

Corporate Mastercard[®]

Principal Terms

Effective date: 31 October 2018

Corporate Mastercard Facility Principal Terms

About this document:

This document contains some, but not all, of the terms of your Corporate Mastercard® Facility ("Facility"). Further terms are in the Letter of Offer and the Conditions of Use.

In this document:

"**Conditions of Use**" means the Conditions of Use referred to in the Letter of Offer.

"St.George" or "St.George Bank" or "the Bank" means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

"**you**" means the person named in the Letter of Offer for a Corporate Mastercard Facility as the "Principal". If there are more than one, **you** means each of them separately and every two or more of them jointly. **You** includes your successors and assigns.

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

Liability (unauthorised use) Insurance SG01000008-00
Transit Accident Insurance SG01000004-00

Contents

| | |
|---|-----------|
| 1 About the Facility | 4 |
| 2 Insurance | 5 |
| Schedule 1 | |
| Unauthorised Transaction Insurance | 6 |
| Definitions | 7 |
| 1 Terms and Conditions | 8 |
| 2 Claims Procedures | 10 |
| Privacy | 12 |
| Appendix "A" | 15 |
| Schedule 2 | |
| Transit Accident Insurance | 17 |
| Definitions | 18 |
| 1 Terms and Conditions | 20 |
| 2 Exclusions | 21 |
| 3 Schedule of Benefits | 22 |
| 4 Claims | 23 |
| Privacy | 25 |
| Resolving complaints and disputes | 27 |

1 About the Facility

The Facility is provided on the following conditions:

- (a) a card will be issued at your request to each person ("**cardholder**") nominated by you as your agent for the purpose of operating on a card account;
- (b) you authorise **St.George Bank** to make any enquiries necessary concerning your credit from any source in determining whether or not to offer the facility;
- (c) a card will be issued only following your written request. Each request must specify the card limit required for each card requested. The card limit, when added to the card limit applicable to all other card(s) issued pursuant to the facility, must not exceed the facility limit applicable to the facility;
- (d) each card issued is subject to the Conditions of Use (as varied from time to time). You are liable for any non-observance of the Conditions of Use on the part of the **cardholder**;
- (e) the initial facility limit is set out in the Letter of Offer;
- (f) the sum of the balance owing on the card account of all card accounts operated under the facility must not exceed the facility limit without our prior approval. If it does, the excess is repayable by you to **St.George Bank** on demand;
- (g) the Conditions of Use sets out the terms relating to varying the facility limit or a card limit;
- (h) you are liable for all credit extended by **St.George Bank** on a card account arising from any use of any card by any **cardholder**;

- (i) you consent to **St.George Bank** giving to a **cardholder** statements and other information relating to the card account applicable to that **cardholder**;
- (j) **St.George Bank** may change these Principal Terms or the Conditions of Use from time to time. If **St.George Bank** do **St.George Bank** will notify you in accordance with the process for notifying change set out in the Conditions of Use.

2 Insurance

Unauthorised transaction and Transit Accident insurance cover (from Allianz Australia Insurance Limited) is automatically provided to you. The terms of the policies for this cover are as follows:

- (a) Schedule 1 sets out the Unauthorised transactions insurance terms;
- (b) Schedule 2 sets out the Transit Accident insurance terms.

Schedule 1

Unauthorised Transaction Insurance

This cover is available under policy no. SG0100008-00. This cover is 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.

As outlined in this policy this cover protects **accountholders** against **unauthorised transactions** made by their **cardholders** after 1 October 2017.

This cover is automatically provided to you but you are not obliged to take the benefit of it. However, if an **accountholder** wishes to make a claim under this policy, the **accountholder** will be bound by provisions of this policy. Therefore please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss, including a copy of the relevant **St.George Corporate Card** account statement(s) detailing the **unauthorised transaction(s)**.

Allianz is the underwriter of this cover and the benefits are provided at no additional cost to the **accountholders**. St.George Bank is not the product issuer (insurer) of this cover and neither St.George Bank nor any of its related corporations, guarantees any of the benefits under this policy. St.George Bank does not receive any commission or remuneration from Allianz or Allianz Global Assistance in relation to this policy.

St.George Bank or Allianz may terminate this cover by providing written notification to **accountholders**. Events occurring before this notification is given will be covered under this policy. Events occurring after this notification is given will not be eligible for cover under this policy. St.George Bank will provide you with details of any replacement cover.

Definitions

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 bold.

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

accountholder means any St.George Bank customer being a business entity or corporation, who has entered into a **St.George Corporate Card** facility with St.George Bank.

A\$ means Australian Dollars

cardholder means a person (being an Australian resident) whom St.George Bank, at the request of the **accountholder** has issued with a **St.George Corporate Card**.

St.George Corporate Card means a St.George Bank Corporate Mastercard[®] credit card which at the request of the **accountholder** has been issued to a **cardholder** and authorised for worldwide use.

unauthorised transaction means a **St.George Corporate Card** transaction, which has been processed to the account of the **accountholder** but was not authorised in any way by the **accountholder** and/or was outside the **cardholder's** authority to transact.

1 Terms and Conditions

- 1.1 The **accountholder** shall instruct its **cardholders** in writing of the limits of their authority in using their **St.George Corporate Card** for authorised transactions.
- 1.2 The **accountholder** shall take all reasonable steps to recover from the **cardholder** all **unauthorised transaction** amounts transacted by the **cardholder**. In addition, the **accountholder** shall utilise, where legally possible, any monies held for, or on behalf of, the **cardholder** so as to avoid or reduce any loss through **unauthorised transactions** to the maximum extent permitted by law.

1.3 When:

- the **accountholder** no longer wishes a **cardholder** to use the **St.George Corporate Card**, or
- the **cardholder's** employment is terminated, or
- the **accountholder** becomes aware or should have become aware that **unauthorised transaction** amounts had been incurred or were likely to be incurred by the **cardholder**,

the **accountholder** must, if possible, immediately obtain the **St.George Corporate Card** from the **cardholder**, cut it in half and return it to St.George Bank.

On the same day the **accountholder** is required to direct St.George Bank to cancel the **cardholder's St.George Corporate Card**. This direction is preferably to be made by telephone or facsimile or by any other electronic device, which may be approved by St.George Bank in the future.

- 1.4 If the **accountholder** is unable to recover the **cardholder's St.George Corporate Card**, the "Notification of Claim" form shall be accompanied by a copy of the letter sent to the **cardholder** advising that the **cardholder** is no longer authorised to use the **St.George**

Corporate Card. Copies of the “Notification of Claim” and notice to the **cardholder** (if applicable) shall be forwarded by St. George Bank to our insurance broker who will contact Allianz Global Assistance.

- 1.5 Our liability to pay claims is limited in any twelve months to **A\$20,000** per individual **cardholder** up to a maximum of **A\$150,000** per **accountholder**.
- 1.6 Allianz shall not be liable under this cover for:
- any loss caused by or resulting from any act of terrorism;
 - any indirect losses or consequential liability of any kind other than **unauthorised transaction** amounts as defined in this policy;
 - any **unauthorised transactions** incurred by a Director, Partner, Principal or Owner of the **accountholder** or any family members of the said Directors, Partners, Principal or Owners;
 - any **unauthorised transactions** incurred before 1 October 2017.
- 1.7 In the event of a claim the **accountholder** must give to Allianz Global Assistance all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this policy.
- 1.8 When the **accountholder** becomes aware of any **unauthorised transaction** they must report the matter to the police and press charges against the **cardholder** who performed the **unauthorised transaction**.

2 Claims Procedures

2.1 Allianz and Allianz Global Assistance do not hold or collect information about **cardholders** until a claim is made. Allianz Global Assistance however, will need personal information about the **cardholder** to assess any claim. They will, in relevant cases, disclose the personal information to St.George Bank, their service providers and business partners.

If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or Allianz Global Assistance may not accept the claim. In most cases, they will give the **cardholder** access to their personal information on request.

2.2 In the event of learning of an occurrence likely to result in a claim, the **accountholder** must:

- immediately advise St.George Bank, preferably by phone, and on the same day complete and send to St.George Bank the “Notification of Claim” form – see Appendix “A”. Copies of the “Notification of Claim” and a copy of the letter to the **cardholder** (if applicable) shall be forwarded by St.George Bank to Allianz Global Assistance.

On receipt of a “Notification of Claim” and letter to the **cardholder** (if applicable) Allianz Global Assistance will send the **accountholder** a claim form. The completed claim form, together with a copy of the police report and a copy of the relevant **St.George Corporate Card** account statement(s) detailing the **unauthorised transaction(s)** are to be returned by the **accountholder** to Allianz Global Assistance within 30 days of receipt of the claim form from them.

Note: Failure to report the potential claim and complete and return the claim form (if required) within the time stated above may result in denial of the claim.

- give to Allianz Global Assistance all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this policy.

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

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 it’s 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 Bank of Melbourne, 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.

This page has been left blank intentionally.

Appendix "A"

(To be presented on your company's letterhead)

St.George Corporate Card Notification of Claim

The Manager
Group Card Services
St.George Bank
GPO Box 1518,
Adelaide SA 5001

St.George Bank Corporate Mastercard®

Mastercard Number:

Name of **cardholder**:

Address of **cardholder** (*Home*):

_____ Postcode _____

Address of **cardholder** (*Business*):

_____ Postcode _____

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 Corporate 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 Corporate Card** has been cut in half and destroyed by us.
- The **St.George Corporate Card** has been previously returned to you.
- The **St.George Corporate 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 **St.George Corporate Card** (copy of letter attached).

Signed for and on behalf of *(Name of accountholder)*

(signature of authorised officer of the accountholder)

Date: / /

Schedule 2

Transit Accident Insurance

This cover is available under policy no.

SG01000004-00. It is 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.

Transit Accident Cover is a cover offered to St.George Bank Corporate Connections Mastercard[®] **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, tourist bus, train or ferry as outlined in this policy.

The cover provided by this Group Policy commences on 1 October, 2017. The cover is only available when, before the **trip** commenced, the cost of the **trip** was charged to the **cardholder's St. George Corporate Card**.

There is no obligation to accept this cover. However, if a person wishes to make a claim under this policy, they will be bound by the provisions of this policy. 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 credit card sales receipt and **St.George Corporate Card account** statement showing the purchase of the **trip**.

Allianz is the underwriter of this cover and the benefits are provided at no additional cost to the **accountholders**. St.George Bank is not the product issuer (insurer) of this cover and neither St.George Bank nor any of its related corporations, guarantees any of the benefits under this policy.

St.George Bank does not receive any commission or remuneration from Allianz or Allianz Global Assistance for arranging this policy. St.George Bank or Allianz may terminate this cover by providing written notification to **accountholders**. Events occurring before this notification is given will be covered under this policy. Events occurring after this notification is given will not be eligible for cover under this policy. St.George Bank will provide you with details of any replacement cover.

Definitions

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 bold.

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".

accountholder means any St.George Bank customer being a business entity or corporation, who has entered into a **St.George Corporate Card** facility with St.George Bank.

A\$ means Australian Dollars

cardholder means a person (being an Australian resident) whom St.George Bank, at the request of the **accountholder** has issued with a **St.George Corporate Card**.

injury/injured means loss of life or bodily injury (but not an illness or sickness);

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

Furthermore injury as used with reference to hand or foot means complete severance through or above the wrist for the hand or through or above the ankle joint for the foot and, as used with reference to eye, means permanent, irrecoverable loss of the entire sight of the eye.

St.George Corporate Card means a St.George Bank Corporate Mastercard[®] credit card which at the request of the **accountholder** has been issued to a **cardholder** and authorised for worldwide use.

trip means passage by the **cardholder** as a paying passenger (not as a pilot, driver, or crew member, etc.) in a licensed plane, bus, train or ferry 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 (after 1 October 2017) to the **cardholder's St.George Corporate Card**.

1 Terms and Conditions

The benefits listed under the Schedule of Benefits will be paid if the **cardholder** suffers an **injury** specified in the Schedule of benefits under the circumstances specified in points 1.1, 1.2, 1.3, or 1.4 as follows:

- 1.1 The **injury** is sustained as a result of an **accident** on a **trip** while riding as a passenger or boarding or alighting the plane, bus, train or ferry.
- 1.2 The **injury** is sustained as a result of an **accident** while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the **cardholder** was travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled **trip**.
- 1.3 When, by reason of an **accident** specified in 1.1 or 1.2 above, a **cardholder** is unavoidably exposed to the elements and, as a result of such exposure, suffers an injury for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy.
- 1.4 If the body of the **cardholder** has not been found within one year of the date of his/her disappearance arising out of an **accident** which would give rise to a loss as specified in 1.1, 1.2 or 1.3 above, it will be presumed that the **cardholder** suffered loss of life as a result of bodily **injury** caused by the **accident** at the time of his/her disappearance.
- 1.5 A benefit payable under this policy will be paid to the **injured cardholder** or, in the event of their death the benefit will be paid to their legal representative(s).

2 Exclusions

This policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self-destruction, whilst sane or insane;
- a hijack or war or war-like hostilities;
- any act of terrorism;
- radioactive contamination;
- consequential loss or damage, punitive damages;
- events occurring prior to 1 October 2017; or
- an intentional or illegal or criminal act of:
 - (a) the **cardholder**; or
 - (b) a person acting on behalf of the **cardholder**; or
 - (c) the **cardholder's** designated beneficiary, executor(s) or administrator(s) or legal heir(s) or personal legal representative(s).

3 Schedule of Benefits

When an **accident** results in any of the following **injuries** within one year after the date of the **accident**, we will pay the Benefit Amount shown opposite the said **injury**.

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

| Injury | Benefit Amount |
|--|-------------------|
| Loss of Life | A\$200,000 |
| Loss of both hands and/or both feet | A\$200,000 |
| Loss of one hand in conjunction with one foot | A\$200,000 |
| Loss of the entire sight of both eyes | A\$200,000 |
| Loss of the entire sight of one eye in conjunction with one hand and/or one foot | A\$200,000 |
| Loss of one hand or one foot | A\$100,000 |
| Loss of the entire sight of one eye | A\$100,000 |

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is **A\$600,000** regardless of the number of **cardholders injured** in the incident.

This means that if as a result of one incident a number of **cardholders** were **injured**, we would pay each **cardholder** on a proportional basis (using the above schedule) up to a total of **A\$600,000**. Therefore if, say, 4 **cardholders** lost their lives in the same bus crash, we would pay **A\$150,000** per **cardholder** to each of their legal representatives.

4 Claims

- 4.1 Allianz and Allianz Global Assistance do not hold or collect information about **cardholders** until a claim is made. Allianz Global Assistance will, however, need personal information to assess any claim. They will, in relevant cases, disclose the personal information (other than sensitive information such as health information) to St. George Bank, Allianz Global Assistance's service providers and business partners. Where relevant to assess the claim, Allianz Global Assistance will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.
- 4.2 If the **cardholder** does not provide the requested information, the assessment of the claim may be delayed or Allianz Global Assistance may not accept the claim. In most cases, they will give the **cardholder** access to their personal information on request.
- 4.3 In the event of learning of an occurrence likely to result in a claim being made the **cardholder** (or their legal representative) must:
- Contact Allianz Global Assistance on 1800 091 710 within 30 days of learning of the occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: Failure to report an event likely to result in a claim or to fully complete and return to Allianz Global Assistance the loss report (if required) within the times stated above may result in denial or reduction of the claim if we have been prejudiced by the delay.

- At his or her expense, furnish all certificates, information and evidence reasonably required by Allianz Global Assistance and they should be in such a form and of such a nature as Allianz Global Assistance may reasonably prescribe. In the event of any claim being based on the death of a person, Allianz Global Assistance may require that a post-mortem examination be conducted at its own expense.
- Give to Allianz Global Assistance all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which they shall or would become entitled or subrogated upon their making payment or making good any loss or damage under this policy.

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

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 it’s 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.

Resolving complaints and disputes

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 their products or service that you're not totally happy about.

Step 1 - Tell us about the problem

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're not happy with our staff, or if you're 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: Allianz Global Assistance on 1300 650 503
(Monday to Friday 9am-5pm AEST)

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're 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 satisfied with our response or handling of *your* complaint, *you* may be able to lodge *your* complaint with a free, independent external dispute resolution scheme. If *your* complaint is lodged:

- **before 1 November 2018**, *you* may lodge *your* complaint with the Financial Ombudsman Service Australia:

Online: www.fos.org.au

Email: info@fos.org.au

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

- **on or after 1 November 2018**, *you* may lodge *your* complaint with the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Emergency telephone numbers

Lost or stolen cards and lost, stolen or divulged PINS:

1800 028 208 (24 hours a day, 7 days a week)

For overseas lost or stolen cards

Reverse charges to Australia:

(612) 9553 5883 (24 hours a day, 7 days a week)

Please remember to promptly confirm your verbal requests in writing to:

St. George Card Services Centre
4-16 Montgomery Street
Kogarah NSW 2217

(02) 9952 1500

Private Bank

1800 134 500

Corporate & Business Bank Branches

| | |
|---------------------------|----------------|
| Bankstown | (02) 9708 5900 |
| Brisbane | (07) 3232 8888 |
| Canberra | (02) 6243 5555 |
| Central Coast | (02) 4323 5816 |
| Chatswood | (02) 9413 3311 |
| Dandenong | (03) 9771 0000 |
| Liverpool | (02) 9826 4265 |
| Melbourne CBD | (03) 9274 4777 |
| Melbourne Eastern Suburbs | (03) 9836 5871 |
| Melbourne South Eastern | (03) 9551 9023 |
| Melbourne North | (03) 9416 7088 |
| Newcastle | (02) 4915 2003 |
| North Sydney | (02) 8923 2700 |
| Osborne Park | (08) 9202 3100 |
| Parramatta | (02) 9893 6000 |
| Perth | (08) 9265 7500 |
| Property Finance, NSW | (02) 9236 3601 |
| Sydney, 4 Bligh Street | (02) 9216 2200 |
| Sydney, Market Street | (02) 8114 9000 |
| Wollongong | (02) 4226 9205 |

IMPORTANT

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

This page has been left blank intentionally.

Important

Should you lose your card, please immediately notify the 24-hour Card Service Centre hotline on **1800 028 208** 7 days a week (free call).

For General Customer Enquiries, please call 8.00am to 6.00pm 5 days a week on **133 800**

