

DIRECT DEBIT SERVICE AGREEMENT

In this agreement "American Express", "we", "us" and "our" means American Express Australia Limited (ABN 92 08 952 085)

1. This agreement authorises American Express (User ID No. 517) to withdraw money from your nominated account as 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 submit the Direct Debit Request Form, you should confirm with your financial institution that your nominated account can accept direct debits. The nominated account must belong to you and every nominated account holder must sign the Direct Debit Request Form.

3. Should we make a change to this agreement, we will notify you within 14 calendar days in advance.

4. If you wish to stop or change your Direct Debit Request, please contact us at least 5 business days before your Direct Debit runs. Please call us on the number on the back of your Card or refer to amex.com.au/contact-us if you want to:

- Make a change to this agreement
- Stop or defer an individual payment
- Cancel this agreement; or
- Dispute a debit that has been made from your nominated account

5. If the Direct Debit date falls on a weekend or public holiday in NSW, we will process your payment on the next business day.

6. You must make sure that sufficient funds are cleared and 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 financial table.
- Any charges and tax on those charges incurred by us may be debited from your account.
- The amount of the dishonored debit will be debited from your account.
- We also reserve the right to cancel the Direct Debit Request if any debit is returned unpaid by your financial institution.

7. 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.

8. 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 Form. Your indemnity:

- Extends and covers all changes you make to your Direct Debit Request; and
- Continues after this agreement is ended.

9. If you make a cleared payment to us ("Additional Payment") after your monthly statement is issued but before the Direct Debit date, the amount we direct debit will be reduced by this Additional Payment. The Direct Debit amount in your monthly statement will no longer be correct and may not be updated online until the Direct Debit is processed.

Please return the completed form using one of the following options:

Online: amex.com.au/documentcentre

(Log in to your online account and select "Direct Debit" as the document type)

Fax: (02) 9271 1999

Mail: Reply Paid 1668, American Express Australia Ltd, Sydney NSW 2001