

Travelers Cheque Lost or Stolen Terms and Conditions

Following are the terms and conditions for obtaining a refund for lost or stolen Travelers Cheques.

PURCHASE AGREEMENT

IMPORTANT

Read this Agreement carefully. By either buying, signing, accepting or using these American Express® Travelers Cheques ("Cheques"), you agree to everything written here: You agree (a) To sign your Cheques immediately in the upper left corner, (b) Not to resell, consign, or take any similar action to transfer your Cheques to any other individual, company or entity for resale or reuse.

REFUND

American Express Travel Related Services Company, Inc. ("American Express") will refund the amount shown on any lost or stolen Cheque in accordance with applicable laws and only if you meet all of the requirements below:

BEFORE LOSS

- You have signed the Travelers Cheque in the upper left-hand corner in permanent ink
- You have not signed the Cheque in the lower left-hand corner.
- You have not given the Cheque to another person or company to hold or keep, or as part of a confidence game.
- You have not used the Cheque in violation of any law, including as part of an illegal bet, game of chance or other prohibited action.
- Your Cheque has not been taken by court order or by government action.
- You have safeguarded the Cheque as a prudent person would safeguard a like amount of cash.

AFTER LOSS

- You promptly notify American Express of the loss or theft of the Cheque.
- 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 number of the lost or stolen Cheque and the place and date of its purchase.
- You promptly complete American Express's refund forms and provide American Express with acceptable proof of your identity.
- You give American Express all reasonable information and help requested to make a
 complete investigation of the loss or theft. American Express reserves the right to
 investigate the loss or theft and to verify compliance with this Purchase Agreement
 and shall not be responsible for any delays resulting from such an investigation.

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

NO STOP PAYMENT

American Express cannot stop payment on any Cheque.

Sign your Cheques immediately in the upper left hand corner.

For other questions regarding Travelers Cheques, please call Customer Services at (<u>1-800-221-7282</u>) or find the <u>contact number</u> for your location.