Points mean prizes? The mysterious world of airline miles collecting

Scrolling through Instagram, I flicked past a photo showing an influencer enjoying a first-class flight. What piqued me — for the hundredth time — was I can barely afford an economy seat, and he was probably half my age. The sheer, unadulterated luxury of turning left when you board a plane is beyond me.

This came up in conversation with a friend of mine who's also spent her life flying in the back of a plane. Unlike me, she's a problem solver, and she's become immersed in the world of points collecting: the concept of collecting "miles" and then using them for flights, in particular, Avios points used by a group of airlines, including British Airways. She spoke with great passion and endless excitement about the points that have been "won" and told me about all the tricks she picked up, which went straight over my head.

She made it sound more like a secret world than a simple process.



Photo by S O C I A L . C U T on Unsplash

The last time I collected points was in an arcade, where I spent two hours (and countless pound coins) to earn just enough points to get a poor-quality toy. My immediate thoughts around point collecting were it's either going to be costly, or too time-consuming or — like my time in the arcarde — both.

With the dream of a first-class seat — nay, even a Business Class seat would do for me — I decided to research and enlist expert help. My mission was to park my bum in a business-class seat. Any business class seat. I have to admit, the thought of boarding a plane and being treated like a normal human being was exciting.

My first port of call was on the British Airways website. I figured they're the biggest airline in the UK, and I know they have Business and First cabins. I've flown with them before, connecting to Heathrow via Edinburgh, and my first step was to open an "Executive Club" account. Already, I feel like I'm entering a new world. An executive I am not.

Joining up is free, and it means you're given a membership number. That then allows you to earn points every time you fly. More online research led me to some big changes taking place. BA is renaming it's frequent flyer scheme (losing the Executive, so it's just the BA Club) and the way you earn a different type of points (called Tier Points). I already feel out of my depth.

Points collectors have their own newspapers: travel blogs. There's a growing number of sites that cater to points collectors so I reached out to Al, the co-owner of a site called Pointszilla that offers advice on Avios.

"The changes to BA's frequent flyer scheme impact business travellers the most. The type of person who flies to and from a city frequently, rather than leisure travellers. If your mission is just to collect points and use them to fly, rather than paying for flights with cash, then there's really no big change to the way you do it. ".

If you don't collect points by paying to fly on a plane, how do you collect them? This is where the world gets interesting, and for frequency flyers, the currency of points is earned on the ground.

"I'd say the two main ways you earn points are through credit card spending and through the shopping portal. Credit cards are simple — you sign up for one, like the Amex or Barclaycard, and then every time you buy something, you earn between 1 and 1.5 points per pound."

"The Shopping Portal is quite weird and unique. It lists hundreds of retailers, including most major sites that you buy from every week. If you click the link, and then buy as you normally would, then you'll earn extra Avios points. In some cases, this can be ten points for every pound. What you really need is a plan: how you'll earn points and then where you want to go, and so then how many points you need to get there".

So the answer is credit cards. Al did stress — correctly — that you should never overspend to earn points. The aim is to swap your spending from a debit card, or a non-points earning credit card, to one that will get you Avios. That means you're not incurring any additional cost, and you should pay the amounts off each month.

I sat down with my partner and we made a quick list of all the things we buy every month: eating out, supermarket spending and online shopping. We then added on the one-off costs over the last year, like the new sofa and the last time we went on holiday. Our back-of-a-napkin sums led us to £10,000 between us over the last year, which could have netted us 15,000 points.

Helpfully, the credit cards you can use to earn points come with sign-up bonuses. Al told me "These change over time, sometimes it can be as high as 50,000 Avios for signing up for a card. You can also get bonuses when your credit card renews each year, though you need to speak to the card company and feign a lack of interest, so they will usually throw 5,000 or 10,000 points at you to retain you".

So the first thing I'll need is a new credit card. Earning points via the Shopping Portal seemed complex, but I gave it a try and that's how I earned my first 600 points on an ASOS haul. It was much easier than I thought, although I had to buy through the Asos website on my phone rather than the app. I got 6 points per £1 spent, and — no judging — I can easily spend £100 a month. That's a minimum of 7,200 extra points per year. When we added up all the places we buy from each month we think we could get another 30,000 points per year.

"The Avios Shopping Portal includes insurance companies, finance companies and all sorts of things where you might only have one or two transactions a year, but the rewards can be thousands". So that's another 3,500 points for our car insurance, 3,600 for our home insurance and a few thousand

more on travel insurance.

It's addictive. Once we started to feel comfortable it became a huge focus for us. We're planning on moving next year, could we earn Avios from the mortgage? Answer: Not really, but if you bank with Barclays it's possible. Could we get Avios when we book hotels? Yes, and you can earn a tonne of points.

"One of the great things about points collecting is that you can earn points for your next trip whilst you're on your current one. You can get upto 10 points per pound on hotels, plus if you put that spend on your credit card you'll earn another 1 to 1.5 points. So by the time you land back in the UK you're well on your way to having enough points to fly off again".

I'd spent weeks immersed in this world before I asked myself an important question: How can I actually use these points? Is First Class out of reach?

"To fly long-haul business class, you're looking at around 80 to 100,000 points, plus taxes. The tax part of the trip will be around £500, but the points and cash element vary depending on where you're flying to, and seasonality. Flying Business Class in Europe requires far fewer points and fewer taxes. However, there is a huge difference between "Euro" Business and "Proper" business. The latter means lie flat seats or suites, Euro Business is basically an economy seat, but if they're three across the middle seat is blocked out with a plastic table. The food is better, you can use the lounges, but the seat, which is the bit that gets everyone the most excited, is just regular."

Our plan — nay dream — was to fly to New York in December in Business Class. Was this even possible? Al gave me some confidence: "It'll require some hard work, but I think it's doable. Firstly you'll get a sign-up bonus if you get a credit card. At the moment, the BA Premium Card with Amex will give

you 30,000 Avios. Then there's your spending that earns you Avios. There's one more thing that will be a huge help, and this is will dramatically change the amount of Avios you need".

Before I share Al's final tip, it's a good time to return to my friend who's already been earning Avios. She'd been doing it for a year, and along with her partner, they have Avios earning credit cards. They have just booked a first-class flight to Washington DC, for this Summer.

"If you spend more than £15,000 on the BA Amex card, the premium paid for version not the free card, then you'll get what's called a Companion Voucher. It's fairly simple to use and understand; basically you only need half the Avios you normally would in order to fly. If you travel with someone else then you both fly for the same Avios that it would cost one person. If you're travelling alone then the Avios cost is cut in half. That means that a flight to New York that needed 160,000 Avios for a couple, not needs just 80,000".

"There are also oddities around Avios pricing. I've seen flights to New York where the Avios need for First Class is LESS than business class, as low as 68,000 points".

Avios collecting feels like a Dan Brown novel, just as things start to make sense, there's something new and mystical that you find out about. Having spent the last few weeks exploring this world, I can tell you that it's fun and a little addictive.