

American Express Traveller's Cheques

● DISCLOSURE ON FEES

At the time of purchase

Sellers of American Express Travellers Cheques may charge a commission and other fees, including GST.

The commission payable by the purchaser to the seller of the travellers cheques at the time of the purchase is determined by the seller. The commission usually ranges from 0% to 1.1% (including GST) of the value of the travellers cheques. In some cases a minimum commission charge may be payable.

Examples of these fees may be:

PURCHASE AMOUNT	FEE @ 1.1% (min \$13.20)	FEE @1.1% (min \$22.00)
AUD 1000	AUD 13.20	AUD 22.00
AUD 1500	AUD 16.50	AUD 22.00
AUD 2000	AUD 22.00	AUD 22.00
AUD 3000	AUD 33.00	AUD 33.00

At the time of Encashment

An acceptor of American Express Travellers Cheques may collect a commission and/or government fees and taxes.

The exchange rate applicable to the encashment of foreign currency American Express Travellers Cheques will be determined by the encashment location. The encashment agent may also factor a fee or charge, part of which may be the cost of providing the service, to you in the course of setting the exchange rate.

You should obtain details of possible charges involved prior to the encashment of your Travellers Cheques.

You can visit our website address www.americanexpress.com.au/travellerscheques to find the list of acceptance locations that will not charge a presenter a fee in the respective country.

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PURCHASE AGREEMENT

IMPORTANT: Read this Agreement carefully. The applied law is the law of the country of the Travellers Cheque issuer.

English is the legally valid and applicable text.

By either buying, signing, accepting or using these American Express® Travellers Cheques, issued to you by the issuer named below, you agree to everything written here: (a) To sign your Cheques immediately on the line where indicated; (b) Not to resell, consign, or take any similar action to transfer your Cheques to any other individual, company or entity for resale or reuse.

REFUNDS: The Issuer will, directly or through its appointed servicing agent, American Express Travel Related Services Company, Inc., its subsidiaries, affiliates and representatives ("Amexco"), replace or refund the face amount shown on any lost or stolen Cheque in accordance with applicable laws and only if you meet all of the requirements below:

BEFORE LOSS

- You **have signed** the Travellers Cheques in permanent ink on the line where indicated.
- You **have not countersigned** the Travellers Cheques on the line indicated.
- You **have not given** the Travellers Cheques to another person or Company to hold or to keep, or as part of a confidence game.
- You **have not used** the Travellers Cheques in violation of any law, including participation in an illegal bet, game of chance or other prohibited action.
- Your Travellers Cheques **have not been taken** by court order or by government action.
- You **have SAFEGUARDED** the Travellers Cheques as a prudent person would safeguard a like amount of cash.

AFTER LOSS

- You immediately advise Issuer or Amexco of the loss or theft of the Travellers Cheques.
- You **promptly report** all facts of the loss or theft to the Issuer or Amexco, and also to the police if Issuer or Amexco asks you to.
- You **promptly inform** Issuer or Amexco of the serial numbers of the lost or stolen Travellers Cheques and the place and date of their purchase.
- You **promptly complete** the refund forms provided by Issuer or Amexco and provide acceptable proof of your identity.
- You **give** Issuer or Amexco all reasonable information and help requested to make a complete investigation of the loss or theft. Amexco reserves the right to investigate the loss or theft and to verify compliance with this Purchase Agreement and shall not be responsible for any delays resulting from such an investigation.
- Please note that for quality assurance purposes your telephone call to Amexco may be monitored or recorded and that you consent to such monitoring and recording.

NO STOP PAYMENT: The Issuer cannot stop payment on any Travellers Cheque.

UPON PURCHASE IMMEDIATELY SIGN YOUR TRAVELLERS CHEQUES ON THE LINE WHERE INDICATED.

American Express Travel Related Services Company, Inc., is the designated servicing agent of the other Travellers Cheque Issuers.