

**AMERICAN EXPRESS API BUSINESS
LOAN ACCOUNT AGREEMENT**

**Effective from
1 June 2019**

American Express API Business Loan Account Terms and Conditions

These Terms and Conditions, your Approval Letter and Financial Table (together, the "Agreement"), set out the respective rights and obligations of you, your Business and American Express in relation to the American Express API Business Loan Account. You agree to comply with all the Terms and Conditions of this Agreement.

How your API Business Loan Account works?

- You have been approved for an API Business Loan Account which allows you to make business Purchases with API under a term Business Loan.
- You must repay the full Loan Amount (which is the value of all Charges incurred under your Business Loan including fees and any interest) by the end of the relevant Loan Term.
- You must repay the Loan Amount by paying the Monthly Instalment by the Due Date set out in your Monthly Statement.
- You may apply for further Business Loans to make additional business Purchases through your API Business Loan Account, however approval is subject to American Express' lending criteria and authorisation from API.

API and American Express

We will share information about you and your use of your API Business Loan Account with API in order to manage your Account and to ensure compliance with this Agreement. We will handle all personal information strictly in accordance with our Privacy Statement.

If you default under this Agreement (for example, if you fail to repay your Loan Amount), we may assign the debt and our rights to recovery to API. This means that API, or its agents, may pursue you for outstanding monies under the API Business Loan Account. We will not notify you when this happens.

American Express is not responsible for any goods or services you purchase from API using your API Business Loan Account. If you have a dispute about any goods or services, you must still pay your Monthly Instalment(s) to us and settle the dispute directly with API.

Business purpose and liability

This Account is only to be used wholly or predominantly for business purposes. As a result, you may lose your protection under the National Credit Code.

Obligations of you and the business

Your obligations under this Agreement are joint and several with the Business. This means that we may enforce the obligations under this Agreement against:

- i. You (being the individual applicant);
- ii. the Business; or
- iii. both of you.

1. Definitions

Capitalised words and other phrases in this Agreement have the following meanings:

The parties

API means Australian Pharmaceutical Industries Limited.

You and **your** mean the person who applied for this account.

We, our, us means American Express Australia Limited (ABN 92 108 952 085).

Business means the business entity applicant named in the Financial Table (whether a sole trader, partnership, company or other organisation).

The loan

Account means the business loan account that we maintain for your Business Loan.

Approval Letter means the letter issued to you by American Express setting out the key terms of your Business Loan, including the Loan Term, the Loan Amount and the Establishment Fee.

Business Loan means an individual term loan that you applied and was approved for pursuant to this Agreement. You may have more than one Business Loan at any one time and a reference to a Business Loan is a reference to each of those Business Loans.

Charges means Purchases, the Establishment Fee and any other fees or interest incurred under this Agreement.

Default Interest Rate means the rate of interest as shown in your Financial Table that applies when you miss a payment due under this Agreement.

Direct Debit Agreement has the meaning given to it in clause 23.

Due Date means the date by which you must pay the Monthly Instalment shown on your Statement.

Establishment Fee means the fee payable by you to establish a Business Loan which is shown in your Approval Letter.

Financial Table means the Financial Table issued to you along with your Card that sets out the fees and charges applicable to your Business Loan.

Loan Amount means the total of all Charges incurred in respect of a Business Loan.

Loan Term means the term of the Business Loan as shown in your Approval Letter, which is either 3, 6 or 12 months.

Monthly Instalment means the monthly payment you are required to pay which is shown as the "Minimum Payment Due" on your Statement and which includes any applicable fees and interest.

Purchases means goods or services you purchase from API using your Account.

Statement means the monthly statement we issue to you in respect of your Account which contains information about your Business Loan(s) and Monthly Instalment.

2. Charges on your Account

You may use your Account to make Purchases with API only. You authorise Purchases on your Account when they are made with your knowledge and consent (for example, by applying for the Account and authorising API to use your Account to buy goods and services). You authorise us to add the Establishment Fee and any other fees or interest you may incur under this Agreement. We reserve the right to decline any Purchase to be debited to your Account.

3. What you must pay American Express

You must pay American Express:

- the full Loan Amount;
- the Establishment Fee;
- any fees or interest you incur under this Agreement; and
- if applicable, our fees in relation to pursuing you for any unpaid amounts owing under this Agreement (see clause 18).

4. Fees

The fees that apply to your Account are set out and described in the Financial Table and your Approval Letter. You agree to pay these fees and you authorise us to charge them to your Account when due.

5. Default interest

If you do not pay a Monthly Instalment in full by the Due Date, you are in default and we will charge you interest on the outstanding Monthly Instalment at the Default Interest Rate. Refer to clause 10, Interest Charges, for details of how we charge this default rate.

6. Monthly instalments

You must pay us the Monthly Instalment shown in each monthly Statement by the Due Date. The Financial Table contains details of how we calculate the Monthly Instalment. Failure to pay a Monthly Instalment in full by the Due Date is a default under this Agreement. If you wish to pay more than your Monthly Instalment in any month, please contact American Express.

7. Liability

You (being the individual applicant named in the Financial Table) and the Business are jointly and severally liable to us for all amounts owing on the Account. This means that we may pursue either:

- i. You (being the individual applicant);
- ii. the Business; or
- iii. both of you

for amounts owing under this Agreement in our absolute discretion.

8. Loan term

Your Approval Letter sets out the Loan Term. You must repay the full Loan Amount by the end of the applicable Loan Term. You cannot extend your Loan Term once your Business Loan has been approved.

9. Early repayment and closing your Account

You can close your Account at any time by repaying all outstanding Loan Amounts in full. If you want to pay more than the Monthly Instalment

or repay all Loan Amounts outstanding at any time, please contact American Express. We do not charge any fees for early repayment.

If you close your Account, you must also destroy your Card and stop using your Account. We will only close your Account when you have paid off all outstanding Loan Amounts in full. Applicable fees and interest will continue to accrue until all amounts have been repaid.

10. Interest charges

IMPORTANT

If you do not pay the Monthly Instalment in full by the Due Date, you will be charged interest at the default rate specified in the Financial Table.

You will not pay default interest if you pay the Monthly Instalment in full by the Due Date each month.

How we calculate and charge default interest

If you do not pay a Monthly Instalment by the Due Date, we will charge default interest on the Monthly Instalment. Interest is charged from the first day of your monthly Statement period until the date you pay your Monthly Instalment. For example, if your monthly statement period is the 23rd–22nd of each month, default interest from the 23rd of the month (i.e. the first day of the statement period) until the date you pay your Monthly Instalment in full.

Default interest is calculated as a daily rate (being the Default Interest Rate divided by 365 days). We apply the daily rate to that part of the unpaid Monthly Instalment still outstanding. The total default interest for the statement period is then charged to your Account and will appear on your next Statement as a charge on the last day of the statement period.

11. Your card is for access only

We issue you with an American Express API Business Loan Card for authentication purposes only so that you can access our online services. The Card cannot be used to make Purchases and you must not attempt to use it as a credit or charge Card.

12. Monthly statements

We will send you a Statement each month during the Loan Term. The Statement will include the applicable:

- Monthly Instalment (i.e. the Amount Due);
- fees and all other charges to be paid;
- Due Date;
- payments and credits to your Account during the Statement period;
- any default interest charged; and
- any overdue amounts.

If you have any questions about your Statement, please contact American Express.

Dates and adjustments

The time between successive monthly Statements will vary depending on the number of business days in the month. If you discover an error, you must notify us of any omission or error on the Statement as soon as possible.

Even though we process a debit or credit on the Account on a certain date, it will take effect on the date we assign to that debit or credit to be consistent with this Agreement. To reflect your and our legal obligations, we may then adjust debits and credits to the Account and make consequential changes.

13. Goods and services you buy

We are not responsible for any Purchases made with API. In the event there is any claim or dispute about a Purchase, you must raise it directly with API and you must not withhold payment from us. We will not reverse or charge back any Charges on your Account under any circumstances, except for fraudulent transactions where American Express is proven to be at fault.

14. Assignment

We may assign, transfer or sell our rights, benefits or obligations under this Agreement at any time to any of our related bodies corporate, to API or to any other third party. We may do this without notifying you. We may give information about you to the other party. The rights you may have at law are not affected by this clause.

You may not assign or transfer any part of your rights or obligations under this Agreement without our written consent.

15. GST itemisation on statements

No GST breakdown advice is provided on your Statements. Consequently, you are advised to obtain a tax Invoice or adjustment note to support GST input tax claims from API directly. In addition, an adjustment note is also still required where an increasing adjustment to a GST input tax claim has been made. It is advised to consult your accountant or tax advisor to assess the accuracy of your GST input tax claims.

16. Making payments

Payments must be made in Australian dollars by the approved payment methods set out in your Statement (or any other methods we might tell you about from time to time). You must allow sufficient time to ensure we receive cleared funds by the Due Date. We are not responsible for any delays that are outside of our direct control.

Third parties who send us or process your payments are not our agents and we will not treat those payments as having been made until cleared and received by us.

We will credit payments to your Account, only when we receive cleared funds. We reserve the right to reverse any payment if it is returned or dishonoured for any reason.

Allocation of your payments

We will apply payments to your Account in the following order:

1. to applicable default interest charges and fees; and then
2. to all other amounts.

17. Events of default

We consider your Account to be in default if you:

- fail to comply with any of your obligations under this Agreement, for example:
 - if you fail to pay a Monthly Instalment in full by the Due Date (or if your payment is returned or not honoured)

- if you make or made a false or misleading statement in connection with your Business Loan;
- are in default of any other facility with us;
- go into administration, liquidation, receivership or commit an act of bankruptcy; or
- we have any reason to believe that you may not be creditworthy.

If we include previously billed charges or any dishonoured payment on a Statement, that does not constitute a waiver by us of any default.

18. Our rights if you are in default

if your Account is in default, we may (after giving you any notice required by law):

- require you to pay us immediately the full Loan Amount including all fees and interest outstanding on your Account and any other amounts which become payable by you under the Agreement;
- cancel any other card account or facility (including any other Business Loan) you have with us (subject to issuing any relevant notices required by law);
- take any appropriate steps to recover any outstanding amounts from you. Please note that, if we assign our rights under this Agreement to API or another third party under clause 14, that party will pursue you for the outstanding debt.
- suspend or not perform any of our obligations under the Agreement; and/or
- do anything else that we have agreed with you or that is allowed under the law.

In the event of any default, you will be responsible for all costs incurred by us or our agents and service providers in collecting or recovering any amounts unpaid and in protecting ourselves from any harm we may suffer as a result of the default.

19. Changes

We may change any provision of this Agreement at any time (including changes to fees and interest or how they are calculated), however, we will not make any changes to the Establishment Fee in respect of your existing Business Loan. We will inform you in accordance with the “Communicating With You” clause of this Agreement and as required by law if we do make changes. We will give you at least 20 days advance written notice, except where the change reduces what you have to pay or the change happens automatically under this Agreement.

20. Severability

If any provision of this Agreement conflicts with any applicable law or regulation, that provision will be deemed to be modified or deleted so as to be consistent with law or regulation; it will not affect the parties’ obligations which will continue as amended.

21. Communicating with you

We may communicate with you or the Business by any reasonable means including mail, email, mobile phone or landline, SMS, fax, mobile app push notifications by posting a message on an American Express website (including americanexpress.com.au) or within your online account.

Electronic statements and other important communications

Statements, changes to this Agreement, regulatory disclosures and notices, and other communications will generally be sent to you electronically by email or posted to your online account (with a notice being sent to you by email). You agree to receive these communications electronically. It is your responsibility to access and check your online account and emails regularly.

When are communications received?

- Mailed communications that we send you by post will be deemed to be received 7 business days after the date of mailing (unless actually received earlier).
- Communications delivered by hand will be deemed to be received upon delivery.
- Electronic communications will be deemed to be received on the day that we post or send the electronic communication or send you the corresponding notification (even if you do not access the electronic communication or notification).

Changing your address

You must inform us immediately if you change your address or contact information (such as postal or email address, telephone or mobile phone number). If we have been unable to deliver any Statements or other communications or these have been returned, we may stop attempting to communicate with you until we receive accurate contact information. We are not responsible for any failure to receive any communication (including a Statement) if we send it to the address or in accordance with other contact information you have provided to us. You must inform us if you want an address or other contact information to apply to more than one account with us.

You must also inform us of any changes to other information previously provided to us such as information you provided when you applied for your Account. You also agree to give us any additional information and support documentation that we request or as required by law.

22. Where the business operates as a trust

If the Business operates as a trust:

- this Agreement binds you personally and as trustee of that trust; and
- you must use the Account for business purposes of the trust only.

You also represent and warrant to us that:

- the trust is validly formed and any relevant trust document is valid and complies with the law;
- You have been properly appointed as sole trustee of the trust;
- You have always complied, and will comply, with the terms of the trust and its duties and powers as trustee;
- You have power to enter into this Agreement and to perform the obligations as trustee of the trust;
- the entry by the Business into this Agreement is for proper trust purposes;
- you have a full right of indemnity from the trust assets in respect of all charges, liabilities and obligations under this Agreement; and
- You are entitled to use trust assets to meet any of your or the Business'

obligations under this Agreement, ahead of any rights of any of the beneficiaries.

You will be in default if any of the following events happen:

- the trust is held by a court not to have been properly constituted or you or the Business concede that the trust has not been properly constituted;
- the trust terminates or the beneficiaries of the trust resolve to terminate the trust;
- the Business ceases to hold the trust assets or property in its name or it ceases to be trustee; or
- the Business commits a breach of trust which, in our opinion, is material. You agree to notify us in writing immediately if any of the above events of default occur.

23. Direct debit service agreement

By completing a direct debit request, you authorise us (American Express user ID No. 517) to withdraw money from your nominated account as set out in that direct debit request and this Agreement (your "Direct Debit Agreement"). If you have any enquiries relating to this Direct Debit Agreement you should contact us. Before you complete a direct debit request, you should confirm with your financial institution that your nominated account can accept direct debits. The nominated account must belong to you or the Business.

If you want to dispute a direct 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. If the debit date is on a weekend or public holiday in Sydney, we will process your payment on the next business day.

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 the Financial Table;
- 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.

We will keep your financial institution account details confidential. However, we will disclose these details if you consent or:

- where we are required to by law, for example, if a court order requires disclosure; or
- for the purposes of this direct debit service agreement, for example, to settle a dispute.

You indemnify us 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 direct debit service agreement is ended.

If we want to change the Direct Debit Agreement, we will notify you within 14 calendar days in advance of any change. Please notify us in writing if you want to:

- make a change to this direct debit service agreement;
- stop or defer an individual payment; or
- cancel this direct debit service agreement.

24. No waiver of our rights

If we fail to exercise any of our rights under this Agreement, that will not be a waiver of our rights and will not prevent us from exercising them later.

25. Set off

You each agree that we may set off any amount that you owe to us against any amounts that we owe to you under this Agreement or any other agreement you have with us.

26. Applicable law and jurisdiction

This agreement is governed by the laws of the State or Territory of Australia as stated on your billing address or if your billing address is overseas, as stated on your last known Australian billing address and the courts of that State or Territory shall have jurisdiction over all parties to the agreement.

27. Limitation of our liability

We are not responsible or liable to you or the Business for:

- Purchases, including any dispute with a merchant about goods and services charged to your Account;
- any costs, damages or expenses arising out of our failure to carry out our obligations under this Agreement if that failure is caused by something outside of our control (for example, the actions of a third party or an industrial dispute); and
- loss of profits or any incidental, indirect, consequential, punitive or special damages regardless of how they arise.

28. Complaints

Unauthorised Charges

You agree that when requested you shall provide all the reasonable assistance and relevant information, including written statements, to us and/or the Police in relation to your claim of unauthorised charges.

By reporting the existence of unauthorised charges, you agree to allow us to release any information that you have provided which is subject of an investigation of unauthorised charges to the Police and any other investigative or statutory authority.

Please note that our complaint procedures will not be available for complaints which are the subject of arbitration or small claims court proceedings.

Resolving Disputes

American Express is committed to resolving disputes raised by its customers as part of its service philosophy. American Express has established internal procedures to resolve complaints, whilst also being a member of an external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

If you have a complaint about the provision of our credit services, please take the following steps:

- Please contact us by phone on 1300 132 639 to discuss your complaint.
- If your complaint is not satisfactorily resolved within twenty (20) business days, please address your complaint in writing to:

The Complaints Manager
American Express Australia Limited
GPO Box 1582
Sydney NSW 2001

- American Express makes every endeavour to resolve complaints in a prompt and fair manner, having regard to the law. If however you continue to remain dissatisfied with American Express' decision, you may seek to have your complaint considered by AFCA, an independent, external dispute resolution body. AFCA will review our actions in accordance with its Scheme Rules to determine if we have fulfilled our obligations to you. Please note that AFCA will refer you to American Express if you didn't first raise your complaint with us.

You may contact AFCA by the following means:

Mail: Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678
Internet: www.afca.org.au

29. American Express privacy statement

The following statement describes how American Express collects, uses, shares and keeps your credit information and personal information. References to "you" in this statement refers to you the individual applicant and any other individual about whom you share personal information in relation to your Account.

If you do not agree to our use of your credit information and personal information in this way, we may be unable to provide our products and services to you. The way we collect, use, share and keep your information is subject to the Privacy Act.

Online Privacy Statement

The American Express Online Privacy Statement describes how we may collect, use, share and keep information that we get about you online. When you use or access any of our online services, content or programs, whether on your smart phone, tablet or other mobile device, our Online Privacy Statement applies.

The Online Privacy Statement is available at the link at the bottom of the American Express Australia homepage or at: americanexpress.com.au/privacy

Credit reporting policy

The American Express Credit Reporting Policy contains additional information about:

- credit reporting including credit reporting bodies to which American Express is likely to disclose your credit information
- how you may complain about a failure of American Express to comply with the Privacy Act, and how American Express will deal with a complaint.

The Credit Reporting Policy is available at: americanexpress.com.au/CreditInfo

Collection, use and sharing of credit information

American Express may obtain both consumer and commercial credit reports about you from a credit reporting body for purposes including:

- assessing your credit worthiness
- assessing this application
- collecting overdue payments
- American Express' internal management purposes relating to the provision or management of your Account (consumer credit or commercial credit as relevant)
- helping you to avoid defaulting on your obligations with American Express
- for any other use in connection with your Account as permitted under the Privacy Act 1988.

American Express may disclose information about you to credit reporting bodies before, during or after credit is provided to you. This includes:

- that you have applied for a Business Loan, including the amount of the Business Loan
- that American Express is a credit provider to you, including the type of credit, Account opening and closing dates
- 24 months of repayment history on your Account
- default information related to payments that are at least 60 days overdue (and advice that overdue payments have been paid in full)
- that you have committed a serious credit infringement
- that you have made a request to correct your personal information
- any other information as permitted under the Privacy Act 1988.

American Express may exchange information about you with credit providers named in your application or in a credit report issued by a credit reporting body. Among other things, this is to:

- assess your credit worthiness, this application and any subsequent application for credit
- notify other credit providers of a default by you
- exchange information about your Account when you are in default with other credit providers
- complete any approval process for any transactions you wish to make on your Account
- administer your Account
- notify that you have made a request to correct your Account.

American Express may also exchange credit information about you with any person considering whether to act as a guarantor in relation to this and future applications by you for credit.

Collection of personal information

Generally, if you are applying for a Card account or Business Loan we collect your personal details (such as name, date of birth and address), details about your employment, financial circumstances and other information relevant to your Card or Business Loan Account.

American Express collects information about you in a number of ways, including:

- directly from you, such as in your Business Loan application or when you enter one of our competitions or promotions
- from your use of our products and services, such as (if applicable) when you make a purchase using your Card account or when you access one of our websites
- from credit reporting bodies, as described above for credit information or for identity verification
- from others, such as people or companies named in your credit application (for example your employer).

Using personal information

We may use the information we collect about you on its own or combine it with other information to:

- deliver products and services, including:
 - for the same purposes as for credit information listed above
 - maintaining and servicing your Account (including liaising with API)
 - verify your identify when you contact us
 - tell you about new features, benefits and updates to your accounts, products and services
- advertise and market our products and services – and those of our business partners – including to:
 - send or provide you with marketing, promotions and offers
 - analyse whether our marketing, promotions and offers are effective
 - help us determine whether you may be interested in new products or services
- conduct research and analysis, including to:
 - better understand our customers
 - allow you to rate and review our products and services
 - produce data analytics, statistical research and reports
 - review and improve our products and services and make them easier to use
 - develop new products and services
- manage fraud and security risk, including to:
 - detect and prevent fraud or criminal activity
 - safeguard the security of your information
 - assess credit risks relating to our business, including to evaluate and process your applications for our products and services and manage your existing accounts
- use it in other ways as required or permitted by law or with your consent.

When we might share your personal information

We do not share personal information with anyone except as described below. We only share Personal Information as required or as permitted by law as follows:

- with API for the purpose of maintaining your Account (including advising on your compliance with this Agreement) or approving further Business Loans

- people you authorise to use or access your Account (for example, additional Card Members)
- with credit reporting bodies, for the same purposes as for credit information listed above
- the provider of any payment service you use to make payments to American Express
- with regulatory authorities, courts and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests and to detect and prevent fraud or criminal activity, and to protect the rights of American Express or others
- within the American Express Family of Companies
- with our Service Providers who perform services for us and help us operate our business (for example, Card manufacturers, collection agents, mail houses and reward redemption partners). We require Service Providers to safeguard Personal Information and only use your Personal Information for the purposes we specify
- share and exchange information with business partners and co-brand partners with whom we jointly offer or develop products and services for marketing, planning, product development and research purposes (but they may not use your Personal Information – in particular your email address – to independently market their own products or services to you unless you provide your consent)
- with third parties in the context of a sale of all or part of the American Express Family of Companies or their assets
- any other purpose you have consented to.

Aggregated and de-identified information

Aggregated or de-identified Information is not personal information and does not identify you individually; however, it may be derived from personal information. It helps us to analyse patterns among groups of people. We may share aggregated or de-identified Information in several ways, for example:

- for the same reasons as we might share Personal Information
- with any business partners to help develop and market programs, products or services and present targeted content and marketing
- with business partners to conduct analysis and research about customers.

Recording phone calls

American Express may also monitor and record your telephone conversations with us for staff training and service quality control purposes.

Direct marketing

From time to time, American Express, its agents and business partners (including insurance companies) will send you information about products, services, offers and other promotions on offer from American Express or jointly with its business partner. These communications may be sent electronically (for example by email, mobile message or push notification), by phone or by post. You can opt-out from receiving direct marketing at any time by calling 1300 132 639. You can also adjust your communication

preferences using our Online Preferences or opt-out of email marketing by clicking “unsubscribe” in the footer of our emails. This will continue until you opt-out or until 12 months after you cease being an American Express customer.

Transfer of your personal information and credit information overseas

American Express is a global organisation and we may use international entities to help our business functions. As a result, American Express may need to share your information outside of Australia. It is impracticable for American Express to list out each and every country that we may share your information to, but such countries include the United States of America, Malaysia, India, Mexico, Argentina and the United Kingdom. American Express will ensure that any transfer of your personal information is subject to appropriate conditions of confidentiality to ensure your information is handled consistently with the Australian Privacy Principles.

Access and corrections

You may access your personal information and credit information held by American Express, and advise if you think it is inaccurate, incomplete or out-of-date. You may do so by contacting:

The Privacy Officer
American Express Australia Limited
Box 1582
Sydney NSW 2001
Phone: 1300 132 639

How we store your personal information

American Express stores personal information in a combination of secure computer storage facilities and paper based files and other records. American Express has taken a number of steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. American Express uses generally accepted technology and security so that we are satisfied that your information is transmitted safely to us through the internet or other electronic means. American Express will take reasonable steps to securely destroy or permanently de-identify personal information when we no longer need it.

Information about other persons

If you provide personal information about someone else to American Express, you must make sure that the individual has seen, understood and agreed to:

- their personal information being collected, used and disclosed by American Express in accordance with this notice
- their ability to access that information in accordance with the Privacy Act 1988 and to advise American Express if they think the information is inaccurate, incomplete or out-of-date
- the contact details of the American Express privacy officer.

American Express Australia Limited

Card Member Services
GPO Box 1582
Sydney NSW 2001

Lost or Stolen Cards

In Australia
telephone 1300 366 549

Overseas

Report your loss or theft
to the nearest American Express
Travel Service location

Account Enquiries

In Australia
telephone 1300 366 549

Please have your Card number ready
and key in when prompted



American Express Australia Limited (ABN 92 108 952 085)
® Registered Trademark of American Express Company.