card joining fee AND the annual fee and know I can afford it. | Yes | No |
| 2. Card fees? I never really pay much attention to them. | Yes | No |
| 3. The cards won't change my spending habit, I plan on using it like a debit card. | Yes | No |
| 4. I find trying to hit the total is a bit like a game. I'll get there and worry about paying it back later. | Yes | No |
| 5. I know what the interest rate is, but it's not important - I always pay off the card in full before the end of the month. | Yes | No |
| 6. I know there is an interest-free period and I'm hoping to pay the minimum monthly amount. | Yes | No |
| 7. I always consider multiple cards, and make a choice based on a long-term view. | Yes | No |
| 8. I would pick a card based on the prospect of a quick points reward. | Yes | No |
| 9. I know points alone won't get me to a destination, I am more likely to use them for upgrades. | Yes | No |
| 10. I'm going to save my points and fly somewhere as soon as I can. | Yes | No |

How many YES answers did you have?

LESS than 6 YES answers = You've got a good grip

You have a good grip on what to look for, but it's important not to be complacent.

MORE than 6 YES answers = Cool your jets

You need to look more closely at the long-term impact and less at the immediate reward offered by the cards.

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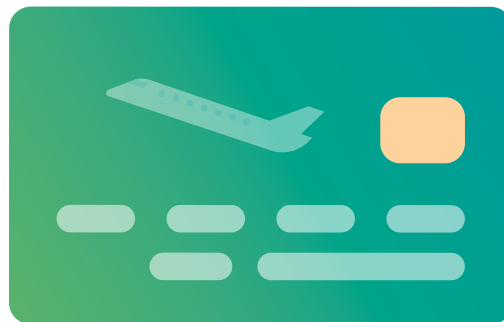
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Our top 5 smart points program tips



Step 1

What happens after 12 months? Some fees might be waived or reduced in the first year, so it's important to understand what the revised fee is following that initial 12 months.



Step 4

Is the product worth it? Look at the 'product' behind the offer. You might get 200,000 points for a home loan or for changing health care provider but is that offer the best value in the market? If you're paying \$1000 extra a year is a oneoff points bonus worth it?



Step 2

Does that payment count? Some cards don't count certain payment categories (like strata or government costs) so it's harder to reach the minimum threshold for 'bonus points' than you think.



45,000 pts

Step 5

How much do you really have to pay? You need more than points to jet-set. There are fees and charges on top of that and bookings often need be made a long time in advance.



Step 3

Pay your dues by the due date

Interest-free periods and the interest rate can vary greatly between offers. The easiest way to protect yourself is to pay off the full amount owing before the due date.

Bon voyage!



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