

Qantas American Express Premium Card

Insurances and Qantas Club Invitation Conditions

Effective from
1 January 2009



This booklet contains important information about Your Qantas American Express Premium Card complimentary insurance and should be read carefully and stored in a safe place. We recommend that You take this with You when You travel.

Please familiarise Yourself with its contents and refer to it in the event of a claim situation. We want to ensure You are clear about what Your Qantas American Express Premium Card complimentary insurance covers You for. So if You are unclear about anything in this document, please call the number below and our insurance team will be happy to assist You with any enquiries.

Please note that amounts quoted are in Australian dollars.

For medical and travel emergencies please contact +61 2 9461 2240.

For Medical Emergency Expenses Cover; Resumption of Journey Cover; Baggage, Money and Documents Cover; Travel Cancellation Cover; and Loss Damage Waiver Cover, please contact AXA for assistance. For all other cover, please contact ACE for assistance.

AXA Assistance Australia Pty Limited (ABN 22 086 648 464, Authorised Representative No. 304873) (AXA) is the Appointed Claims Handler.

AXA can be contacted as follows:

Address: **Level 2, 33–38 Atchison Street,
ST LEONARDS NSW 2065**

Postal Address: **PO Box 227, ST LEONARDS NSW 2065**

Telephone: **+61 2 9461 2240**

Facsimile: **+61 2 9906 8933**

ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687)

(ACE) is the insurer. ACE can be contacted as follows:

Address: **28–34 O’Connell Street
SYDNEY NSW 2000**

Postal Address: **GPO Box 4065, SYDNEY NSW 2001**

Facsimile: **+61 2 9335 3467**

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Terms and Conditions

Important Information about this Cover

These Terms and Conditions set out important information about Transport Accident Cover; Travel Inconvenience Cover; Medical Emergency Expenses Cover; Baggage, Money and Documents Cover; Travel Cancellation Cover; Purchase Protection Cover; and Refund Protection Cover for Qantas American Express Premium Cardmembers.

These Terms and Conditions explain the nature of the arrangement and its relevant benefits and risks.

American Express International, Inc. (ABN 15 000 618 208, AFS Licence No. 237996) of 12 Shelley Street, SYDNEY NSW 2000 (AEII) holds a Master Policy (Policy Number 09NACQPC06, the "Master Policy") with the insurer ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687) of 28-34 O'Connell Street, SYDNEY NSW 2000 (ACE).

Under the Master Policy, You get automatic access to the benefits detailed in these Terms and Conditions (subject to the relevant terms and conditions specified) provided by ACE as the insurer. You are not charged by ACE for these benefits and can access the benefits if You are a Qantas American Express Premium Cardmember.

This is pursuant to a statutory right under section 48 of the *Insurance Contracts Act 1984 (Cth)*. AEII is not the insurer, does not guarantee or hold this right on trust for You and does not act as ACE's agent (that is, on behalf of ACE). Neither AEII nor any of its related corporations are Authorised Representatives (under the *Corporations Act 2001 (Cth)*) of ACE or any of its related companies.

AEII is not authorised to provide any advice, recommendations or opinions about this insurance to Cardmembers on behalf of ACE.

No advice is provided by ACE on whether this insurance is appropriate for Your needs, financial situation or objectives. Before deciding, You should read these Terms and Conditions carefully and contact ACE if assistance is required.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in the Terms and Conditions, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. Please read this document carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

These Terms and Conditions were prepared on 13 March 2008.

Updating these Terms and Conditions

Information in this document may be updated where necessary. A paper copy of any updated information is available to You at no cost by calling AEII on 1300 727 169 or visiting the website at americanexpress.com.au. ACE will issue a new document or a supplementary document to AEII, to advise of a change to the existing Terms and Conditions or to make any necessary corrections.

Benefits and Scope of Cover

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy and the terms and conditions which apply. By way of summary only, You are, from the time You become a Qantas American Express Premium Cardmember until the time access to the benefit terminates (see below), entitled to coverage for:

Section	Benefit	Maximum Sum Insured (AUD)	Summary*	Page
TRAVEL INSURANCE COVER				
A	Transport Accident Cover	\$200,000 for loss of life	Cover for: <ul style="list-style-type: none"> Loss arising while riding as a passenger on, or transport to/from, a Common Carrier Conveyance Loss arising while in a departure or destination terminal Loss arising from Exposure and Disappearance. 	10
B	Travel Inconvenience Cover	\$200	Cover for: <ul style="list-style-type: none"> Delayed flight departure, flight cancellation, denied flight boarding, missed flight connection Luggage delay checked on Scheduled Flight, extended luggage delay checked on Scheduled Flight. 	12
C	Medical Emergency Expenses Cover	\$2,500,000 (with the exception of \$1,000 limit for emergency dental treatment)	Cover for Repatriation/Evacuation, cost of Treatment, emergency dental Treatment and reasonable extra accommodation costs in the event of a Medical Emergency.	13
D	Baggage, Money and Documents Cover	\$5,000	Cover for damaged, destroyed, lost, or stolen Personal Baggage or Money and Documents during Your Trip.	16
E	Travel Cancellation Cover	\$7,500	Cover for non-refundable deposits, prepaid excursion costs and unused travel and accommodation costs You have paid in the event of Travel Disruption.	18
PURCHASE PROTECTION COVER				
F	Purchase Protection Cover	\$20,000 in any one year \$2,500 per event	Cover for theft or damage to Eligible Item within 90 days of purchase.	20
REFUND PROTECTION COVER				
G	Refund Protection Cover	\$2,000 in any one year \$500 per Eligible Item	Cover for the Purchase Price of an unused Eligible Item if You try to return it to the Retailer within 90 days of the purchase and the Retailer will not take it back.	21

* This is a summary only. Please refer to each benefit section of the document for a complete list of benefit limits and applicable terms and conditions.

Termination

Cover will terminate at the earlier of the following:

- cancellation of Your Qantas American Express Premium Card; or
- termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

This document replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Master Policy provided prior to the preparation date on the front page of this document.

Definitions

The following words when used with capital letters in this document have the meaning given below.

Appointed Claims Handler means AXA Assistance Australia Pty Limited (ABN 22 086 648 464, Authorised Representative Number 304873) PO Box 227, St Leonards NSW 2065.

Close Relative means a Spouse, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandchild or grandparent, provided such person is at the relevant time not more than eighty (80) years of age.

Common Carrier Conveyance means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

Common Carrier Conveyance Trip means a trip:

- (i) taken by You between the point of departure and the final destination as shown on Your ticket; and
- (ii) for which the fare has been charged to Your Qantas American Express Premium Card (or equivalent in Qantas Frequent Flyer points accumulated for the Qantas American Express Premium Card) prior to any event.

Dependent Child means the Qantas American Express Premium Cardmember's legally dependent child up to and including the age of twenty-two (22), including a stepchild or legally adopted child, who is wholly dependent on the Qantas American Express Premium Cardmember for financial support.

Doctor means a legally registered medical practitioner or dentist who is not You or Your relative.

Domestic Trip means a trip:

- (i) that is more than 150km from Your place of residence and is within Australia; and
- (ii) for which either the fare has been charged to a Qantas American Express Premium Card (or equivalent in Qantas Frequent Flyer points) or at least four (4) nights consecutive pre-booked accommodation has been charged to the Qantas American Express Premium Card.

Eligible Item means an item that is:

- (i) purchased solely for personal use;
- (ii) new and has not been used;
- (iii) the cost of which has been charged to Your Qantas American Express Premium Card; and
- (iv) not purchased privately.

Emergency Assistance Company means AXA Assistance Australia Pty Limited (ABN 22 086 648 464).

Injury means bodily injury which:

- (i) is caused by accidental, violent, external and visible means (the accident) and results solely and directly from the accident and independently of all other causes; and
- (ii) causes a Loss, within one hundred (100) days of the accident.

International Trip means a trip:

- (i) anywhere outside Australia; and
- (ii) for which the airfare has been charged to a Qantas American Express Premium Card (or equivalent in Qantas Frequent Flyer points).

Loss means with reference to:

- (i) a foot, complete and permanent severance at or above the ankle joint;
- (ii) a hand, complete and permanent severance at or above the wrist;
- (iii) an eye, the irrecoverable loss of the entire sight of such eye.

Pre-Existing Medical Condition means any medical or mental condition existing prior to the booking of Your Trip affecting You or any travelling companion without whom Your Trip cannot be taken. This means any condition causing You pain or physical distress or severely restricting Your normal mobility, including (but not limited to):

- (i) a condition for which You are on a waiting list for hospital in-patient Treatment;
- (ii) a condition referred to a medical specialist or the cause of hospital in-patient Treatment within six (6) months prior to booking of Your Trip (excluding regular ongoing check-ups where there has been no significant change in condition);
- (iii) pregnancy within eight (8) weeks of the estimated date of delivery; or
- (iv) a condition for which a Doctor has provided a terminal prognosis.

Private Charter means a flight or flight(s) during Your trip on an aircraft where You and Your travelling companions are the only passengers.

Purchase Price means the amount shown on Your Qantas American Express Premium Card billing statement.

Qantas American Express Premium Cardmember means the basic holder of a Qantas American Express Premium Card, including the holder of any Supplementary Qantas American Express Premium Cards, issued by American Express Australia Limited (ABN 92 108 952 085, AFSL Number 291313), billed from Australia and in Australian dollars.

Scheduled Airline means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Special Sports means boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain climbing; steeplechasing; any form of motor racing, speed, performance or endurance tests.

Spouse means a Qantas American Express Premium Cardmember's husband, wife, fiancé(e) or a de facto and/or life partner with whom the Qantas American Express Premium Cardmember has continuously cohabited for a period of six (6) months or more.

Terrorism means activities against persons, organisations or property of any nature:

- (a) that involves the following or preparation for the following:
 - (i) use of, or threat of, force or violence; or
 - (ii) commission of, or threat of, force or violence; or
 - (iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- (b) when one (1) or both of the following applies:
 - (i) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - (ii) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Treatment means surgical or medical procedures performed by a Doctor or qualified dentist where the sole purpose of which is to cure or relieve acute illness or injury.

Trip means:

- a journey commencing with a Common Carrier Conveyance Trip; or
- a Domestic Trip; or
- an International Trip; or

Cover for a Trip ceases at the earlier of:

- when You return to Your residence;
- when Your travel has exceeded sixty-two (62) consecutive days; and
- when You have travelled a total of one hundred and twenty (120) days during each year of Your Qantas American Express Premium Card membership.

Each journey, Domestic Trip or International Trip must commence and end in Australia.

You/Your means any person provided they are a Qantas American Express Premium Cardmember or their Spouse or Dependent Child.

We/Our/Us means ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687).

BENEFITS

SECTION (A) TRANSPORT ACCIDENT COVER

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Loss arising while riding as a passenger in a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this part entitled "Benefit Amounts and Covered Limits".

2. Loss arising from transport to/from a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in a public conveyance operated under a licence for the transportation of passengers for hire:

- (a) when going directly to a point of departure (as designated on Your ticket) for the purpose of boarding a Common Carrier Conveyance; or
- (b) when leaving a destination after alighting from a Common Carrier Conveyance,

We will pay the applicable benefit amount noted in paragraph 6 of this part entitled "Benefit Amounts and Covered Limits".

3. Loss arising while in a departure terminal or destination terminal

If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on Your ticket) either immediately before or immediately after taking a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this part entitled "Benefit Amounts and Covered Limits".

4. Loss arising from Exposure

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in paragraph 6 of this part entitled "Benefit Amounts and Covered Limits".

5. Loss arising from Disappearance

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in paragraph 6 of this part entitled "Benefit Amounts and Covered Limits".

6. Benefit Amounts and Covered Limits

Loss type	Benefit Amount (AUD)
Loss of life	\$200,000
Dismemberment:	
Loss of both hands or both feet	\$200,000
Loss of one (1) hand and one (1) foot	\$200,000
Loss of entire sight of both eyes	\$200,000
Loss of entire sight of one (1) eye and loss of one (1) hand or one (1) foot	\$200,000
Loss of one (1) hand or one (1) foot	\$100,000
Loss of the entire sight of one (1) eye	\$100,000

Terms and Conditions applicable to Part (A) Transport Accident Cover

1. In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.
2. If You are entitled to make a claim We will only make one (1) payment equal to the highest benefit amount payable under any of the American Express Card(s) which provides cover in relation to the accident and Loss in question.
3. Benefits will be paid in Australian currency to You or equally to the beneficiaries in the first of the following classes where there is a living member. Your:
 - (a) spouse;
 - (b) children, including legally adopted children;
 - (c) parents;
 - (d) brothers and sisters; or
 - (e) estate.

In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge Us from all obligations under the cover. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by You will be paid to You, or in the event of Your accidental death to Your beneficiaries.

Excess applicable to Transport Accident Cover

1. Nil excess.

SECTION (B) TRAVEL INCONVENIENCE COVER

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Delayed flight departure, flight cancellation, or denied boarding

If departure of Your Scheduled Flight is delayed for four (4) hours or more, cancelled, or You are denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to You within four (4) hours of the scheduled departure time of such flight, We will reimburse You for Qantas American Express Premium Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to AUD200.

2. Missed flight connections

If Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of the incoming flight, We will reimburse You for hotel accommodation and restaurant meals or refreshments up to AUD200.

3. Luggage delay checked on Scheduled Flight

If Your accompanying luggage checked on the Scheduled Flight is not delivered within six (6) hours of Your arrival at the scheduled destination point of Your flight, We will reimburse You for the emergency purchase of essential clothing and requisites up to AUD200 incurred at such scheduled destination.

4. Extended luggage delay checked on Scheduled Flight

If Your accompanying luggage checked on the Scheduled Flight is not delivered to You within forty-eight (48) hours of Your arrival at the scheduled destination point (not being Your place of residence) of Your flight, We will reimburse You for the emergency purchase of essential clothing and requisites up to an additional AUD200 incurred at such scheduled destination.

Terms and Conditions applicable to Travel Inconvenience Cover

1. Accommodation, restaurant meals or refreshments, emergency purchase of essential clothing and requisites must be charged to Your Qantas American Express Premium Card account.
2. Should more than one (1) person claim under the benefits in paragraphs 1, 2, 3 and 4 of this section in relation to the same event, You can only claim a maximum of double the benefit limits specified.
3. In the event of a claim, You must provide Us with invoices and/or receipts.
4. In respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Us together with the following information:
 - (a) full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - (b) full details of the delay or loss incurred; and
 - (c) full details of expenses for which reimbursement is claimed.
5. Benefits payable under this part in respect of valid claims will be credited to Your Qantas American Express Premium Card account.

Exclusions under Travel Inconvenience Cover

Cover does not extend to any loss caused or contributed to by:

1. Confiscation or requisition by customs or other government authorities.
2. Your failure to take reasonable measures to save or recover lost luggage.
3. Your failure to notify the relevant airline authorities of missing luggage at the destination point or to obtain and complete a property irregularity report.

Excess applicable to Travel Inconvenience Cover

1. Nil excess.

SECTION (C) MEDICAL EMERGENCY EXPENSES COVER

Specific Definitions under Medical Emergency Expenses Cover

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including but not restricted to, hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator, or builder.

Medical Emergency means an injury, sudden and unforeseen illness, or dental pain, suffered by You while on a Trip, which results in immediate Treatment which cannot be delayed until Your return to Australia and is deemed necessary by a Doctor and the Emergency Assistance Company. Medical Emergency excludes Pre-Existing Medical Conditions.

Repatriation/Evacuation means Your:

- (a) transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
- (b) evacuation to the nearest adequately equipped hospital in the event that local medical facilities are deemed inadequate by the Emergency Assistance Company's senior medical officer; or
- (c) repatriation directly to Australia when recommended by the Emergency Assistance Company's senior medical officer; or
- (d) return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by the Emergency Assistance Company's senior medical officer, and that Your original means of transportation cannot be used.

Cover

Cover is provided under this part for the following benefits below, subject to all terms, conditions and limitations set out in this document.

1. In the Event of a Medical Emergency

In the event of a Medical Emergency while You are on a Trip We will pay:

- (a) for Your Repatriation/Evacuation if approved by the Emergency Assistance Company's senior medical officer and following consultation with the attending Doctor;
- (b) the cost of Treatment to meet Your immediate needs up to a maximum of AUD2,500,000;
- (c) emergency dental Treatment up to a maximum of AUD1,000;
- (d) reasonable extra accommodation costs (room-only) up to AUD150 per night for a maximum of ten (10) nights for You and any person who stays or travels with You based on medical advice to extend Your stay as agreed by the Emergency Assistance Company; and
- (e) if You are travelling on Your own, We will pay the reasonable return economy airfare and extra accommodation costs (room-only) for Your friend or Close Relative to stay with You up to AUD150 per night for a maximum of ten (10) nights as agreed by the Emergency Assistance Company.

In the event of a Medical Emergency, the Emergency Assistance Company may:

- (a) arrange and refer You to physicians, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists, opticians and suppliers of contact lenses, ambulance and medical aid equipment;
- (b) organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

2. In the event of Your death

In the event of Your death while on a Trip, the Emergency Assistance Company will organise and arrange for Us to pay for:

- (a) transportation of Your remains to Australia; or
- (b) cremation and subsequent transportation of Your remains to Australia; or
- (c) local burial up to AUD15,000.

In an emergency:

Contact the Emergency Assistance Company as soon as You have an emergency on +61 2 9461 2240 and provide Your Qantas American Express Premium Card number and as much information as possible. Please provide a telephone or fax number where You can be contacted.

Terms and Conditions applicable to Part (C) Medical Emergency Expenses Cover

1. You must be under eighty (80) years of age.
2. We will not pay medical costs over AUD1,500 without prior authorisation. You must contact the Emergency Assistance Company as soon as a claim or potential claim arises. You must contact the Emergency Assistance Company before incurring expenses or as soon as physically possible, to obtain prior authorisation or this will jeopardise Your claim.
3. You must take all reasonable steps to avoid or minimise any claim and avoid danger except in an attempt to save human life.
4. You must permit the Appointed Claims Handler any reasonable examination into cause and extent of loss and/or damage.
5. If You brought about the loss intentionally or through gross negligence or You attempt to deceive the Appointed Claims Handler, then we are not liable for payment and/or service.
6. We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
7. We do not provide any coverage and/or service in countries which are officially under embargo by the United Nations.
8. We will pay expenses associated with a Medical Emergency occurring within the territorial waters of Australia only provided:
 - (a) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the *Health Insurance Act 1973 (Cth)*; and
 - (b) no payment is incurred which would constitute "health insurance business" as defined under the *National Health Act 1953 (Cth)*.
9. The cover under this part is supplementary and is not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. We will only pay amounts to the extent that they have not been paid by other insurance. You have the choice of which insurer to contact. By contacting the Emergency Assistance Company or the Appointed Claims Handler, You agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. We only pay in respect of costs relating to travel emergencies. In order for the Appointed Claims Handler to evaluate the facts of a medical situation You must release Your treating physician from their doctor-patient confidentiality.

Exclusions under Medical Emergency Expenses Cover

Cover does not extend to any loss caused or contributed to by:

1. Pre-Existing Medical Conditions;
2. Participation in Special Sports, extreme sports where special equipment, training and preparation are required;
3. You engaging in Manual Work;
4. Costs related to dentures, crowns and orthodontics;
5. Any costs You incur outside of Australia after the date the Emergency Assistance Company tells You that You should return to Australia;
6. Cost of Treatment performed by Close Relatives;
7. Coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains;
8. Sexually transmitted diseases;
9. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused;
10. Any costs incurred in Australia; and
11. Claims arising from a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless the Emergency Assistance Company's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

Excess applicable to Medical Emergency Expenses Cover

1. AUD500 per person, per claim. However, if You contact Our Emergency Assistance Company before more than AUD1,500 medical expenses are incurred and You have registered Your claim, the policy excess will be reduced to AUD250 per person, per claim.

PART (D) BAGGAGE, MONEY AND DOCUMENTS COVER

Specific Definitions under Part (D) Baggage, Money and Documents Cover

Money and Documents means currency; traveller's cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licences; plus the wallet, purse or similar article in which these are carried, when:

- (a) being carried by You or on or about or attached to You; or
- (b) in a locked safety deposit box; or
- (c) in the locked Secure Area of a motor vehicle between the hours of 0900 and 2100; or
- (d) in Your locked hotel room and there is evidence of forced entry; or
- (e) in a locked security box within Your hotel and there is evidence of forced entry.

Pair or Set means a number of Personal Baggage items used together, associated as being similar or complementary.

Personal Baggage means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by You for Your individual use during the Trip.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight; the fixed storage units of a motorised or towed caravan; or a locked luggage box locked to a roof rack locked to the vehicle.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and video equipment; printers; personal organisers and games consoles; personal computers, printers and modems.

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

1. Baggage, Money and Documents Cover

If during a Trip Your Personal Baggage or Money and Documents are damaged or destroyed, lost or stolen and not recovered, We will reimburse You up to:

- (a) AUD5,000 in total overall per person in any one (1) three hundred and sixty-five (365) day period;
- (b) AUD1,000 for any one (1) item or any one (1) Pair or Set of items or for Valuables;
- (c) AUD500 for Money and Documents;
- (d) AUD250 for mobile phones.

Terms and Conditions applicable to Baggage, Money and Documents Cover

1. We will pay You for the loss of, or replacement of, or repair of the items concerned.
2. Payment will be based on the item's current purchase price subject to a deduction for wear and tear.
3. To support all claims You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
4. You will need to transfer to Us, on Our request and at Your expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount We have paid.
5. You must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or unattended or outside Your reach at any time in a place to which the public have access.
6. Cover in respect of theft from an unattended motor vehicle is subject to the following:
 - (a) items must have been locked out of sight in a Secure Area;
 - (b) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and
 - (c) evidence of such entry must be available.
7. Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
8. Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving Your Personal Baggage.

9. No claim will be paid for points 7 or 8 above unless You supply written evidence as required confirming the incident occurred during the Trip.
10. You must supply all Your original invoices, receipts and reports to the Appointed Claims Handler ensuring You keep a copy of the documents sent.

Exclusions applicable to Baggage, Money and Documents Cover

Cover does not extend to any loss caused or contributed to by:

1. Items loaned, hired or entrusted to You;
2. Loss of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area;
3. Theft, damage or destruction of Valuables from an unattended motor vehicle or from checked-in baggage;
4. Electrical or mechanical breakdown of the item;
5. Wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning;
6. Confiscation or destruction by order of any government or public authority;
7. Damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle;
8. Damage to sports gear and activity equipment while in use;
9. In respect of Money and Documents:
 - (a) shortages, errors, omissions, depreciation in value; or
 - (b) claims from hotel rooms while occupied by You unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.
10. In respect of a Pair or Set of items where We will only be liable for the value of that part of the Pair or Set which has been lost, stolen, damaged or destroyed;
11. Animals; antiques and historical artefacts; boats, canoes and their ancillary equipment; bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents; business goods or specialised equipment relating to a trade or profession; china; contact or corneal lenses; dentures; glass; hearing aids; keys; laptop computers; musical instruments; motor vehicles or accessories; pedal cycles; personal computers; pictures; photos.

Excess applicable to Baggage, Money and Documents Cover

1. AUD100 per person, per claim.

SECTION (E) TRAVEL CANCELLATION COVER

Specific Definitions under Travel Cancellation Cover

Travel Disruption means the necessary and unavoidable cancellation or curtailment of a Trip due to:

- (a) an unexpected medical or mental condition suffered by a Close Relative, You, or a person with whom You have booked to travel with; or
- (b) a change in Your financial circumstances as a result of redundancy which qualifies for redundancy payments under current legislation; or
- (c) You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity.

Cover

Cover is provided under this part for the following benefits below, subject to all terms, conditions and limitations set out in this document.

1. In the event of Travel Disruption

In the event of Travel Disruption, We will pay:

- (a) non-refundable deposits;
- (b) prepaid excursion costs;
- (c) travel agents commission which is limited to AUD750 or 15%, whichever is the lesser;
- (d) unused travel and accommodation costs that You had paid or are contractually obliged to pay;
- (e) any reasonable additional expenses incurred for any other unforeseen circumstance outside of Your control limited to AUD3,000; and
- (f) up to AUD7,500 per person, per Trip.

2. In the event of Travel Disruption when the fare is purchased using Qantas Frequent Flyer points

If You purchase an airline ticket (or part thereof) using Qantas Frequent Flyer points and the airline ticket is subsequently cancelled as a result of any Travel Disruption and the loss of such points cannot be recovered from any other source, We will pay You the retail price for that ticket (or part thereof) at the time it was issued, not exceeding AUD7,500 per person, per Trip.

Exclusions applicable to Travel Cancellation Cover

Cover does not extend to any loss caused or contributed to by:

1. Pre-Existing Medical Conditions.
2. Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
3. Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
4. Your failure to check in at the required time for any flight, sea crossing or train journey.
5. Cancellation caused by work commitments, or amendment of Your holiday entitlement by Your employer unless You are a member of the Australian Armed Services or Police Force and the expense or cost was incurred as a result of Your leave being revoked.
6. Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not a Qantas American Express Premium Cardmember.
7. Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.
8. You or any other person deciding not to continue Your Trip or if You change Your plans.
9. Your financial circumstances or any contractual or business obligation.

10. the failure of Your travel agent to pass on monies to operators or to deliver promised services.
11. a cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.
12. any government regulation, prohibition or restriction.

Excess applicable to Travel Cancellation Cover

1. The first AUD250 per claim.

SECTION (F) PURCHASE PROTECTION COVER

Specific Definitions under Purchase Protection Cover

Pair or Set means a number of Eligible Items associated as being similar, or complementary.

Cover

Cover is provided under this section for the following benefit, subject to all other terms, conditions and limitations set out in this document.

1. Theft or damage of Eligible Items

Following theft or damage to an Eligible Item within ninety (90) days of purchase, We will repair the Eligible Item or credit Your Qantas American Express Premium Card with an amount not exceeding the Purchase Price of the Eligible Item.

We will pay up to:

- (a) AUD20,000 in any one (1) three hundred and sixty-five (365) day period;
- (b) AUD2,500 for jewellery, watches, precious metals and gemstones, from any one (1) event;
- (c) AUD2,500 per event only.

Terms and Conditions applicable to Purchase Protection Cover

1. If an Eligible Item has been partially paid for with Your Qantas American Express Premium Card, then We will only pay that percentage of the price.
2. Claims made for an Eligible Item belonging to a Pair or Set, will be paid to You up to the full Purchase Price of the Pair or Set, provided the items are not useable individually and cannot be replaced.
3. Eligible Items which are left unattended in a place accessible to the public and which are not subsequently recovered shall not constitute theft.
4. If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
5. In the event of a claim You must provide to Us copies of invoices and/or receipts relating to the Eligible Item verifying the items were charged to Your Qantas American Express Premium Card and upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.

Exclusions under Purchase Protection Cover

Cover does not extend to any loss caused or contributed to by:

1. Damage to Eligible Items caused by physical abuse by You.
2. Lost or stolen Eligible Items not reported to the Police within forty-eight (48) hours of discovery and a written report obtained.
3. Eligible Items which disappear mysteriously or are left unattended in a place accessible to the public.

4. Normal wear and tear to Eligible Items.
5. Damage to Eligible Items caused by product defects.
6. Theft or damage to Eligible Items in a vehicle.
7. Theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision or under the supervision of a travelling companion previously known to You.
8. Theft, or damage to cash, its equivalents, traveller's cheques, tickets or negotiable instruments.
9. Theft, or damage to animals, living plants, perishable goods.
10. Theft, or damage to electronic items and equipment, including but not limited to, personal stereos, MP3 players, iPods or equivalents, computers/laptops or computer-related equipment (and software), PDAs, "Blackberry"/mobile phones and their accessories, whilst at your place of employment.

Excess applicable to Purchase Protection Cover

1. AUD50 per person, per claim.

SECTION (G) REFUND PROTECTION COVER

Specific Definitions under Refund Protection Cover

Retailer means a business operating in Australia with premises at an Australian address, from where the Eligible Item was purchased.

Cover

Cover is provided under this part for the following benefits, subject to the other terms, conditions and limitations set out in this document.

1. Refund protection of unused Eligible Items

If You try to return an unused Eligible Item to the Retailer, within ninety (90) days of the purchase, and the Retailer will not take it back, You can return it to Us and We will credit Your Qantas American Express Premium Card account with the Purchase Price.

We will pay:

- (a) up to AUD500 for Eligible Items with a Purchase Price of more than AUD50; but
- (b) no more than AUD2,000 in any three hundred and sixty-five (365) day period.

Terms and Conditions applicable to Refund Protection Cover

1. In the event of a claim You must provide to Us copies of invoices and/or receipts relating to the Eligible Item verifying the items were charged to Your Qantas American Express Premium Card. Upon request, You must also provide Us with the unused Eligible Item or receipt as proof of mailing/shipping.

Exclusions under Refund Protection Cover

Cover does not extend to any loss caused or contributed by:

1. Eligible Items that are faulty.
2. Eligible Items purchased from the Retailer that has an established return policy, which is the same or better than this benefit.
3. The return of the Eligible Items to the Retailer in accordance with the rights provided by existing legislation.
4. Jewellery; precious stones; rare and precious coins or stamps; one-of-a-kind items including antiques, artwork and furs, cash or its equivalents, traveller's cheques, tickets or negotiable instruments; services, including services ancillary to Eligible Items; cellular phones, recorded media (including but not limited to CDs, DVDs, computer software, videotapes and audiotapes); books; animals and living plants; consumable and perishable goods; healthcare items; used, rebuilt and refurbished items; closing-down sale items; motorised vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles.

Excess applicable to Refund Protection Cover

1. Nil excess; however, only Eligible Items in excess of AUD50 are eligible for claim.

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS

General Exclusions

We will not cover loss under all sections of these Terms and Conditions caused or contributed by:

1. Alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
2. Intentionally self-inflicted injury, suicide, self-destruction or any attempt of threat while sane.
3. Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
4. Declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
5. Service in the military, naval or air service of any country.
6. Participation in any military, police or firefighting activity.
7. Activities undertaken as an operator or crew member of any conveyance.
8. Flying in military aircraft or any aircraft which requires special permits or waivers.
9. Commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
10. Direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
11. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.

12. Taking of alcohol in combination with any drug or medication.
13. An act of Terrorism except when such event occurs under the cover in Section (A) Transport Accident Cover of these Terms and Conditions.
14. Any condition that results in a fear of flying or travel-related phobias.

General Conditions

1. You must not agree to limit or exclude any right of recovery You may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover. You agree that We have the right to pursue Your rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and You must do everything reasonably necessary to assist Us to do so.
2. If You make a claim under this cover, You must provide Us with details of all other insurances that You are aware of that may cover the loss, damage or liability that is subject to the claim.
3. To the extent permitted by law, We will only provide cover to You in excess of loss, damage or liability that is covered by any of the following types of insurance entered by You, either before or after You have access under this cover:
 - insurance that you are required to effect under Australian laws;
 - travel insurance;
 - life insurance;
 - consumer credit insurance;
 - credit card insurance;
 - private health insurance;
 - home and contents insurance;
 - business insurance;
 - public liability insurance;
 - income protection insurance;
 - third-party property motor vehicle insurance; or
 - comprehensive motor vehicle insurance; and
 - insurance entered into by someone else, either before or after You have access under this cover, which provides cover to You.

HOW TO MAKE A CLAIM

MAKING A CLAIM UNDER QANTAS AMERICAN EXPRESS PREMIUM CARD INSURANCES

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

Claiming under Medical Emergency Expenses Cover; Baggage, Money and Documents Cover; and Travel Cancellation Cover

1. In the event of medical emergency or for travel assistance whilst overseas, call the Emergency Assistance Company on **+61 2 9461 2240**.
2. For non-emergencies and to obtain claim forms, call the Appointed Claims Handler on **+61 2 9461 2239**.
3. You must submit a fully completed claim form and all supporting documentation within twenty-eight (28) days of You returning to Australia to AXA Assistance Australia Pty Ltd (ABN 22 086 648 464), PO Box 227, St Leonards NSW 2065.
4. You must supply all of Your original invoices, receipts, and reports and any other documentation necessary to support Your claim.
5. You should keep copies of all documents that You send to the Appointed Claims Handler.
6. Payment will be made within thirty (30) days if You are entitled to receive reimbursement.

Claiming under all other sections

1. A written notice of a claim must be addressed to The Claims Department, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, within twenty (20) days after the occurrence or commencement of any loss covered under this part or as soon as reasonably practicable thereafter.
2. For a claim form, please contact Us on 1800 810 624.
3. Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
4. We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

DISPUTE RESOLUTION

If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. A brochure describing this process is available on request from Us on 1800 810 624 or email dispute.resolution@ace-ina.com. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days.

If You are unhappy with the outcome of Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Financial Ombudsman Service run by Financial Ombudsman Service Ltd. (FOS). This external dispute resolution panel can make decisions which We are obliged to comply with. Further information about the FOS is available by contacting them at:

Postal Address: GPO Box 3
MELBOURNE VIC 3001
Telephone: 1300 780 808
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Privacy

ACE Insurance Limited ("ACE") is committed to protecting your privacy. ACE collects, uses and retains your personal information in accordance with

the National Privacy Principles. Our detailed privacy policy is available on our website at www.aceinsurance.com.au

ACE collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as assessors and call centres), other companies in the ACE group, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside Australia.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our customer relations team on 1800 815 675 or email customer.relations@ace-ina.com

If you have a complaint or want more information about how ACE is managing your personal information, please contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, telephone 1800 815 675 or email customer.relations@ace-ina.com

FREQUENTLY ASKED QUESTIONS

Q: Are my valuables covered while I am travelling?

A: Your valuable items are covered up to the limits specified for certain items, on the condition that they are kept with You in Your hand luggage whilst flying, in a locked dashboard, glove compartment, boot or luggage compartment.

Q: Are my Spouse and Dependent Children covered with this insurance?

A: Yes, if the total airfare for Yourself, Spouse and Dependent Children is charged to Your Qantas American Express Premium Card.

Q: Are my Supplementary Cardmembers covered by this insurance?

A: Again yes, if the full airfare is charged to their Supplementary Qantas American Express Premium Card. Supplementary Qantas American Express Premium Cardmembers are covered, as are their Spouse and Dependent Children if their airfares are also charged to the Qantas American Express Premium Card.

Q: Do I need a medical assessment to apply for access to the Master Policies?

A: A medical is not required, but please note that Pre-Existing Medical Conditions are not covered in most circumstances. If You have any doubts or queries regarding what is covered/not covered, please call AXA Assistance on +61 2 9461 2240 and they will be happy to talk You through the cover provided.

Q: Can I pay extra to cover pre-existing conditions?

A: No, We do not offer this option.

Q: Are gifts and articles purchased during the Trip covered?

A: Yes, they are.

Q: What happens if the carrier ‘temporarily’ misplaces the total luggage for more than six (6) hours?

A: We reimburse up to the amount specified in the Terms and Conditions for essential clothing and requisites charged on the Qantas American Express Premium Card.

Q: Would a suitcase shipped home early to save costs on excess baggage be covered?

A: No, it would not because unaccompanied baggage is not covered unless transported by the carrier with whom You are travelling and arranged in conjunction with Your travel ticket.

Q: If the Customs Department were to take wooden carvings and stuffed animals off me, could I make a claim?

A: No, confiscations by authorities are not covered.

Q: What if I’ve booked my Trip, but can’t go because I can’t get an entry visa?

A: We exclude prohibition or regulations by any government, so You would not be able to claim for Travel Cancellation.

Q: Do You cover people over seventy-five (75) for medical insurance?

A: Yes, the only age restriction for any access to travel insurance cover with Your Qantas American Express Premium Card insurance is for Medical Emergency Expenses Cover where the age limit for any medical claim is eighty (80) years of age.

Q: Can I pay extra to remove the excess?

A: No, We do not offer this option.

Q: Is my Spouse/Dependent Child covered if I (the CM) am not travelling with them?

A: Yes, they are still covered, subject to the terms and conditions of the policy.

Q: Can I use Qantas Frequent Flyer points to purchase my fare and still be covered?

A: Yes, as per the Terms and Conditions, if You have purchased Your entire fares on Your Card or the equivalent in Qantas Frequent Flyer points You have access to this insurance.

Q: Who do I call if I need help whilst overseas?

A: Please call +61 2 9461 2240 for Your overseas emergency help.

Q: Can I increase the Item Limit under baggage?

A: No, We do not offer this option.

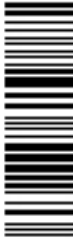
Qantas American Express Premium Card Qantas Club Invitation Conditions

Qantas American Express Premium Card Qantas Club Invitation Conditions

1. Two Qantas Club Lounge Invitations will be sent to you after your first Card spend in Australia on selected Qantas products and services[^] on your Qantas American Express Premium Card each year.
2. You must be a member of the Qantas Frequent Flyer program and have your Qantas Frequent Flyer number registered with American Express to be eligible for the Qantas Club Invitations.
3. Each invitation is valid for a single visit by one guest before the date specified on the invitation. The invitations cannot be renewed once expired. You must present the invitation on arrival at the lounge and be travelling that day on a Qantas or Jetstar flight.
4. The invitations are valid for Qantas operated lounges only and are not valid for **oneworld**[®] alliance airline, partner airlines’ lounges or associated lounges, and are subject to Qantas Club rules. For more information on the terms and conditions governing all aspects of the Qantas Club, please refer to qantas.com/qantasclub
5. Lost or stolen invitations will not be replaced.
6. Invitations must not be sold in any way.
7. Please allow 8 to 10 weeks after your first Card spend on selected Qantas services[^] for delivery of the Qantas Club Lounge Invitations.
8. Qantas Club Lounge Invitations will be sent to the mailing address held with Qantas.

[^] Selected Qantas products and services are (a) Qantas passenger flights (with a QF flight number) purchased on the Qantas merchant account i.e. with Qantas direct or some travel agents, (b) purchases from Qantas Travel shops or (c) purchases from Qantas Holidays. Excludes: Qantas Freight, Jetstar and Qantas branded non-airfare products operated by third parties e.g. Qantas Box Office.

^{*} A year is defined as the period starting on the date on which the applicable Card Account is opened by American Express (anniversary date) and expiring on the day before the anniversary date each year thereafter. Qantas Club Invitation benefits cannot be carried forward to any subsequent year.



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