

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

Acceptable Identification Documents

Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)

The following documents must be submitted to American Express as part of the application.

A CERTIFIED COPY OF A PRIMARY PHOTOGRAPHIC IDENTIFICATION DOCUMENT

- a licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued
- a passport issued by the Commonwealth
- a passport or a similar document issued for the purpose of international travel, that:
 - (a) contains a photograph and the signature of the person in whose name the document is issued;
 - (b) is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - (c) if it is written in a language that is not understood by the person carrying out the verification – is accompanied by an English translation prepared by an accredited translator.
- a card issued under a law of a State or Territory for the purpose of proving the person's age which contains a photograph of the person in whose name the document is issued.
- a national identity card issued for the purpose of identification, that:
 - (a) contains a photograph and the signature of the person in whose name the document is issued;
 - (b) is issued by a foreign government, the United Nations or an agency of the United Nations;
 - (c) if it is written in a language that is not understood by the person carrying out the verification – is accompanied by an English translation prepared by an accredited translator.

OR

A CERTIFIED COPY OF A PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION DOCUMENT

- a birth certificate or birth extract issued by a State or Territory
- a citizenship certificate issued by the Commonwealth
- a citizenship certificate issued by a foreign government that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator
- a birth certificate issued by a foreign government, the United Nations or an agency of the United Nations that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator
- a pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits.

AND

A CERTIFIED COPY OF A SECONDARY IDENTIFICATION DOCUMENT

- a notice that:
 - (a) was issued to an individual by the Commonwealth, a State or Territory within the preceding twelve months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be).
- a notice that:

- (a) was issued to an individual by the Australian Taxation Office within the preceding 12 months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records a debt payable to or by the individual by or to (respectively) the Commonwealth under Commonwealth law relating to taxation.
- a notice that:
 - (a) was issued to an individual by a local government body or utilities provider within the preceding three months;
 - (b) contains the name of the individual and his or her residential address; and
 - (c) records the provision of services by that local government body or utilities provider to that address or to that person.

Acceptable Certifiers Categories

1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); e.g. a solicitor or barrister with a current practising certificate.
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar, deputy registrar of a court or a clerk of a court.
6. A Justice of the Peace.
7. A Commissioner for Affidavits.
8. A Commissioner for Declarations.
9. A notary public (for the purpose of the Statutory Declaration Regulation 1993).
10. A police officer.
11. A person who is currently licensed or registered under a law to practise in one of the following occupations:
 - (a) Chiropractor
 - (b) Dentist
 - (c) Legal practitioner
 - (d) Medical practitioner
 - (e) Nurse
 - (f) Optometrist
 - (g) Patent attorney
 - (h) Pharmacist
 - (i) Physiotherapist
 - (j) Psychologist
 - (k) Trade marks attorney
 - (l) Veterinary surgeon.
12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
13. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
14. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
15. A finance company officer with 2 or more continuous years of service.
16. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

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.

