

AMERICAN
EXPRESS

Australia

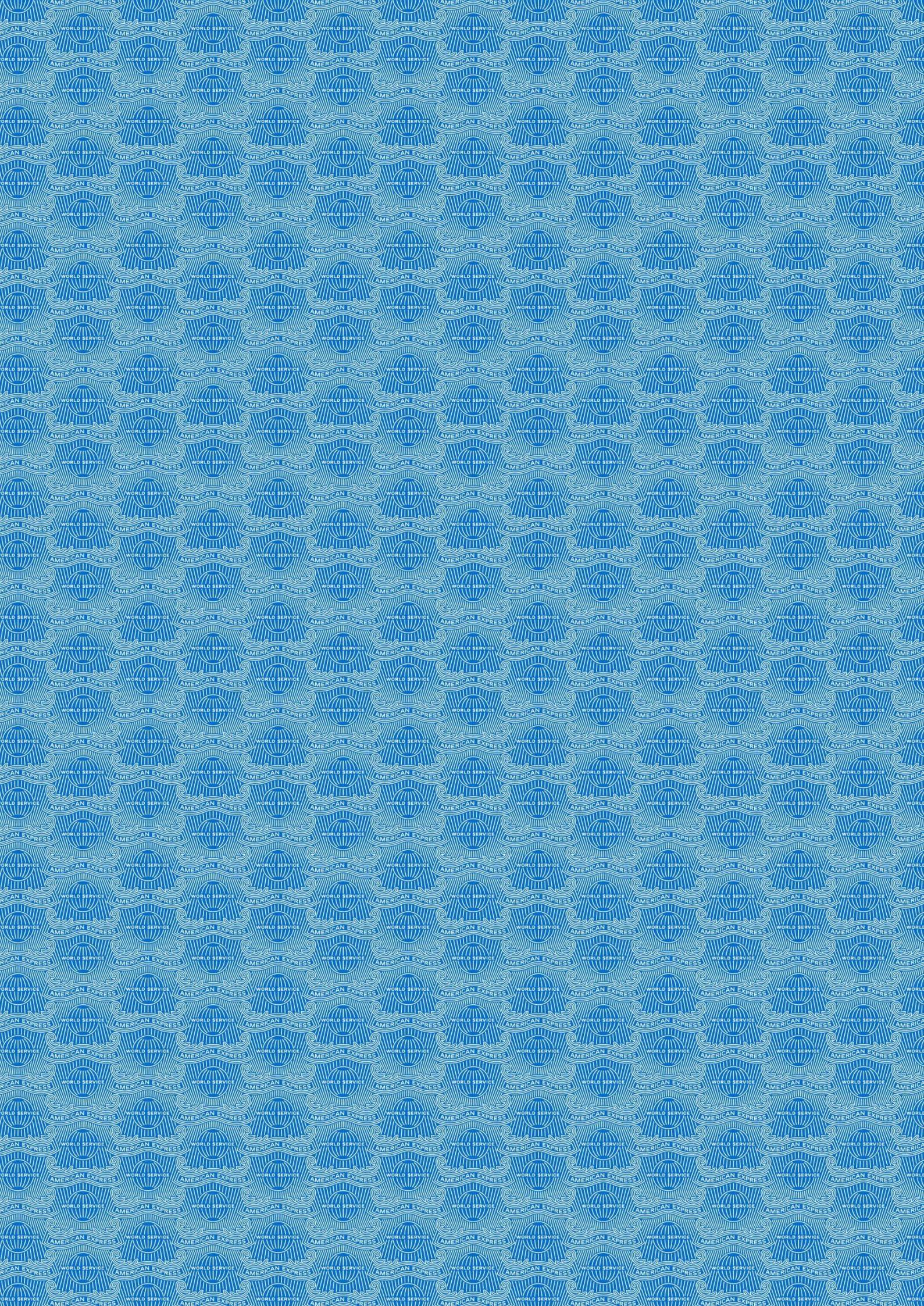
AccessLine® Terms and Conditions

ISSUED: January 2025



DON'T *do business WITHOUT IT*™





Contents

Definitions	4
Terms and Conditions	5
1. No Liability for AccessLine Payments	5
2. No Disputes and No Refunds for AccessLine Payments	5
3. Payee Approval and Payee Details	5
4. Fees	5
5. AccessLine Payment Approval	5
6. Settling your AccessLine Payment	6
7. Loyalty Program and Earning Points	6
8. Users and Security of Access Methods	6
9. Client Administrator and Primary User	6
10. Can Approve Payments	6
11. Telephone, Email or Online Instructions	6
12. Changes	7
13. Suspension	7
14. Default / Closing the Account	7
15. Prohibited Uses	7
16. Communicating with You	8
17. Set Off	8
18. No Warranty or Guarantee of Availability	8
19. Limitation of Our Liability	8
20. No Waiver of Our Rights	8
21. Compliance with Law	9
22. Assignment	9
23. Severability	9
24. Governing Law	9
25. Tax and Duties	9
Privacy	10
PRIVACY OF YOUR PERSONAL INFORMATION	10
COLLECTION, USE AND DISCLOSURE	10
USING PERSONAL INFORMATION	10
WHEN WE MIGHT SHARE YOUR PERSONAL INFORMATION	10
AGGREGATED AND DE-IDENTIFIED INFORMATION	11
RECORDING TELEPHONE CALLS	11
DIRECT MARKETING	11
TRANSFER OF YOUR PERSONAL INFORMATION OVERSEAS	11
ACCESS AND CORRECTION	11
HOW WE STORE YOUR PERSONAL INFORMATION	11
INFORMATION ABOUT OTHER PERSONS	11
Contact Us	12

Definitions

The following definitions are used throughout these Terms and Conditions:

AccessLine Payment means your instructions to American Express International to make an electronic funds transfer (EFT) in Australian Dollars (AUD) to a Payee on your behalf, subject to clause 5 (**AccessLine Payment Approval**) of these Terms and Conditions.

Account means the AccessLine® account in your name which you are approved to access the Portal and to conduct AccessLine Payments.

American Express, "We, we", "Our, our" and "Us, us" means American Express International, Inc (Australia Branch) (ABN 15 000 618 208), American Express Australia Limited (ABN 92 108 952 085), and its related entities.

American Express International means American Express International, Inc (Australia Branch) (ABN 15 000 618 208).

Application means the digital application you completed, signed, and submitted to American Express in order to apply to open an Account.

Can Approve Payments means the 'Can Approve Payments' functionality granted to a User in accordance with clause 10 (**Can Approve Payments**) of these Terms and Conditions which allows the User to approve AccessLine Payment(s).

Card means the active American Express Corporate Card(s), American Express Corporate Purchasing Card(s) or American Express Business Card(s):

- Issued in your name, or the name of an individual authorised by you as notified to American Express; and
- Set-up and authorised by a User in the Portal for the purpose of paying for the Settlement Amount.

Card Member means the individual who has applied for the Card and has their name on the account for the Card.

Client means the means the authorised individual nominated by you and notified to American Express as being granted full functionality in relation to actions in the Portal and on the Account, excluding the Can Approve Payments functionality and the ability to add, edit, and delete other Users.

Client Administrator means the authorised individual(s) nominated by you and notified to American Express as being granted full functionality in relation to actions in the Portal and on the Account. Client Administrator is the only User who can add, edit, and delete other Users.

Force Majeure Event means acts of terrorism, war, rebellion, insurrection, invasion, cyber-attack, national or state emergencies, fire, storm, flood, earthquake, or other natural event, an epidemic, pandemic or public health emergency (declared as such by the World Health Organisation or the Government of the Commonwealth or of a State or Territory in Australia), including COVID-19, or any related or derivative strains, or any order, proclamation, direction or similar act of the Government of the Commonwealth or of a State or Territory in Australia in response to, or related to, such an event, or industrial action.

Payee means the legal entity with the Australian bank BSB and Account Number belonging to that legal entity, that is receiving the AccessLine Payment.

Portal means the American Express AccessLine online website portal which is used to make the AccessLine Payment, perform administrative tasks on the Account and to access Account information.

Primary User means, subject to clause 9(b), (c) and (d), the authorised individual who has been designated as the primary point of contact for all communications between you and American Express.

Prohibited or Restricted Industry Payees means Payees in an industry that we deem (in our discretion) as prohibited or restricted from receiving AccessLine Payments.

Settlement Amount means the AccessLine Payment amount that has been approved in accordance with clause 5 (**AccessLine Payment Approval**) of these Terms and Conditions, plus the applicable Trade Service Fee owing in relation to the approved AccessLine Payment amount.

Trade Service Fee means the fee prescribed in clause 4 (**Fees**) of these Terms and Conditions.

Users means the Primary User, Client Administrator or Client user accounts designated on the Account.

"You, you", "Your, your" means the legal entity listed in the application who has applied for the Account.

Terms and Conditions

These Terms and Conditions along with the Application make up the agreement with us for your use of the Account. Your use of the Account is governed by these Terms and Conditions. These Terms and Conditions will be available electronically and may be sent to you electronically.

By using the Account, you agree to these Terms and Conditions. Please read these Terms and Conditions thoroughly and keep a copy for your reference. It is your responsibility to ensure that Users are aware of these Terms and Conditions.

These Terms and Conditions contain 'No Liability', 'No Dispute' and 'Limitation of Liability' clauses which exclude and limit our liability and responsibility in relation to AccessLine Payments. Please refer to the clause 1 (**No Liability for AccessLine Payments**), clause 2 (**No Disputes and No Refunds for AccessLine Payments**) and clause 19 (**Limitation of Liability**) for further details.

1. No Liability for AccessLine Payments

- (a) You understand that American Express is only the facilitator of the AccessLine Payment. You understand that American Express is not the seller of the goods or services you intend to acquire by using the Account. You agree that American Express will not be liable or responsible in any way for the AccessLine Payment or for any loss or expense that you may incur in relation to the AccessLine Payment. Where the loss or expense incurred is because of American Express' mistake, error or negligence, your liability may be reduced to the extent that American Express contributed to the loss or expense incurred.
- (b) You acknowledge that it is your responsibility to satisfy yourself that the goods and services provided by the Payee in relation to the AccessLine Payment meet your requirements, and you agree to indemnify American Express against all claims by third parties arising out of the AccessLine Payment, except where the claim by a third party is because of American Express' mistake, error, or negligence.

2. No Disputes and No Refunds for AccessLine Payments

- (a) You agree that you will have no entitlement to request American Express to dispute the AccessLine Payment or to withhold or recover money from the Payee (except where American Express' mistake, error or negligence contributed to the dispute) as American Express is only the facilitator of the AccessLine Payment.
- (b) You acknowledge and agree that you will resolve any refund requests directly with the Payee and without involvement from American Express. American Express cannot facilitate refunds that may be owed to you by the Payee.
- (c) You agree that, except where American Express has committed a mistake, an error or negligence, American Express will under no circumstances be required to reverse or charge back AccessLine Payments. You agree that you must pay American Express the full amount for any disputed AccessLine Payment, and not withhold any amount owing to American Express, regardless of whether the amount is pending dispute resolution between you and the Payee, or you and American Express. You agree that any disputes in relation to the AccessLine Payment must be resolved directly between you and the Payee, with any required adjustments in relation to disputes to be made between you and the Payee.

3. Payee Approval and Payee Details

- (a) You agree that each Payee is approved by, and at the discretion of, American Express. You understand that American Express may not approve and may deactivate a Payee you have set-up in the Portal if we reasonably believe that the Payee does not comply with our requirements or with applicable laws and regulations.
- (b) You agree that you are responsible for the accuracy, legitimacy, and completeness of all Payee details you input into the Portal. The onus is on you to provide us with the correct Payee details to be used to direct your AccessLine Payments. You acknowledge that all Payee details you input into the Portal are correct and belong to those you wish to pay. American Express will not be liable for AccessLine Payments that are made to incorrect Payees or Payees that you did not intend to make the AccessLine Payment to.

4. Fees

Trade Service Fee of 2.15% (excluding GST) (unless we advise you otherwise) is payable by you on each AccessLine Payment. You agree that the Trade Service Fee may be shared between American Express and its related entities.

5. AccessLine Payment Approval

- (a) You acknowledge that you will not be able to make an AccessLine Payment unless you have set-up and authorised the Card in the Portal.
- (b) You agree that each AccessLine Payment is approved by American Express in accordance with the charge approval terms and conditions of the Card, and you therefore acknowledge and agree that there may be circumstances where an AccessLine Payment is declined by American Express. You acknowledge that we may require you to provide us with supporting documentation or other information for us to approve your AccessLine Payment. For the avoidance of doubt, approval of AccessLine Payments will also be subject to clause 15 (**Prohibited Uses**) of these Terms and Conditions.

6. Settling your AccessLine Payment

- (a) You acknowledge that the Users will be required to set-up the Card in the Portal for the purpose of paying for the Settlement Amount.
- (b) You acknowledge and agree that you are responsible for authorizing the use of the Card in the Portal.
- (c) You agree that American Express will not be responsible for unauthorised use of the Card in the Portal by the Users.
- (d) You agree that American Express will charge the Settlement Amount to the Card to settle the amount you owe American Express in relation to your AccessLine Payment.
- (e) You agree that you will make payment of the Settlement Amount to American Express in accordance with the monthly statement received by you for charges owing on the Card.

7. Loyalty Program and Earning Points

AccessLine Payments will earn rewards points in accordance with the rewards program the Card Member is enrolled in (if applicable).

8. Users and Security of Access Methods

For use of the Portal each User will be given a unique username and password (**“Access Methods”**). You and your Users are responsible for ensuring that security measures are always in place to prevent persons other than your Users gaining access to the Access Methods, the Account or the Portal, or otherwise using the Portal on your behalf. This includes ensuring that Access Methods are kept secure and are not disclosed or otherwise made available to any person other than the User to whom they relate. You accept responsibility for all acts or omissions of any person using the Account or the Portal through the Access Methods, and you will be bound by the terms of instructions placed through the Portal using the Access Methods. If at any time the Access Methods become accessible to a person who is not a User, or upon discovery that the Access Methods have been lost, stolen, misappropriated, or otherwise compromised, you must immediately contact American Express (see **Contact Us** section below). It is your responsibility to notify us in writing of all changes to your Users and to provide us with the relevant details if a User is to be added to the Account.

9. Client Administrator and Primary User

- (a) You must set up a Client Administrator for the Account. The Client Administrator will be designated by you and, if approved by us, will be granted full functionality in relation to actions in the Portal and on the Account. Subject to clause 9(d) below, the Client Administrator is the only User who can add, edit, and delete other Users in the Portal.
- (b) For Account's opened prior to 7 March 2024, the Primary User on the Account must be an individual authorised to enter into legal arrangements on behalf of you, and to bind you to these Terms and Conditions. The Primary user will be the individual you have authorised with us to make decisions on behalf of your entity. This individual will also be automatically designated as a Client Administrator.
- (c) For Account's opened after 7 March 2024, the Primary User on the Account will be automatically designated to the authorised individual that completes and signs the Application on behalf of you. This individual will also be automatically designated as a Client Administrator.
- (d) The Primary User's role (as both Primary User and Client Administrator) cannot be edited or deleted by other Client or Client Administrator users in the Portal. You must contact American Express if you wish to make changes to the Primary User role.
- (e) You may set-up more than one Client Administrator for the Account. You agree that you are responsible for ensuring that you have security measures in place to prevent any unauthorised access and or use of the Client Administrator functionality. This includes making sure that any unique username and password given to the Client Administrator is kept safe and not disclosed or otherwise made available to any other person including any User(s) they add, edit or delete. Please ensure you maintain a record of all your Users.

10. Can Approve Payments

Users may be provided with the Can Approve Payments functionality in the Portal. The Can Approve Payments functionality can only be provided to Users by the Client Administrator. You agree that you are responsible for all actions in relation to the enablement and removal of the Can Approve Payments functionality for Users. American Express will not be liable for Users that are enabled with the Can Approve Payments functionality by the Client Administrator in error.

11. Telephone, Email or Online Instructions

You authorise us to rely upon and act on your behalf in accordance with any telephone, email or online instructions (for example, via the Portal), we receive from your Users provided that:

- In the case of the telephone or email instructions we receive, the instructions are provided to us by a User; and
- In the case of online instructions we receive, instructions are submitted to us by a User via the Portal.

12. Changes

(a) We may change any provision of these Terms and Conditions at any time, including those provisions relating to fees, provided we reasonably believe the overall fees and benefits associated with the Account still represent good value and are competitively priced. We will inform you in accordance with the clause 16 (**Communicating with You**) of these Terms and Conditions and as required by law. 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.

(b) If you are dissatisfied with any change to these Terms and Conditions, you may cancel the agreement you have with us to use AccessLine and you may close the Account in accordance with that set out under clause 14(b) (**You May Close the Account**) of these Terms and Conditions.

13. Suspension

We may on reasonable grounds immediately stop you (including the User) from using the Account or we may refuse to authorise a AccessLine Payment. For example, we may do so where you fail to satisfy our credit risk requirements, where we suspect that a AccessLine Payment is fraudulent, or contravenes any applicable laws or regulations in Australia or any other country, or where we reasonably believe that you will be unable to comply with your obligations under these Terms and Conditions, or where you have not complied with these Terms and Conditions. We will notify you as soon as reasonably practicable if we suspend the Account. If we act in accordance with our rights under this clause, these Terms and Conditions will continue to apply to you, you will still be responsible for all actions on the Account and you will remain liable for amounts owing to American Express.

14. Default / Closing the Account

(a) Default

We may treat the Account as being in default at any time in the event that you fail to comply with your obligations under these Terms and Conditions. We may also consider the Account to be in default at any time if any statement made by you to us in connection with the Account was false or misleading, you breach any other agreement that you may have with us or with any of our affiliates or related bodies corporate, or if bankruptcy or other creditor proceedings are threatened or initiated against you, or we have any reason to believe that you may not be creditworthy.

(b) You May Close the Account

You may end your agreement to comply with these Terms and Conditions at any time by stopping use of the Account and by requesting us to close the Account.

(c) We May Close The Account

1. We can cancel and close the Account, or we can end features or benefits on the Account, at any time, including but not limited to, if you:
 - Are in default or are bankrupt, insolvent, or unable to pay your debts or if you become involved in any action or process (including a voluntary process) normally associated with insolvency, including, without limitation, receivership, liquidation, or voluntary administration; or
 - Cease to carry on a business; or
 - In the event you breach these Terms and Conditions or any other agreement between us or with any of our affiliates or related bodies corporate, including but not limited to, the agreement you have entered for the use of the Card; or
 - In the event that we deem the levels of fraud or credit risk on the Account (or in relation to the Card) is unacceptable to us; or
 - In the event that the Account remains inactive for a period of time that is unacceptable to us, provided we have made reasonable attempts to contact you; or
 - In the event that you have contravened any applicable laws or regulations; or
 - In the event that we determine you are engaged in abuse, misuse or gaming in connection with any Membership Rewards, points earning loyalty or rewards program, or other benefit offer; or
 - If we are required to do so by law.
2. In addition, we may:
 - Cancel your right to use the Account at any time, or the with or without cause and without prior notice, but we will inform you of this. If we take such action, you will still be obligated to pay all amounts owing on the Account immediately. If we are holding any money on your behalf that is not owing to us, we will (subject to any set-off rights) return such money to you within a reasonable time frame; and
 - Cancel and close the Account with 30 days' notice with or without a reason.

15. Prohibited Uses

You agree that all AccessLine Payments, whether in your name or a related body corporate (as defined under section 50 of the Corporations Act 2001 (Cth)), are for your business benefit only. You agree that AccessLine Payments must not be made to Prohibited or Restricted Industry Payees. You agree that AccessLine Payments cannot be used for personal expenses, for internal business funding purposes, or for a purpose that involves making payments to you, or to related entities or affiliates. You acknowledge and agree that American Express Consumer Cards are ineligible to be used to settle AccessLine Payments.

16. Communicating with You

(a) We may communicate with you by any commonly used method of communication including posted mail, email, telephone, mobile phone, SMS, posting messages on our website (including americanexpress.com.au) or within the Portal or the online account for the Card, through links provided on the Card statement or by way of other digital notice. Our communications with you may include Account servicing messages (including in relation to actions taken by Users in the Portal), AccessLine Payment receipts, disclosures, notices (which include changes to these Terms and Conditions), alerts, information about products and services and other communications ("Communications").

(b) You agree that Communications will generally be sent to you electronically (including by alert or messaging in the Portal) and that electronic Communications will be deemed to be provided in writing. You agree that it is your responsibility to access and check your electronic communications methods regularly. All posted mail Communications that we send to you will be deemed to have been received by you 7 business days after the date of the mailing unless you receive it earlier, or when received in the case of a Communication delivered by hand. All electronic Communications that we provide will be deemed to have been received by you on the day we send the email or SMS, post the electronic Communication and/or make the electronic Communication available within the Portal, even if you do not access the electronic Communication for any reason. All verbal Communication we provide will be deemed to be received by you when we communicate the Communication to you.

(c) You must inform us immediately if you change your contact information (such as postal or email address, telephone or mobile phone number) you have given to us. If we have been unable to deliver Communications to you, or Communications we have sent to you have been returned, we may stop attempting to communicate with you until we receive accurate contact information for you. We are not responsible for any failure to receive any Communication if we send it to the contact information appearing in our records for the Account, or if we do not send the Communication because previous Communications have been undeliverable.

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

17. Set Off

You agree that we or our related bodies corporate are entitled to set off and withhold any monies that we or our related bodies hold for you or owe you or your related bodies corporate, against any amounts that you or your related bodies are obliged to pay us or our related bodies under these Terms and Conditions, or under any other agreement.

18. No Warranty or Guarantee of Availability

(a) We will take all reasonable steps to ensure that the Portal is available for your use in an effective, secure, and reliable manner. However, American Express does not provide any representation, warranty, or guarantee that the Portal will remain free from errors, defects, interruption, or internet, sever or network outages, or unscheduled downtime.

(b) You acknowledge and agree that we may be required to suspend your use of the Portal for the purpose of scheduled downtime and maintenance, due to a Force Majeure Event, or for any reason that we deem reasonable, in our sole discretion and with or without providing you notice.

(c) We will take all reasonable steps to ensure that the AccessLine Payment is processed to your Payee. However, you acknowledge and agree that American Express does not provide any representation, warranty, or guarantee that there will not be delays or failures in the processing of the AccessLine Payment to the Payee, due to reasons outside of our control.

19. Limitation of Our Liability

In addition to that outlined in clause 1 (**No Liability for AccessLine Payments**) of these Terms and Conditions and subject to applicable laws and regulations, you agree that we are not responsible or liable to you for:

- AccessLine Payments that are not approved in accordance with clause 5 (**AccessLine Payment Approval**) of these Terms and Conditions;
- Any delay or failure to process the AccessLine Payment due to a Force Majeure Event or other action outside of our control;
- Any costs, damages or expenses arising out of our failure to carry out our obligations under these Terms and Conditions if that failure is caused by a third party or because of a Force Majeure Event, system failure, sever or network failure, or data processing failure;
- Loss of profits, loss of revenue, loss of opportunity, or damage to reputation whether arising in tort (including negligence), breach of statutory duty, contract, or misrepresentation or otherwise; or
- Your non-compliance with your obligations under applicable laws or regulations that may arise, or be connected to, any AccessLine Payment. For the avoidance of doubt, the reference to applicable laws and regulations under this sub-clause includes all obligations you may have to Australian regulators such as the Australian Taxation Office (ATO) and the Australian Securities and Investments Commission (ASIC).

20. No Waiver of Our Rights

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

21. Compliance with Law

- (a) You acknowledge that American Express is subject to various legal obligations (such as anti-money laundering and sanctions) in the markets in which it operates, and you declare that your use of AccessLine will not contravene any applicable laws or regulations in Australia or any other country.
- (b) American Express may delay, block or refuse to process any AccessLine Payment without incurring any liability if we suspect that the AccessLine Payment may contravene any applicable laws or regulations in Australia or any other country.
- (c) You acknowledge and agree that you are solely responsible for complying with your obligations under the applicable laws or regulations in Australia or any other country that may arise, or be connected to, any AccessLine Payment. For the avoidance of doubt, the reference to applicable laws and regulations under this sub-clause includes all obligations you may have to Australian regulators such as the Australian Taxation Office (ATO) and the Australian Securities and Investments Commission (ASIC).

22. Assignment

We may assign, transfer or sell our rights, benefits or obligations under your agreement (these Terms and Conditions) with us at any time to any of our related bodies corporate 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.

23. Severability

If any provision of these Terms and Conditions conflicts with any applicable law or regulation, that provision will be deemed to be modified or deleted to be consistent with law or regulation. This will not affect the obligations of you and American Express which will continue as amended.

24. Governing Law

These Terms and Conditions are governed by the law of the State or Territory in Australia where the Application is signed, and the courts of that State or Territory shall have jurisdiction over the Terms and Conditions.

25. Tax and Duties

- (a) You agree that you are responsible and liable for all tax and duties imposed by law in Australia that may arise because of your use of the Account.
- (b) All amounts paid or payable under this agreement are exclusive of GST. Where GST is applicable, it will be added.

Privacy

PRIVACY OF YOUR PERSONAL INFORMATION

The American Express Privacy Policy and the American Express Online Privacy Statement sets out policies on how American Express collects, uses, shares and keeps your personal information, including in relation to your interaction with American Express online.

We have included relevant information from the American Express Privacy Policy and American Express Online Privacy Statement in these Terms and Conditions and as per the below. We encourage you to read the American Express Privacy Policy and American Express Online Privacy Statement in full.

The full American Express Privacy Policy can be found here: <https://go.amex/RK6cVY>.

The full American Express Online Privacy Statement can be found here: <https://go.amex/SD6CWh>.

COLLECTION, USE AND DISCLOSURE

To assess your application, and if it is approved, to establish and manage the Account, American Express needs to collect, use and disclose your personal information:

If you do not provide the information requested or give your agreement, American Express may decline your application. When you apply for an Account, we will collect your personal details such as name, date of birth, address and Card number. American Express collects information about you in a number of ways, including:

- Directly from you, such as in your application or when you enter one of our competitions or promotions
- From your use of our products and services, such as when you use the Portal or when you access one of our websites
- From credit reporting bodies, or for identity verification
- From others, such as people or companies named in your application and our affiliates.

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:
 - Verify your identity when you contact us
 - Manage your AccessLine facility and your transactions, including the AccessLine payment.
 - Tell you about new features, benefits and updates to the account, 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:

- People you authorise to use or access the account
- 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, including but not limited to, Payment Logic Pty Ltd, who perform services for us and help us operate the AccessLine® service. 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 TELEPHONE 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 and any additional Authorised Users of the Portal 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 telephone or by post. You can opt-out from receiving direct marketing at any time by calling 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 twelve months after you cease being an American Express customer.

TRANSFER OF YOUR PERSONAL INFORMATION OVERSEAS

We may transfer Personal Information to Service Providers or companies within the American Express Family of Companies throughout the world, for example, to process transactions and provide you with our products or services. Regardless of where we process your information, we still protect it in the manner described in this privacy statement and according to all applicable laws.

ACCESS AND CORRECTION

You may access your personal 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 International, Inc.
GPO Box 1582 Sydney NSW 2001
Australia

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.

Contact Us

Telephone

1300 554 884

Email

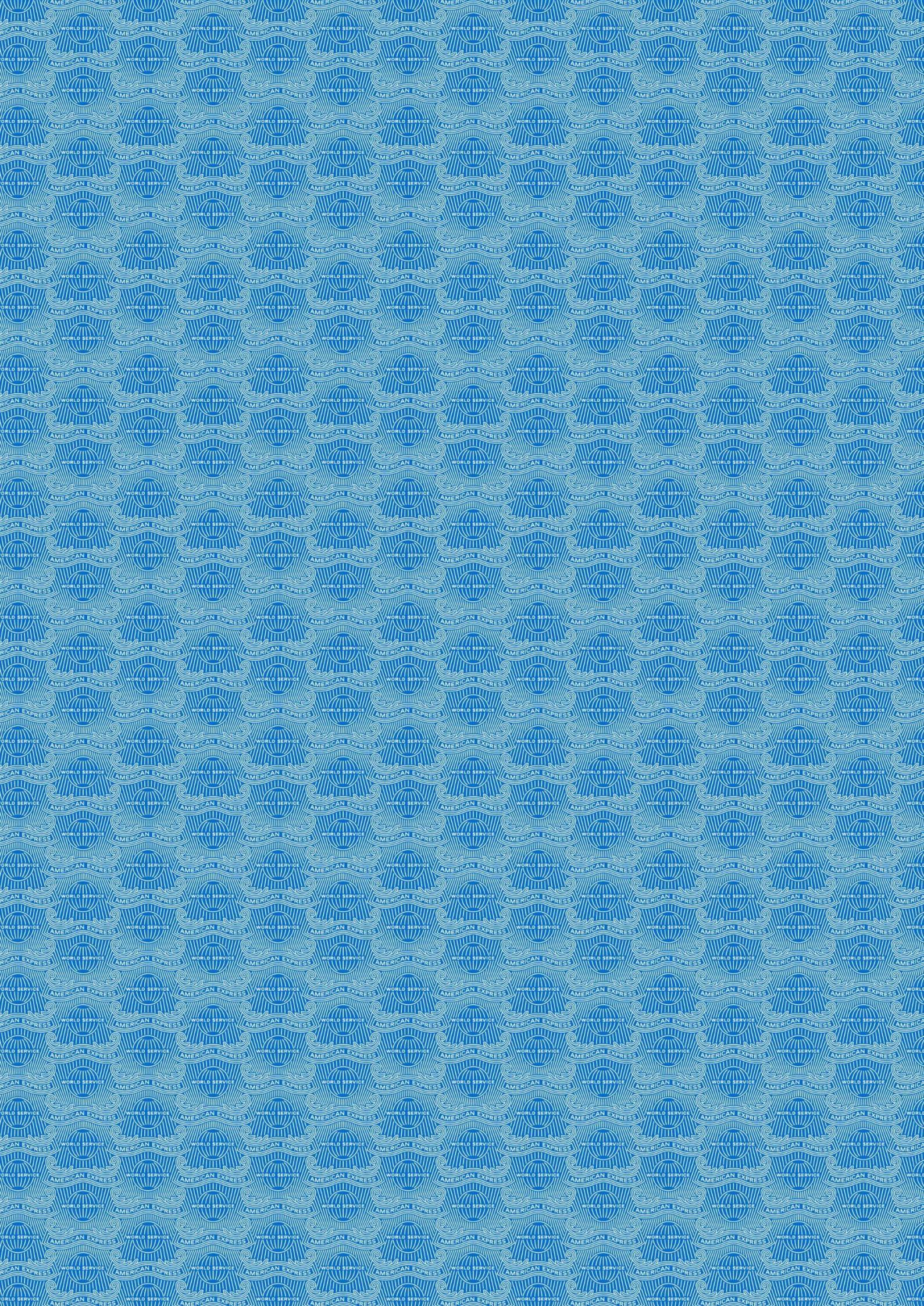
accessline.team@aexp.com

Website

<http://www.americanexpress.com.au/accessline>

Address

American Express
12 Shelley St, Sydney NSW 2000
Australia



AccessLine® is arranged through American Express Australia Limited (ABN 92 108 952 085) and American Express International, Inc. (Australia Branch) (ABN 15 000 618 208) incorporated with limited liability in Delaware, USA. ® Trademark of American Express Company.
© 2024 American Express Company. All rights reserved.

