

American Express Card PayID – Terms and Conditions

These terms and conditions apply to your use of PayID to make payments to your American Express Card PayID, using Australia's New Payments Platform (NPP). By using PayID to make such payments, you agree to these terms and conditions.

1. **What is PayID?** PayID allows you to make payments to your American Express account from your participating bank or financial institution using the NPP, by using the provided 'American Express Card PayID'. Your use of PayID is optional.
2. **Your American Express PayID identifier:** Your American Express Card PayID is a unique identifier assigned to your Card Account. Your PayID must be created by activating your American Express Card PayID. If you have multiple American Express Cards, you must activate a different American Express Card PayID for each American Express Card that you have. You only need to activate your American Express PayID for each eligible Card once. You cannot change the unique identifier assigned to your Card. Additional, supplementary, or corporate Cards are not eligible to activate an American Express PayID.
3. **Processing Times:** Payments to your American Express Card Account should arrive in under a minute and your account balance will be updated at that time.
4. **Delays:** From time to time, there may be delays in processing payments and updating information (such as an account balance) due to technical difficulties, outages, maintenance and additional compliance processes and checks. American Express is not responsible for any delays or limits that are outside of its control. Your bank may delay a payment for a period of 48 hours for security reasons (this may happen the first time you use the American Express Card PayID – for more information, contact your bank directly).
5. **Bank Limits:** You can make as many PayID payments as you choose, however your bank may impose limits on the value of payments from your bank account (for example, daily limits or single transaction limits). This may mean that you cannot pay the full amount of your balance in one transaction. For more information, contact your bank directly.
6. **Unauthorised Use of Your PayID:** You must notify us as soon as possible if you identify or suspect any fraudulent or unauthorised use of your American Express Card PayID.
7. **Mistaken Payments:** You are solely responsible for ensuring that payments are for the correct amount and use the correct PayID. You must notify us as soon as possible if you suspect that you have made a mistaken in payment when using PayID (for example, a payment for the incorrect amount or paying twice). You may request a full refund of a payment, but we cannot provide partial refunds.
8. **If PayID is Unavailable or Suspended:** From time to time, PayID for American Express accounts may be unavailable or suspended (for example, due to technical issues, maintenance down-time or suspension for security reasons). If PayID for American Express accounts is unavailable or suspended for any reason, it is your responsibility to use another means of payment and to continue to make repayments on your American Express account on-time and in accordance with your agreement with us.
9. **Privacy:** Your personal information may be shared with our bank, NPP Australia Limited and other NPP participants (for example, your bank) including their service providers in order to enable and manage payments, to manage fraud and unauthorised transactions and for related purposes as permitted by law. We will always handle your personal information in accordance with our Privacy Policies and the *Privacy Act 1988* (Cth).
10. **Queries and Disputes:** If you have any questions or concerns about a PayID payment, please contact your bank or financial institution in the first instance.