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Delta Launches 'Pay With Miles International' for SkyMiles® Members in Guam

Airline introduces feature to offer more payment options, flexibility

Guam, May 19, 2011 – Delta Air Lines (NYSE: DAL) today announced the introduction of a “Pay With Miles International” benefit for all Bank of Guam Delta SkyMiles Visa card holders in Guam.

“Pay With Miles International” allows customers to pay for Delta tickets using miles, the Bank of Guam Delta SkyMiles Visa card, or a combination of both. For example, a customer wishing to purchase a Delta ticket valued at US\$750 could choose to redeem 50,000 miles and pay the remaining US\$250 with the Bank of Guam Delta SkyMiles Visa card rather than paying the full amount in cash.

To take advantage of the new feature, Bank of Guam Delta SkyMiles Visa card holders can visit www.delta.com, log in using their SkyMiles account number and search for flights marked with the “Pay With Miles” icon. Customers will have the option to redeem all miles for a ticket, or redeem only a portion of their miles and pay the difference with the Bank of Guam Delta SkyMiles Visa card.

“We know our customers around the world want more and easier ways to redeem their miles, and Delta is proud to expand a benefit to the Asia-Pacific region,” said Jeff Robertson, vice president -- Delta SkyMiles. “At Delta, in addition to rewarding customers’ loyalty, we want to make it easy for them to enjoy their rewards. ‘Pay With Miles International’ enhances the whole travel experience with innovation and convenience.”

Redemption options start at 10,000 miles, no enrollment is necessary and miles can be used to purchase one or more tickets for friends or family members. There are no blackout dates or inventory restrictions. Term and conditions apply.*

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Delta Air Lines serves more than 160 million customers each year, and was named by Fortune magazine as [the most admired airline worldwide](#) in its 2011 World's Most Admired Companies airline industry list. With an industry-leading [global network](#), Delta and the [Delta Connection](#) carriers offer service to 346 destinations in 64 countries on six continents. Headquartered in Atlanta, Delta employs 80,000 employees worldwide and operates a mainline fleet of more than 700 aircraft. A founding member of the [SkyTeam](#) global alliance, Delta participates in the industry’s leading [trans-Atlantic joint venture](#) with [Air France-KLM](#) and [Alitalia](#). Including its worldwide alliance partners, Delta offers customers more than 13,000 daily flights, with hubs in [Amsterdam](#), [Atlanta](#), [Cincinnati](#), [Detroit](#), [Memphis](#), [Minneapolis-St. Paul](#), [New York-JFK](#), [Paris-Charles de Gaulle](#), [Salt Lake City](#) and [Tokyo-Narita](#). The airline’s service includes the [SkyMiles](#) frequent flier program, the world’s largest airline loyalty program; the award-winning [BusinessElite](#) service; and more than 50 Delta [Sky Clubs](#) in airports worldwide. Delta is investing more than \$2 billion through 2013 in airport facilities and global products, services and technology to enhance the customer experience in the air and on the ground. Customers can check in for flights, print boarding passes, check bags and review flight status at delta.com.

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***Terms and Conditions**

Eligibility: International Pay with Miles Program is limited to Delta SkyMiles credit cardholders with a point of sale address in the following countries/territories: Japan, South Korea, Philippines or Guam. New cardholders are eligible to use Pay with Miles following activation of the card and following a minimum of 2 months spend activity. Eligible only on Delta and Delta Connection® carrier flights booked at delta.com under the DL code. Flight will be marked as Pay with Miles eligible. Minimum 10,000 miles for redemption. Pay with Miles tickets are not eligible for mileage accrual, Medallion® Qualification Segments, Medallion Qualification Miles, or Best Fare Guarantee. Medallion Complimentary Upgrades on Pay with Miles tickets is limited to Diamond, Platinum, and Gold Medallion members and may not be eligible on all flights. Refundable fares paid for fully or partially with miles will be refunded in accordance with the Pay with Miles terms and conditions. Redemption requirements may differ based on fare. For terms, conditions, and restrictions, visit delta.com/paywithmiles. All SkyMiles program rules apply. To review the rules, visit delta.com/memberguide. **Restrictions:** Available only on original tickets booked at delta.com. All flights in the itinerary must be eligible in order to use Pay with Miles option. The amount of miles that can be used on a Pay with Miles redemption are based on the SkyMiles member's account balance. When redeeming miles to pay for the total fare, the number of miles required will be rounded up to the nearest 5,000- or 10,000-mile increment, as applicable, and no cash will be paid to or credited to the member and no miles will be credited back to the member's SkyMiles account due to minimum mile redemption requirements and minimum mile redemption increments. Not combinable with other discounts. Tickets purchased with full or partial Pay with Miles redemptions are not eligible for mileage accrual, mileage upgrades, or Systemwide Upgrade Certificates. **Blackout Dates:** No blackouts means that Pay with Miles can be used for any eligible flight available at delta.com on any day of the year. No inventory restriction means that Pay with Miles can be used for any open seat on any eligible domestic or international flight available at delta.com. **Taxes/Fees:** Taxes and fees payable with Pay with Miles include only U.S. excise and departure/arrival taxes, airport charges, segment fees, the September 11th Security Fee, and international taxes and fees normally included in the fare. Change fees and other fees are not eligible to be paid with the Pay with Miles benefit. **Refunds/Reissues:** Except for tickets refunded under Delta's Risk Free Cancellation policy, miles redeemed with Pay with Miles cannot be re-deposited in the member's SkyMiles account - even for fully refundable fares. In the event of a ticket being reissued, any residual dollar value between the original price of the ticket purchased using full or partial Pay with Miles and the reissued ticket price, can only be returned as a non refundable e-credit valid for future transportation. E-credit will be valid for 1 year from original Pay with Miles ticket issue date. Residual e-credit value will follow current Delta e-Credit rules and will not be applicable on non-transportation fees. Pay with Miles unused tickets can be used as an e-Credit when it is a primary exchange document. All Pay with Miles terms and conditions will apply to any ticket purchased using an unused Pay with Miles ticket. In the event of a refund (including fully refundable fares), only the paid portion of a refundable fare will be credited back to the credit card, the Pay with Miles portion of the fare will be returned as non-refundable credit equivalent to the dollar value of the portion of the ticket redeemed with Pay with Miles. Credit may be used to purchase future travel and Pay with Miles terms and conditions will not apply to such tickets. In the event of a valid ticket cancellation under Delta's Risk Free Cancellation policy, Pay with Miles portion of the fare will be re-deposited into the member's SkyMiles account and the paid portion of the fare will be credited back to the credit card. **Miscellaneous:** Any miles you use will be automatically and permanently deducted from your SkyMiles account at the time of the redemption. Except for mileage accrual, upgrades, and form of refund for refundable fares, all other fare rules for the ticket purchased apply.

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