

EXPRESS CASH ENROLMENT

This is your Authorisation to American Express® to activate the Express Cash facility and to debit your nominated account by Direct Debit System. This form is to be completed by the Basic Cardmember and must be signed by all nominated account holders if it is a joint account. **A separate form will need to be completed for each Basic, Supplementary and Additional Card on which the Express Cash facility is required.** The basic Cardmember must also be enrolled and sign any such request.

PART A: DETAILS OF SIGNATORY (CARDMEMBER)

Please enrol me in the Express Cash facility. I understand that my use of the service will be governed by the American Express Conditions of Use for the Express Cash facility which will be sent to me.

My Card Number									
3	7								
Surname									
Given Name(s)									
Address									
Suburb			State			Postcode			
Name of Financial Institution									
Branch									
Address									
Suburb			State			Postcode			
Account Holder Name (Company account will not be accepted)									
BSB No.					Account No.				
ACKNOWLEDGEMENT									
By signing this Direct Debit Request I/We acknowledge:									
• that this Direct Debit Request authorises American Express user ID No 517 to debit amounts from my/our nominated account anytime, equal to the withdrawal amount through the Express Cash Program, transaction fee and foreign exchange conversion charge, plus bank charges if any.									
• The account is held in the name of a person									
• The account is not held in a trust.									
Are you known by other name(s)? If yes, please provide details.									
X		Date		/		/			
Signature of Cardmember									
X		Date		/		/			
Signature of Supplementary Cardmember									
X		Date		/		/			
Signature of other account holder of nominated account above (if any)									

Financial Transaction Reports Act 1988
Identification Record for a Signatory to an Account

REFERENCE FROM AN ACCEPTABLE REFEREE (S.21)

Before completing the form below please read the "Notes of Guidance for Acceptable Referee" overleaf. Under the Financial Transaction Reports Act there are certain procedures that we must ask you to follow to verify the identification of persons who will have access to cash via their American Express Card Accounts.

PART B: DOCUMENTS EXAMINED BY REFEREE

Primary Identification Document

e.g. birth certificate, citizenship certificate or international travel document (e.g. passport). See notes overleaf.

Document Type													
Issued by*													
*For travel document, show country of issue. For Citizenship Certificate, detail name of person that issued the document.													
Document Number													
Date of Issue			/		/		Expiry Date			/		/	
Name on Document													
Date of Birth			/		/								
Address (if shown)													

Secondary Identification document (e.g. driver's licence)

Document Type													
Issued by													
Document Number													
Date of Issue			/		/		Expiry Date			/		/	
Name on Document													
Date of Birth			/		/								
Address (if shown)													

PART C: DETAILS ACCEPTABLE REFEREE

CATEGORY OF REFEREE									
For category of referee, see list overleaf.									
Name of Acceptable Referee									
Surname									
Given Names									
Occupation									
Address									
State					Postcode				

PART D: STATEMENT BY ACCEPTABLE REFEREE

I have known the signatory for a period of (minimum 12 months):									
The signatory has been commonly known to me by the name shown in Part A for a period of:									
I have examined the identification documents whose details are shown in Part B, consisting of (tick one):									
A primary document in the name shown in Part A					<input type="checkbox"/>				
A secondary document in the name shown in Part A, plus a primary document in a former name					<input type="checkbox"/>				
Only a secondary document in the name shown in Part A					<input type="checkbox"/>				
Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:									

Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

The signatory signed the identification reference in my presence.									
X		Date		/		/			
Signature of Acceptable Referee									

Direct Debit Request Service Agreement

Having read and understood the Direct Debit Request Service Agreement for Express Cash Program I/We agree to be bound by the terms of that agreement in addition to the terms of my Card Account.

1. This Agreement authorises American Express (User ID No. 517) to withdraw money from your nominated account set out in the Direct Debit Request form. If you have any enquiries relating to this Agreement you should contact American Express.
2. Before you complete the Direct Debit Request form, you should confirm with your financial institution that your nominated account can accept direct debits. The nominated account must be a personal account belonging to you and every nominated account holder must sign the Direct Debit Request Form.
3. If we want to change this Agreement, we will notify you within 14 calendar days in advance of any change.
4. Please notify American Express in writing if you want to:
 - make a change to this Agreement
 - stop or defer an individual payment
 - cancel this Agreement
5. If you want to dispute a debit that has been made from your nominated account, you should contact us in writing immediately and we will respond to you within seven days.
6. If the debit date is on a weekend or public holiday in Sydney, we will process your payment on the next business day.
7. You must make sure that sufficient cleared funds are available in your nominated account on the payment date. If there are insufficient funds and your financial institution dishonours the payment then:
 - we will charge you a dishonour fee as outlined in your American Express Card Conditions;
 - any charges and tax on those charges incurred by your financial institution may be debited from your account;
 - any charges and tax on those charges incurred by us may be debited from your account; and
 - the amount of the dishonoured debit will be debited to your account.We also reserve the right to cancel the Direct Debit Request if any debit is returned unpaid by your financial institution.
8. We will keep your financial institution account details confidential. However, we will disclose these details:
 - if you consent; or
 - to the extent required by law, for example, if a court order requires disclosure; or
 - for the purposes of this Agreement, for example, to settle a dispute.
9. You indemnify and keep us indemnified against all losses, costs, damages and liability that we suffer as a result of you giving us incorrect or false information in your Direct Debit Request. Your indemnity:
 - extends and covers all changes you make to your Direct Debit Request; and
 - continues after this Agreement is ended.

In this agreement, "American Express", "we", "us" and "our" means American Express Australia Limited ABN 92 108 952 085.



Cards

American Express Australia Limited (ABN 92 108 952 085)
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Notes of Guidance for Acceptable Referees

An Identification Reference must be signed in the presence of an acceptable referee.

An Identification Reference is to be provided for each signatory to an account, and comprises a written and signed reference by a person within a specified class of acceptable referees, declared by the Minister by Notice in the Gazette (see list opposite).

The reference must set out the name used by the signatory in relation to the account and must state that:

- the referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- during the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- the referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name, and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name

Primary identification documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired passport which has not been cancelled and was current within the preceding 2 years;
 - other document of identity having the same characteristics of a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents are: documents (other than a primary identification document) which establish the identity of the signatory e.g. Australian driver's licence.

Warning: It is an offence under section 21 of the Financial Transaction Reports Act 1988 to make a false or misleading statement.

Notes of Guidance for Direct Debit System

- To ensure your account details are correct, **please attach a deposit slip or voided cheque.**
- The Direct Debit System cannot be used with passbook savings accounts or any accounts outside Australia.
- Please confirm with your financial institution that your nominated account can accept direct debits.

Please mail to:

Reply Paid 1668
American Express Australia Limited,
Sydney NSW 2001

Please ensure that all details overleaf are completed before
you return your enrolment to us.

Category of acceptable referees includes:

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the *Financial Corporations Act 1974* who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the *Banking Act 1959* and
 - (b) that is engaged in a transaction with a cash dealer, who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the *Defence Act 1903*
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon;under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the Marriage Act 1961 who is registered under Division 1 of Part IV of that Act.
21. A notary public.
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) the Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory;who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in a State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34 (4) (b) - (j) (inclusive) of the Higher Education Funding Act 1988;who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community – is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the Income Tax Assessment Act 1936.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.
35. The holder, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001, who has known another person for at least 12 months is a acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the Corporations Act 2001, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
(In this situation there is no requirement for an existing 12 month relationship.)