



Additional Card Member Limit Management Terms and Conditions

By using the Additional Card Member Limit Management ("Limit Management"), you agree to the following Terms and Conditions:

1. Limit Management helps you to manage the spending of your Additional Card Member(s). You may request an amount on your Card Account up to which your Additional Card Member(s) will be able to spend using their Card each billing period. However, Limit Management does not provide for a fixed limit or cap on all transactions made by an Additional Card Member. This is because certain transactions, fees and charges do not form part of Limit Management, but will still be added to the balance of your Account. These are explained below in paragraphs 3 - 5. As stated in paragraph 9, you are liable for paying the full outstanding balance on your Account each month. This includes all spend made by the Additional Card Member(s), including any transactions, fees and charges that do not form part of Limit Management.
2. Subject to clauses 3, 4, 5 and 6 below, the maximum amount your Additional Card Member can spend within a billing period will be the spending limit you assign to the Additional Card Member.
3. The following fees and transactions are not included in Limit Management - fees (including default fees), cash advances and transactions treated as cash, loading of pre-paid Cards, American Express Travellers Cheque purchases and foreign exchange transactions.
4. There may be some transactions made by an Additional Card Member that are approved and processed by American Express before the Additional Card Member's Spend Limit is created but not submitted to the account until after the Additional Card Member's spend limit is created (Delayed Transactions). Such Delayed Transactions are not subject to the Additional Card Member's spend limit. Examples of where Delayed Transactions can occur include purchases submitted manually by the merchant or where there has been a deferred electronic submission of the transaction to us (this could be due to connectivity issues, such as purchases made in-flight and contactless transactions).
5. When you set a spending limit for an Additional Card Member, either initially or after the Additional Card Member's Card has been unlocked, the spending limit you set for that Additional Card Member will apply to transactions made by that Additional Card Member on or after the date that we process the spending limit you have set. This means that transactions made by that Additional Card Member before that date will not be included in the spending limit amount you set for that Additional Card Member. This only applies when you first set a spending limit for an Additional Card Member, or when you set a spending limit after unlocking your Additional Card Member's Card. The following example has been provided to explain this condition:

Example – Setting a spending limit initially or after unlocking of Additional Card Member's Card

On the day that you first set a spending limit for your Additional Card Member, or on the day you unlock your Additional Card Member's Card, your Additional Card Member has an outstanding balance of \$1,000 on their Card. You select a spending limit amount of \$2,000, up to which your Additional Card Member can spend. This would mean the Additional Card Member would be able to spend up to \$3000 in the first statement period. In the following statement period(s), your Additional Card Member will be able to spend the spending limit you have set.

6. You may change the Additional Card Member(s) spend limit at any time by telling us. If the spending limit amount is increased, the Additional Card Member's ability to spend will be increased



once we are able to process the change in our systems. When you change the Additional Card Member(s) spending limit, any transactions made by that Additional Card Member(s) in the current billing period before the date you change the spending limit will be included in the new spending limit amount you have selected. After the current billing period has finished, the whole amount of the new spending limit will be available in the next billing period. This only applies when you change the Additional Card Member(s) spending limit. The following example has been provided to explain this condition:

Example – Change of Additional Card Member spending limit

You have set an existing spending limit for your Additional Card Member of \$1,000 (“**Existing Spending Limit**”). You now wish to increase this spending limit to \$2,000 (“**New Spending Limit**”). On the date that you wish to set the New Spending Limit, the Additional Card Member has spent \$500 of the Existing Spending Limit. The Additional Card Member therefore has a remaining spending limit of \$500 on their Card. Therefore, once the New Spending Limit change has been processed in our systems, the Additional Card Member(s) could spend a further \$1,500 in the current billing period. In the next billing period(s), your Additional Card Member would have the whole amount of the New Spending Limit available.

7. If you wish to amend the Additional Card Members spend limit to an amount lower than the Additional Card Member’s outstanding balance, the Additional Card cannot be used to make further purchases until the next billing period (excluding Delayed Transactions).
8. The Additional Card Members spend limit continues to apply even where payments are applied to your account, including where the Account Balance is paid off or a refund is applied to the account. Once your Additional Card Member reaches their spend limit, the only way to permit the Additional Card Member to continue to make purchases is by increasing the Additional Card Members spend limit.
9. You agree that you are liable for paying the full outstanding balance on your Account each month. This includes all spend made by the Additional Card Member(s), including any transactions, fees and charges that do not form part of Limit Management and which have been described above.
10. Your enrolment into Limit Management does not guarantee that the Additional Card Member(s) will be able to make purchases up to the amount you specify when you enrol. All transaction approvals remain subject to our usual business and risk controls including your account limits.
11. If you decide you no longer wish to manage your Additional Card Member(s) spend by using Limit Management and notify us of this, your Additional Card Member(s) will be able to spend without restriction, subject to our usual business and risk controls.
12. It is also your responsibility to ensure that each Additional Card Member is aware of the amount you have selected and any changes you make under Limit Management. You agree that we may also confirm the amount to the Additional Card Member if they contact us.
13. These terms apply in addition to your Cardmember Agreement, which you should read and keep together in a safe place.
14. Additional Card Members must be 16 years of age or over. Additional Card Members were previously referred to as “Supplementary Card Members”.

