Travelers Cheques - Purchase Agreement

Important:
Read this Agreement carefully. The applicable law is the law of the country of the Travelers Cheque issuer. English is the legally valid and applicable text.

By either buying, signing, accepting or using the American Express® Travelers Cheques (“Travelers Cheques”) issued to you by the issuer named below ("American Express"), you agree to everything written here: (a) To sign your Travelers Cheques immediately on the line where indicated, (b) Not to resell, consign, or take any similar action to transfer your Travelers Cheques to any other individual, company or entity for resale or reuse.

Refunds:
American Express’ obligation to refund lost or stolen Travelers Cheques is NOT UNCONDITIONAL. American Express will, directly or through its appointed servicing agents subsidiaries, affiliates and representatives, replace or refund the face value of any lost or stolen Travelers Cheque in accordance with applicable laws and only if you meet all of the requirements below and if American Express is satisfied about the authenticity of your claim:

Before loss:
• You have signed the Travelers Cheques in permanent ink on the line where indicated (Travelers Cheques for Two on both lines in the upper left corner as instructed in the box below).
• You have not countersigned the Travelers Cheques on the line indicated.
• You have not given the Travelers Cheques to another person or company to hold or to keep, or as part of a fraudulent scheme.
• You have not used the Travelers Cheques in violation of any law, including as part of an illegal bet, game of chance or other prohibited action.
• Your Travelers Cheques have not been taken by court order or by government action or confiscated by the customs or similar authorities in any country.
• You have safeguarded the Travelers Cheques as a prudent person would safeguard a like amount of cash.

1 All American Express Travelers Cheques are issued by American Express Travel Related Services Company, Inc. a New York corporation.
After loss:
• You promptly notify American Express of the loss or theft of the Travelers Cheques.
• You promptly report all facts of the loss or theft to American Express, and also to the police if American Express asks you to.
• You promptly inform American Express of the serial numbers of the lost or stolen Travelers Cheques and the place and date of their purchase.
• You promptly complete the refund forms provided by American Express and provide American Express with acceptable proof of your identity.
• You give American Express all reasonable information and support requested to make a complete investigation of the loss or theft.

No stop payment:
American Express cannot stop payment on any Travelers Cheques. You must comply with all applicable laws (including, without limitation, currency control rules and relevant export/import regulations) when using the Travelers Cheques, moving Travelers Cheques from one country to another or receiving a refund for lost or stolen Travelers Cheques. It is your responsibility to get acquainted with such laws and regulations that may be applicable to your use of Travelers Cheques, including receiving a refund for lost or stolen Travelers Cheques. In particular, should you receive a refund for lost or stolen Travelers Cheques in a country other than the country where you purchased the Travelers Cheques, it is your sole responsibility to report or declare this to the relevant state or governmental authorities where it is required by any applicable law in such country.

American Express’ rights:
American Express reserves the right to take all necessary steps to satisfy itself about the authenticity of a refund claim, including investigating the reported events surrounding the loss or theft and verify compliance with the above conditions for a refund, and is not responsible for any delays resulting from such investigation.

American Express reserves its rights to seek any available legal remedy, including pursuing criminal measures, against individuals attempting fraudulent claims.

You understand that American Express may need to have access to your personal information to process or investigate a claim for refund or to otherwise comply with applicable law. You authorize American Express to request institutions from which you purchased your Travelers Cheques any and all relevant information necessary for American Express to comply with applicable law and/or to process your claim. You acknowledge that information will be maintained and processed by American Express in the USA and in other countries the
data protection legislation of which may not offer an adequate level of data protection as requested by the Swiss Federal Data Protection Act. Please be assured, however, that American Express has taken the appropriate steps to ensure that your information has and will have the same protection in the USA and the other countries outside Switzerland as such information would have within Switzerland.

Please note that for quality assurance and training purposes your telephone calls to American Express may be monitored or recorded and you consent to such monitoring and recording.

**Signing instructions for Travelers Cheques for Two:**
Both lines in the upper left corner of your Cheques must be signed promptly, i.e. purchaser signs on the first line immediately upon receipt and the other authorized user signs on the second line as soon as possible. If there is no other authorized user or if the purchaser travels alone, he/she must sign both lines immediately upon receipt.

Effective 5 April 2010