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How not to be all stressed up with nowhere to go



Packing the points

LIFESTYLE

Sarah Marinos

ARE you dutifully saving those frequent-flyer points linked to your credit card to pay for a dream overseas holiday?

According to a recent survey by product-comparison website WhistleOut.com.au, you could be saving points for some time, possibly even years.

When WhistleOut analysed points earned on popular credit cards linked to frequent-flyer programs run by Qantas, Virgin Australia, Emirates and Singapore Airlines, it found most travellers would take more than three years to accrue enough points for a one-way flight to London. In some cases earning that flight would take up to nine years.

Similarly, consumer group Choice says many travellers are generally better off buying cheaper fares than relying

on frequent-flyer points to earn flights.

"You have to be very organised to make frequent-flyer programs work for you," Choice spokesman Christopher Zinn says.

"Some of the schemes are quite sophisticated and you have to know where to shop, use your credit card regularly and put any business expenses on your credit card.

"You have to collect points at every opportunity."

Zinn says frequent flyer points should be accrued only as part of everyday spending, so people don't buy items just for the sake of earning extra points.

"For example, if you do your weekly shopping at Woolworths and have an Everyday Rewards card, you can earn some points each week there," he says.

"You don't get a lot of points for what you spend, but bit by bit it can add up.

"But that has to be balanced against the fact that you could do your grocery shopping at

Aldi, and while you won't get frequent-flyer points, you'll save yourself money at the checkout."

It's also worth noting that frequent-flyer points expire. So while you're saving for that big trip, points may be deleted from your account.

It's a good idea to know when your points are due to expire to make the most of them.

"Don't be seduced by frequent flyers — opt for what is better value," Zinn suggests.

MAKING A POINT

IF YOU don't fly often, you're better off choosing a cheaper airfare rather than trying to earn points.

IF YOU are in a frequent-flyer program, track your points and know when they expire.

IF YOUR points are about to expire and you're not using them for a flight, buy products instead from frequent-flyer shops.