

American Express® Travellers Cheques

● DISCLOSURE ON FEES

At time of purchase

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

The seller will determine the commission payable for purchase of the Travellers Cheques at time of purchase. The commission on Travellers Cheques usually ranges from 0% to 1.1% (including GST) of the value of the Travellers Cheques. In some cases a minimum commission charge is payable, as determined by individual sellers. You should obtain details of commission rates prior to your purchase, by contacting the transacting office.

Examples of commission calculations based on the sample rates of 1% and 1.1%:

PURCHASE AMOUNT	FEE @ 1% ¹	FEE @ 1.1% ¹
AUD 500	AUD 5.00	AUD 7.00 ²
AUD 1000	AUD 10.00	AUD 11.00
AUD 2000	AUD 20.00	AUD 22.00
AUD 2500	AUD 25.00	AUD 27.50

1. Fees may differ between sellers.
2. The minimum commission fee payable will be determined by individual sellers, depending on the applicable commission rate. For instance, based on the above example, the minimum commission rate for 1.1% is AUD7.00.

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 at the encashment location. The encashment agent may also request 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, fees and rates prior to the encashment of your Travellers Cheques, by contacting the transacting office.

For contact details and information on where to use your Travellers Cheques visit www.americanexpress.com/useTC

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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 American Express Travellers Cheques 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.

American Express Travellers Cheques are issued under American Express International, Inc. (ABN 15 000 618 208, AFSL No. 237996). Incorporated with limited liability in Delaware USA.

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