

Amplify Business Credit Card

Complimentary Insurance.
Terms and Conditions.

1 October 2017

Contact details within Australia

Phone: Allianz Global Assistance on 1800 091 710
8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST,
Saturday (within Australia)

Policy Number

If you'd like to make a claim, please refer to the instructions at
insurance.agaassistance.com.au/stgeorge

Transit Accident Insurance SG01000004-00

Account holders Business Inconvenience Insurance SG01000012-00

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The insurer is:

Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street, Sydney NSW 2000. Telephone 13 26 64

Important information about the insurance

This document contains *your* St.George Amplify Business Credit Cards Complimentary Insurance benefits.

The complimentary insurance benefits are available to *account holders* and/or *cardholders* of St.George Amplify Business Credit Card.

Insurance	Account holder	Cardholders
Transit Accident Insurance	X	✓
Account holder's Business Inconvenience Insurance	✓	X
Account holder's Unauthorised Transaction Insurance	✓	X

The complimentary insurance benefits apply to events that are covered under this policy, which occur on or after 1 October 2017.

These covers are available under a Group Policy issued to Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 trading as St.George Bank (St.George Bank), of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz. In this document, Allianz and Allianz Global Assistance may also be expressed as 'we', 'us' or 'our'.

Although the benefits under the covers are automatically provided to Amplify Business Credit Card *account holders* and *cardholders*, they are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policies as set out in this booklet. Therefore please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and Amplify Business Credit Card account statement showing any purchases.

Allianz is the underwriter of the policies detailed in this document and these benefits are provided at no additional cost to the *account holders* and *cardholders*. St.George Bank is not the product issuer (insurer) of these policies and neither it nor any of its related corporations guarantee any of the benefits under these covers and St.George Bank does not receive any commission or remuneration in relation to these benefits. Neither St.George Bank nor any of its related corporations are Authorised Representatives of Allianz or Allianz Global Assistance or any of their related companies.

Other insurance

The insurance cover described in this booklet is provided for *your* benefit under the policy entered into between Allianz and Westpac. St.George Bank is the policy owner. As an eligible *account holder* or *cardholder*, you have the benefit of insurance cover as a third party beneficiary.

If you are entitled to receive a benefit or make a claim under another insurance policy ("Other Policy"), in respect of the same loss as *your* claim under this policy, then Allianz is not liable to provide indemnity under this policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Termination of these covers

St. George Bank or Allianz may terminate the benefits under any one or all of the covers in this document for all *cardholders*, or an individual *cardholder*, and if so will notify the *account holder* of the termination. Events occurring before expiry of this notification will still be eligible for cover. However, events occurring after expiry of this notification will not be eligible for cover. St. George Bank will provide *account holders* with details of any replacement cover.

Privacy

To arrange and manage these covers, we (in this Privacy Notice "we", "our" and "us" means AWP Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from *you* and those authorised by *you* such as *your* family members, travel companions, *your* doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange *your* cover. We also use it to administer and provide the insurance services and manage *your* and *our* rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with *your* consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as St. George Bank, travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, *overseas* data storage and data handling providers, legal and other professional advisers, *your* agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. *You* agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of *Australian* privacy laws. By proceeding to acquire our services and products *you* agree that *you* cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress *overseas*.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via: www.allianzworldwidepartners.com.au under the Privacy and Security link.

Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.

General Insurance Code of Practice

Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Find out more about the code from: www.codeofpractice.com.au

Complaints and dispute resolution process

Allianz and Allianz Global Assistance are committed to providing you with the highest quality service.

We also know that sometimes there might be something about our products or service that you are not totally happy about.

Step 1 - Talk to us

If there's something *you* want to talk to us about, or if *you* would like to make a complaint, we are here to work with *you* to try and resolve *your* issue.

If *you* are not happy with our staff, or if *you* are unhappy with how our staff have responded to *your* complaint, *you* can ask to speak to their Manager.

You can also make *your* complaint by any of the following means:

Phone	1800 091 710 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday (within <i>Australia</i>)
Email	cardclaimcomplaints@allianz-assistance.com.au
Post	Customer Care Allianz Global Assistance Locked Bag 3014 Toowong DC, QLD 4066

Step 2 - Escalate your complaint

We will try to resolve *your* complaint within 15 business days of *you* making it. If this doesn't happen, or if *you* are not happy with how our staff tried to resolve it, *you* can ask that *your* complaint be escalated to our Dispute Resolution Team.

Our Dispute Resolution Team will provide a final decision within 15 business days of *your* complaint being escalated, unless they have requested and *you* have agreed to allow them more time.

Step 3 - Still not resolved?

If *you* are not happy with our decision, *you* can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body. *You* can also contact FOS if we've taken more than 45 days to respond to *you* from the date *you* first made *your* complaint.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there'll be no cost to *you*. Allianz is bound by FOS' decisions – but *you* are not. If *you* wish to access FOS, *you* can contact them:

Phone	1800 367 287, Monday to Friday, 9am to 5pm AEST
Email	info@fos.org.au
Online	www.fos.org.au

Definitions and Interpretation

Headings used in this document are for reference only and do not affect interpretation.

The following definitions apply to the insurances in this document and are highlighted in *italics*.

The use of the singular shall also include the use of the plural and vice versa.

“accident” means any sudden and unexpected physical force (except an act of terrorism), which occurs on a *trip* and causes an *injury* that is described in the Schedule of benefits contained in the ‘Transit accident policy’.

“account holder” means the person in whose name the Amplify Business Credit Card account is opened.

“Australia” means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and “Australian” has a corresponding meaning.

“A\$” means Australian Dollars

“cardholder” means a person who permanently resides in *Australia* or a person who holds a current and valid Visa and resides in *Australia* and to whom *St. George Bank* has issued, at the request of the *account holder* an Amplify Business Credit Card. This includes additional cardholders.

“injury/injured” means loss of life or bodily hurt, but not an illness or sickness:

- caused by an *accident* whilst the policy is in force; and
- resulting independently of any other cause.

Furthermore injury as used in the ‘Transit accident insurance policy’ reference to hand or foot means severance through or above the wrist or ankle joint and, as used with reference to an eye means irrecoverable loss of the entire sight thereof.

“overseas” means outside *Australia*.

“spouse” means a defacto partner of the *cardholder* who is permanently living with the *cardholder* at the time the *trip* starts or a person married to the *cardholder*. We may ask for proof of any relationship.

“St. George Bank” means St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and *Australian* credit licence 233714.

“trip” means:

- *overseas* passage by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc) in a licensed plane, bus, train or short-haul ferry (but not a cruise ship) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the *cardholder’s* Amplify Business Credit Card account and the *cardholder* is not on their way to or from their place of work (whether paid, unpaid or voluntary work); and
- *overseas* passage by the *cardholder’s* *spouse* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or short-haul ferry (but not a cruise ship) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder’s* Amplify Business Credit Card account and the *spouse* is accompanying the *cardholder* who is on a trip and they are not on their way to or from their place of work (whether paid, unpaid or voluntary work).

- **“unauthorised transaction”** means a Amplify Business Credit Card transaction, which has been processed to the Amplify Business Credit Card account of the *account holder* but was not authorised in any way by the *account holder* and/or was outside the *cardholder’s* authority to transact.
- **“you”, “your”, “yours”, “yourself”** means the *cardholder* or the *cardholder’s spouse*.

Excess - what you contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which *you* are otherwise covered (i.e. the amount that *you* must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- Transit Accident Insurance - *you* must pay the first A\$250 for each claim;
- Unauthorised Transaction Insurance - *you* must pay the first A\$250 for each claim; and
- Business Inconvenience Insurance - *you* must pay the first A\$250 for each claim.

Enquiries

Additional copies of this document can be obtained by phoning *St. George Bank* on **13 33 30**, or visit stgeorge.com.au

If *you* require personal advice on any of these insurances, please see *your* insurance adviser.

If *you* wish to make a claim or a general enquiry call Allianz Global Assistance on **1800 091 710**, 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday (within *Australia*) and please make sure *you* have this booklet on hand when *you* phone.

Claims procedures

The following claims procedure is applicable to ‘Transit accident insurance’ and ‘Business inconvenience insurance’.

Contact Allianz Global Assistance on 1800 091 710 within 30 days or as soon as possible after learning of an insured event that may result in a claim.

You must provide us with any evidence/documentation we require to verify your claim. Depending on the policy you are claiming under, this might include (but is not limited to) any of the following:

- Police report(s);
- Medical/death certificate(s); or
- Credit card statements/receipts;
- Any *cardholder* correspondence provided, etc.

We may require you to complete a written report. If we do, we will provide you with the forms which should be returned to us within 30 days or as soon as possible after you receive them.

Subrogation and you assisting us with your claim

We may at any time, at our expense and in *your* name, use all legal means available to you of securing reimbursement for loss or damage arising under this policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

Fraudulent claims

When making a claim you have a responsibility to assist Allianz Global Assistance and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if you or any one acting on your behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. *St. George Bank* will be informed of the situation. In the event we believe you or any one acting on your behalf has made or attempted to make a fraudulent claim, we may make a criminal complaint. You will also be liable for any loss we incur as a result of your fraudulent claim.

Transit accident insurance policy

Transit accident insurance is a cover available to *St. George Amplify Business Credit Card cardholders*. This cover provides certain accidental death and *injury* cover for *cardholders* who sustain an *injury* while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting a plane, bus, or ferry (but not a cruise ship) as outlined in this policy.

This cover is available on *trips* where prior to the *trip*, the entire payment for the *trip* was charged to the *cardholder's* Amplify Business Credit Card.

The cover also extends to the *cardholder's* spouse, provided they have travelled with the *cardholder* for the entire *trip* and before the *trip* the payment for their *trip* was also charged to the *cardholder's* Amplify Business Credit Card.

The benefits listed under the Schedule of benefits will be paid if whilst outside *Australia*, the *cardholder* and/or the *cardholder's* spouse suffers an *injury* specified in the Schedule of benefits under the circumstances specified in points 1, 2, 3, 4 or 5 as follows:

1. The *injury* is sustained as a result of an *accident* on a *trip* while you are riding as a passenger or boarding or alighting the plane, bus, train or ferry (but not a cruise ship);

2. The *injury* is sustained as a result of an *accident* while *you* are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided *you* are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled *trip*;
3. When, by reason of an *accident* specified in points 1 or 2 above, *you* are unavoidably exposed to the elements and, as a result of such exposure, suffer an *injury* for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy;
4. If *your* body has not been found within one year of the date of *your* disappearance arising out of an *accident* which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that *you* died as a result of bodily *injury* caused by the *accident* at the time of *your* disappearance;
5. This insurance does not cover any *injury* caused by or resulting from:
 - suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
 - hijack;
 - any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow or attempted overthrow of a government/military power;
 - any act of terrorism;
 - an intentional or illegal or criminal act of:
 - *you*;
 - a person acting on *your* behalf;
 - a *cardholder* or their designated beneficiary, executor or administrator; or
 - a *cardholder's* legal heir or personal legal representative; or
 - any person acting on behalf of a *cardholder*.

Schedule of benefits

When an *accident* results in any of the following injuries within one year from the date of the *accident*, we will pay the Benefit Amount shown below according to the *injury*.

If a person sustains more than one *injury* resulting from one *accident*, only the Benefit Amount for the greater *injury* will be paid.

Summary of benefits

Injury	Benefit Amount - A	Benefit Amount - B
Loss of life	A\$250,000	A\$25,000
Loss of both hands and/or both feet	A\$250,000	A\$25,000
Loss of one hand in conjunction with one foot	A\$250,000	A\$25,000
Loss of the entire sight of both eyes	A\$250,000	A\$25,000
Loss of the entire sight of one eye in conjunction with one hand and/or one foot	A\$250,000	A\$25,000
Loss of one hand or one foot	A\$125,000	A\$25,000
Loss of the entire sight of one eye	A\$125,000	A\$25,000

Benefits payable under this policy will be paid as follows:

Benefit Amount - "A" will be paid to the *injured cardholder* or *injured spouse* or, if the *injured cardholder* or *injured spouse* is a minor, the amount will be paid to the their legal guardian. When the benefit is payable due to death, the amount will be paid to the person's legal representative(s).

Benefit Amount - "B" will be paid to the *account holder's* Amplify Business Credit Card account.

Limits on what we pay

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is A\$1,000,000 regardless of the number of *cardholders* or *spouses injured* in the incident.

This means that if as a result of one incident a number of *cardholders* or *spouses* were *injured*, we would pay each person on a proportional basis (using the above Schedule) to a total of A\$1,000,000. Therefore, if five *cardholders* lost their lives in the same bus crash, we would pay A\$181,818 per *cardholder* to each of their legal representatives and A\$18,182 to the *account holder's* Amplify Business Credit Card account.

Business inconvenience insurance

Subject to the following terms and conditions and the details contained in the "Important information about the insurance" section of this booklet, Business inconvenience insurance is automatically available to *account holders*.

1. Business premises invasion - we will compensate the *account holder* up to A\$10,000 when during normal business hours the *account holder's* business premises are invaded. Remain as is provided that the invasion is reported to the police and a police report is provided to us.

We will compensate the *account holder* A\$500 per hour of business interruption due to business premises' invasion, up to a maximum amount of A\$10,000.

We will require the *account holder* to provide reasonable evidence as to the number of hours the business sustained interruption.

We will only pay one claim per 12 month period.

- 2. Recruitment expenses** – we will compensate the *account holder* up to A\$10,500 for actual expenses incurred to advertise for, or engage a recruitment company to find a new employee to replace a *cardholder* who as a result of an accidental *injury* (but not illness or disease), either dies or is medically unfit to continue working for the *account holder*.

The accidental death must occur within 12 months of the accident and the accident must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a qualified and registered member of the medical profession.

If the transport the *cardholder* was travelling in is involved in an accident caused by violent, external and visible means and the *cardholder's* body cannot be found, we will after 12 months treat the *cardholder* as having died as a result of the accident.

- 3. Temporary replacement employee expenses** – we will compensate the *account holder* up to A\$4,000 for actual expenses incurred to employ a temporary replacement for a *cardholder* who for in excess of 7 consecutive days is medically unfit to work for the *account holder*.

The *cardholder* must be certified as being unfit for work by a qualified and registered member of the medical profession and we must be provided with the medical certificate.

The most we will pay in any 12 month period is A\$4,000 and there is no cover for the first 7 days that the *cardholder* is unfit to work.

4. What is not covered?

This insurance does not cover any event caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
- hijack;
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow or attempted overthrow of a government/military power;
- any act of terrorism;
- an intentional or illegal or criminal act of:
 - you;
 - a person acting on *your* behalf;
 - a *cardholder* or their designated beneficiary, executor or administrator;
 - a *cardholder's* legal heir or personal legal representative; or
 - any person acting on behalf of a *cardholder*.

Unauthorised transaction insurance

Under this insurance, *account holders* have the reassurance of being automatically protected, as outlined in this policy, against *unauthorised transactions* made by their *cardholders*.

The complimentary Unauthorised transaction insurance is explained below. It is in the *account holder's* best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions

1. The *account holder* shall instruct its *cardholders* in writing of the limits of their authority in using their Amplify Business Credit Card; and

2. When:

- the *account holder* no longer wishes a *cardholder* to use their Amplify Business Credit Card; or
- the *cardholder's* employment is terminated; or
- the *account holder* becomes aware that *unauthorised transaction* amounts have been incurred or are likely to be incurred by the *cardholder*,

the *account holder* must, if possible, immediately obtain the Amplify Business Credit Card from the *cardholder*, cut it in half and return it to St.George Bank at the address appearing on the Amplify Business Credit Card statement. On the same day the *account holder* must direct St.George Bank to cancel the *cardholder's* Amplify Business Credit Card. This direction is preferably to be made by telephone or facsimile or by any other electronic advice, which may be approved by St George Bank in the future.

If the *account holder* is unable to recover the *cardholder's* Amplify Business Credit Card, they must write to the *cardholder* advising them that they are no longer authorised to use the Amplify Business Credit Card and direct the *cardholder* to return the credit card to the *account holder*.

3. Claim Procedure

When the *account holder* becomes aware of an *unauthorised transaction* they must:

- report the matter to the police and press charges against the *cardholder* who performed the *unauthorised transaction*; and
- complete and send to St.George Bank the "Notification of Claim" form (see Appendix "A"), along with a copy of the letter sent to the *cardholder* if applicable, and a copy of the police report (or quote the report number). St.George Bank, will forward this notification to Allianz Global Assistance; and
- take all reasonable steps to recover from the *cardholder* all *unauthorised transaction* amounts transacted by the *cardholder*. In addition, the *account holder* shall utilise, where legally possible, any monies held for, or on behalf of, the *cardholder* so as to avoid or reduce any loss resulting from the *unauthorised transaction*.

4. Limit of Cover

Our liability to pay claims is limited, in any 12 months, to A\$20,000 per *cardholder* up to a maximum of A\$150,000 per *account holder*.

5. What is not covered

We shall not be liable under this policy for:

- any indirect losses or consequential liability of any kind;
- any *unauthorised transactions* which occur after the *account holder* became aware of, or should have been aware of any previous *unauthorised transactions* (e.g. receipt of a statement showing *unauthorised transactions*), but failed to report the matter to St.George Bank;
- any *unauthorised transactions* incurred by a director, partner, principal or owner of the *account holder* or any *family* members of the said directors, partners, principal or owners; or
- any loss caused by or resulting from any act of terrorism.

Appendix "A"

(to be presented on *your* company's letterhead)

St.George Amplify Business Credit Card Notification of Claim

The Manager

Group Card Services

St.George Bank

GPO Box 1518, Adelaide SA 5001

Amplify Business Credit Card number

Name of *cardholder*

Address of *cardholder* (business)

Address of *cardholder* (home)

We wish to lodge a claim in respect of an *unauthorised transaction* and request a claim form to be sent to this office. In accordance with the conditions applying to such a claim we hereby request and authorise *you* to cancel the St.George Amplify Business Credit Card number specified above.

The police have been notified of this matter and a copy of the police report is attached.
(Please tick the appropriate box below).

The St.George Amplify Business Credit Card has been cut in half and destroyed by us.

The St.George Amplify Business Credit Card was previously returned to *you*.

Date *you* withdrew authority for the card:

The St.George Amplify Business Credit Card is still in the possession of the *cardholder* and accordingly, we have notified the *cardholder* that he/she is no longer authorised to use the credit card (copy of letter attached).

In the event *you* have not reported this to the police, why?

Signed for and on behalf of:

Name of *Account Holder*

Signature of *Account Holder*

Date

Important

Should you lose your card, immediately notify the 24-hour card service centre on **1800 028 208** within Australia, 7 days a week.

To find out more:



Ask us today.



13 33 30



stgeorge.com.au

If you wish to make a general enquiry regarding the cover outlined in this document you can phone Allianz Global Assistance on **1800 091 710**.

For claims contact Allianz Global Assistance on **1800 091 710** 8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday (within Australia).