JETSTAR MASTERCARD® AND JETSTAR AND JETSTAR
PLATINUM MASTERCARD Jetstar CONDITIONS OF USE



EFFECTIVE OCTOBER 2012

Important note

This booklet does not contain all the pre-contractual information we are required by law to give you before the agreement is made. Further terms and information are in the Offer.

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IMPORTANT NOTE:

THESE INSURANCE COVERS ARE APPLICABLE TO JETSTAR PLATINUM MASTERCARD CARDHOLDERS ONLY

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The provisions of the Code of Banking Practice 1993 also apply to this agreement, if you obtain credit under this agreement wholly and exclusively for your private or domestic use.

Emergency phone numbers are on the back cover.

The meaning of capitalised words (eg Credit Limit) and some other key words are explained in Section 1, Part B.

To activate your Card please call Card Services using the telephone number listed in the offer. If you do not agree with these conditions you should not activate or use your Card or allow an Additional Cardholder to activate their Card or authorise a Transaction on the Account.

Card Services is a division of Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) which provides and administers credit and is the issuer of the Jetstar MasterCard and Jetstar Platinum MasterCard.

MasterCard is a registered trademark of MasterCard International Incorporated. *PayPass*[™] and Tap & Go[™] are trademarks of MasterCard International Incorporated.

SECTION 1 - CONDITIONS OF USE

Part A – The Account

1 Agreeing to these conditions

The first time you activate a Card or authorise a Transaction on the Account, you will automatically be agreeing to these conditions. Your Card must be activated prior to any Additional Cardholders activating their Card. These Conditions of Use then apply to all Transactions on the Account.

If you do not agree with these conditions, do not carry out or permit an Additional Cardholder to carry out any Transaction – instead, destroy your PIN and return all Cards to us (cut in half for your protection) at the address listed on the Offer.

If you do not activate your Card within 90 days of approval from us, we may cancel your Account.

2 Authority

If there are Additional Cardholders, you agree that each person may use the Account and have access to Account information without your or any Additional Cardholder's consent.

3 Change of personal and financial details

You must promptly tell us if you change any of your contact details including your name, phone numbers, residential address, employment and email address. You must also promptly tell us if any of your financial details change, including annual income and your regular expenses. You can do this in writing, over the telephone or via the internet by using your Access Code and Password.

You acknowledge that we rely on this information being kept up-to-date and complete.

4 Opening the Account

To open the Account you must:

- be 18 years old or over (unless we agree otherwise), and
- give us the identification and information we require.

5 Codes and passwords

When you open the Account, you will be sent an Access Code, Password, PIN and TPIN. You use this information when you operate the Account over the internet, via an ATM and when you make telephone enquiries. For security reasons we can refuse to allow you access to the Account if you cannot supply your Password, PIN or TPIN. You will need to change your Password the first time you use internet banking.

If the PIN, TPIN or Password becomes known to someone else, you must tell us immediately by calling us on any telephone number listed on the back of the Conditions of Lise booklet.

6 Unauthorised use

You are not liable for any unauthorised use of your Card that occurs before you have received your Card and PIN. You are also not liable for any unauthorised use of an Additional Cardholder's Card that occurs before they have received their Card and PIN.

Part B – Meaning of key words

7 Key words

Key words are defined in this condition 7 and the Offer document.

Access Code means the code allocated to you to be used with your Password to access the internet.

Account means your card account shown in the Offer.

Additional Cardholder means any person to whom a Card has been issued at your request under condition 11.

Annual Percentage Rate means a per annum rate of interest.

ATM means an automatic teller machine owned by us or another financial institution.

Balance Owing On The Account means at any time, the difference between all amounts credited and all amounts debited to your Account under this agreement at that time. When this amount is to be calculated for the end of a day, it includes all debits and credits assigned to that day.

BPAY® means the electronic payments scheme operated by BPAY Pty Ltd through which you can ask us to make payments on your behalf to billers who tell you that you can make payments to them through the BPAY® scheme.

Card means any Card we issue to you or an Additional Cardholder for use on the Account.

Cardholder means a person in whose name a Card has been issued by us. Card Services means a division of Macquarie Bank Limited, 1 Shelley Street, Sydney, NSW 2000.

Cash Advance means a Transaction on your Account which involves you or an Additional Cardholder receiving cash using a Card. This includes a Transaction against credit balances in your Account.

Chip means the electronic microchip embedded in a Card used as an additional security and information storing device.

Closing Balance means the amount shown on a statement of account as the Closing Balance for that statement of account, and is the amount you owe us under this agreement on the closing date for the Statement Period.

Credit Limit means your Credit Limit shown in the Offer, as we may agree to vary it from time to time.

Daily Percentage Rate means the applicable Annual Percentage Rate divided by 365.

EFT Transaction means a Transaction conducted by electronic means including over the telephone or via the internet.

MasterCard® $PayPass^{TM}$ is a contactless method of authorising Purchases by tapping your Card in front of a secure MasterCard $PayPass^{TM}$ reader at a merchant.

Macquarie Group means Macquarie Group Limited ABN 94 122 169 279, its related bodies corporate and its successors and assigns.

Minimum Payment Due means the amount as described in the Offer.

Offer means the Offer document which is part of this agreement.

Password means the password we issue to a Cardholder used for internet banking.

Payment Due Date means the date stated on your statement of account by which the Minimum Payment Due must be paid.

PIN means the personal identification number for use with a Card.

Promotional Rate means the Annual Percentage Rate as stated in the Offer that applies to Special Promotions.

Purchase means each amount:

- (a) charged by the supplier for the supply of any goods or services purchased by the use of a Card (including a BPAY Transaction), except for amounts which are Cash Advances and Special Promotions, or
- (b) treated by us as a Purchase under condition 12.

Special Promotion means, during any specified term or period, any Transaction or promotional offer we identify as a special promotion (including, but not limited to, balance transfers).

Statement Period means the period specified on a statement of account as the statement period, and is the period to which the statement of account relates.

Terminal means any electronic device facilitating Transactions on the Account through the combined use of a Card and a PIN or Cardholder signature or, where the Transaction is at a MasterCard® PayPass™ secure reader, through the use of a Card. Terminal includes ATMs, EFTPOS outlets and MasterCard PavPass secure readers.

TPIN means the personal identification number we issue to Cardholders used for telephone banking.

Transaction means any transaction authorised by the use of a Card or any other means we authorise from time to time. A Transaction includes but is not limited to a Purchase, Cash Advance or Special Promotion.

we, us or Macquarie means Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 and its successors and assigns.

you means the person or persons named in the Offer as the customer. You does not include an Additional Cardholder. If there are two of you, you means each of them separately and both of them jointly. You includes your successors and assigns.

The singular includes the plural and vice versa.

A reference to:

- any thing includes the whole and each part of it
- including means including without limitation, and
- a document includes any variation or replacement of it.

Part C - Credit Limit

Your Credit Limit

Your Credit Limit is shown in the Offer. This is the maximum amount of credit for which you have been approved on the Account, including any accrued interest charges and fees. The limit for non-Purchase

Transactions such as Cash Advances or balance transfers may be different to your Credit Limit. If the limits applicable to these types of Transactions differ, we will notify you of these individual limits.

You should tell an Additional Cardholder about your Credit Limit. You are responsible if the Credit Limit is exceeded.

If the Balance Owing On The Account is more than the Credit Limit. you must immediately repay us the excess amount. If there is an overdue amount shown on a statement, you must also immediately pay us that amount. We need not ask you for those amounts first. The payments are in addition to your normal repayment obligation (see condition 15). If you exceed your Credit Limit, you may be charged an Overlimit Fee for this service and you must immediately pay the overlimit amounts. If your Account was approved on or after 1 July 2012, you can exceed your Credit Limit only if you have provided us with your express consent. You may vary your consent at any time by contacting us. If your Account was approved before 1 July 2012, you can avoid exceeding your Credit Limit by asking us to decline Transactions that will take you over your Credit Limit. If you have prevented your Account from exceeding your Credit Limit in accordance with the above procedure relevant to your Account, this will not prevent all Transactions that may take you over your Credit Limit. For example, it will not prevent you being taken over your Credit Limit where transactions are conducted manually and authorisation is not checked, where the transaction amount is below a certain amount and any accrued interest, charges and fees that are applied to your Account in

Changing your Credit Limit

accordance with these Conditions of Use.

You may apply to us to increase your Credit Limit and, if we decide to do so, we must tell you the new Credit Limit in writing, which may be on your statement. You may also provide us with your consent to receive Credit Limit increase invitations from us, which will allow us to invite you to apply for a higher Credit Limit. You may contact us at any time to vary your consent to receive Credit Limit increase invitations.

We may reduce the Credit Limit or stop providing further credit at our discretion, including in circumstances where you are in breach of these Conditions of Use, or are not making the Minimum Payments Due. If we do so, we will tell you in writing.

Part D – Cards and Additional Cardholders

10 Cards

- 10.1 You must sign your Card as soon as you receive it. You must ensure that any Additional Cardholder does likewise. A Card is not valid unless it contains a Cardholder's signature.
 - Each Card is for the sole use of the person named on it.
- 10.2 There is an expiry date on your Card. The relevant Cardholder must not use a Card after that date. We may issue each Cardholder with a new Card with a later expiry date before the original Card expires unless you ask us in writing not to do so.

- 10.3 Each Card remains our property. We may issue replacement Cards to you and any Additional Cardholder at any time. All Cards are subject to these Conditions of Use and any subsequent terms and conditions that may be issued in respect of the Account.
- 10.4 Cardholders must keep their Card in a safe place at all times. It is best to carry it with you. Do not leave it where anyone can see it or take it. Do not leave it in a car, at home or at work. If a Cardholder does not use their Card regularly, the Cardholder must still check that the Card is secure.
- 10.5 Transactions made with the Card by electronic equipment may be limited to minimum and maximum amounts in any specified period and to multiples of any amounts. These limits may vary between different types of equipment. MasterCard® PayPass™ Transaction limits may apply independently to limits on your Card and each Card held by any Additional Cardholders. These limits vary depending on the country the merchant is located in, and what types of goods and services the merchant sells. To find out the current Transaction limits (including MasterCard PayPass transaction limits), please contact us. For information about MasterCard PayPass acceptance locations please go to www.mastercard.com/paypass.

10.6 A Card must not be used:

- by any person other than the Cardholder whose name and signature appears on the Card
- after the expiry date on the Card
- when the Card is suspended or cancelled
- after you have requested that we close your Account, or we have notified you that we will be closing your Account in accordance with Part H of these Conditions of Use below, or
- for the purpose of conducting business transactions or unlawful activities, determined at our discretion.

See conditions 27–28 for more information about looking after Cards and PINs, and for when you will be liable for their misuse.

11 Additional Cards

- 11.1 You may nominate up to four people who are 16 years or older (unless we agree otherwise) to be your agent to operate on the Account. If approved, we will issue that person with a Card linked to the Account and a PIN. You should ensure that any Additional Cardholder has read and complies with these Conditions of Use. If your Additional Cardholder does not comply with them, you will be held to be in breach of these Conditions of Use.
- 11.2 We will not issue more than four additional Cards on an Account.
- 11.3 You consent to us giving an Additional Cardholder information about the Account. We may at our discretion seek your confirmation before processing certain Additional Cardholder requests.
- 11.4 All Transactions made using an Additional Card are charged to the Account. You are liable to pay for (or to repay) any credit provided (or losses incurred) to any Additional Cardholder. Accordingly, you are responsible for paying for all these Transactions as if you had used the Card yourself.

11.5 You must notify us if you want to cancel an Additional Card or stop an Additional Card from being used. Upon notifying us of this, you must return the Additional Card, or ensure that the Additional Card is destroyed. In certain circumstances, where you have not returned or destroyed the Additional Card, due to technological restraints (for example, where transactions are conducted manually and authorisation is not checked, or where the transaction amount is below a certain amount) we will not be able to cancel the Additional Card or stop Transactions occurring. In these circumstances you remain responsible for all Transactions made with an Additional Card prior to its return to us. You must ensure that the Additional Cardholder cancels all recurring direct entry debit authorities relating to the Additional Card.

12 Using the Card

12.1 Using the Card to obtain goods and services

At a merchant

Cardholders can use the Card to obtain goods and services at participating merchants (such as shops, restaurants and theatres).

We are not responsible if a merchant refuses to accept the Card, or places other limitations on using the Card.

We have no control over the hours a merchant may be open for business. The hours during which a Terminal will be available may therefore vary in accordance with the merchant's opening hours. Cardholders must check that the correct amount is entered in a Terminal or written in the "total" box on a voucher before they authorise the Transaction or sign the voucher.

Through mail order, the internet and telephone

Cardholders can use the Card to obtain goods and services by mail order, over the internet and by telephone where the merchant accepts that form of payment.

Some Transactions need authorisation from us. Acting reasonably we may choose not to authorise a proposed Transaction, including in circumstances where we consider it is reasonably necessary to protect you or us against losses, if we suspect fraudulent Transactions, or if you are in breach of these Conditions of Use.

Using MasterCard® PayPass™

You can use MasterCard PayPass to authorise Purchases within the MasterCard PayPass Transaction limits, at participating merchants which have a MasterCard PayPass secure reader and display the MasterCard PayPass logo. You can also use your MasterCard PayPass Card as a Chip or magnetic stripe Card. Before authorising payment for MasterCard PayPass Transactions, you must check that the correct amount of your Purchase is displayed on the MasterCard PayPass reader or shop register. For some Transactions using MasterCard PayPass you will not be required to enter a PIN, TPIN or Password. Even if no PIN, TPIN or Password is required for a MasterCard PayPass Transaction, a MasterCard PayPass secure reader will be treated as a Terminal and you have the benefit of condition 28 (unauthorised use) in respect of MasterCard PayPass Transactions. Subject to condition 28, Transactions authorised by MasterCard PayPass are treated as authorised and debited to your Account.

Goods and services

We are not responsible for the provision or quality of goods or services purchased using a Card, unless the law makes us liable. Therefore, if you have any complaints about goods or services, you must take them up with the merchant or ask us about your chargeback rights as outlined in condition 35.

12.2 Using the Card to obtain Cash Advances

Subject to our discretion, condition 8 and the remainder of this condition 12.2, Cardholders may use their Cards to obtain Cash Advances. If we block or limit a Cardholder's ability to obtain Cash Advances, we will notify you as soon as practicable. We will act reasonably in relation to any decision to block or limit a Cardholder's ability to obtain Cash Advances and will do so in circumstances where we consider it is reasonably necessary to protect you or us against losses, if we suspect fraudulent Transactions, or if you are in breach of these Conditions of Use.

ATMs

Cardholders can use the Card in combination with their PIN to obtain cash up to the daily cash limit subject to the available Credit Limit from any ATMs of our associated financial institutions. Your daily cash limit is shown in your Offer, and may be varied by us from time to time, acting reasonably. If we vary your daily cash limit, we will notify you as soon as practicable. Providers of ATMs may charge you a fee at the ATM for using this service. At ATMs in Australia, the amount of the fee will be disclosed to you at the time of the transaction. We do not warrant that ATMs will always have money available. There are limits on the amount of cash you can obtain from an ATM in Australia on any one day. Some ATMs have a lower transaction limit than your daily cash limit. This means that you may have to make two or more withdrawals to reach your daily limit. The limits for any Cash Advance by using your Card in an ATM overseas on any one day may vary from place to place.

Using MasterCard[®] PayPass™

You cannot use MasterCard PayPass to authorise Cash Advances.

Other financial institutions

You may also be able to obtain a Cash Advance on the Account by presenting your Card at a branch counter of other financial institutions that accept your Card. Some other financial institutions may charge you a fee for doing so. The minimum and maximum amount of Cash Advance from any other financial institution or from an institution outside Australia is determined by them and may vary from one to another. Other financial institutions may require other identification which identifies the holder of the Card (such as a photographic driver's licence or a passport) as well as your Card before giving you a Cash Advance.

The types of transactions available at ATMs provided by other institutions depend on those institutions.

12.3 Recurring direct entry debits

Any credit obtained by a direct entry debit is treated as a Purchase. You may at any time authorise a merchant or other third party to transact on your Account. If you wish to cancel or make alternate payment arrangements for a recurring direct entry debit authority, you should contact the merchant or

third party directly. You should be aware that providing authorisation to a merchant to transact on your Account for an unspecified amount can result in your Account being charged non-standard, unexpected and possibly large amounts by that merchant. You should therefore exercise caution when providing Account authorisation to any merchant.

If a Card is cancelled, access to your Account is cancelled or your Account number changes (for instance, if your Account is closed or a Card is lost, stolen or used without a Cardholder's authority), you must cancel any recurring direct entry debit authorities authorised to be made to your Account by direction to the merchant or notify the merchant of the details of any new Card number. If you fail to provide alternative payment details to the merchant, we may, after giving notice to the merchant, stop processing the Transactions, which may cause the merchant to stop providing the goods or services.

12.4 EFTPOS transactions

EFTPOS transactions are treated as Purchases for interest calculation purposes if you select the "credit" button when making the transaction.

12.5 Special Promotions

We may provide a Special Promotion on your Account from time to time on such terms and conditions as we determine, including the Transactions eligible for the Special Promotion, the Annual Percentage Rate and any applicable fees or charges.

Each Special Promotion will be subject to those terms and conditions as well as your Credit Card — Conditions of Use.

12.6 Using the Card – Additional Cardholders

Each Additional Cardholder may use their Card on the same terms as those which apply to you under this condition 12 (see condition 11 which explains your liability for those Transactions).

13 Using a Terminal

When a Cardholder uses a Card and PIN at a Terminal, you authorise us to act on the instructions entered into the Terminal.

A Card may be retained in a Terminal if a Cardholder incorrectly enters their PIN three consecutive times.

Money is at your risk from when it is available to a Cardholder at an ATM.

Part E – Statements, charges and payments

14 Statements

We send you a monthly statement for the Account. However, we need not send you a statement if:

- (a) no amounts have been debited or credited to the Account during the Statement Period (other than debits for government charges, or duties, on receipts or withdrawals) and the amount outstanding is below \$10 or your Account is in credit for less than \$10, or
- (b) we wrote off your debt during the Statement Period and no amounts have been debited or credited to the Account during the Statement Period.

All amounts requiring payment are shown on the statement in Australian dollars.

You should check the entries on your statement carefully and promptly report any error or unauthorised transaction to us as soon as you become aware of it.

15 Monthly payments

You are responsible for paying the closing Balance Owing On The Account shown on the statement but you need not pay the entire Closing Balance each month. However, you must pay the Minimum Payment Due for each statement by the Payment Due Date shown on the statement. Any overdue or overlimit amounts are payable immediately. You may pay more or all of the Closing Balance outstanding if you wish. If you do not make a Minimum Payment Due by the Payment Due Date or pay any overdue or overlimit amounts, we may transfer money from your other accounts, even if any of your other accounts are held by you jointly with other persons. We do not have to do this and your obligation to pay that amount will not change if we do not transfer money from your other accounts.

16 Transactions

We may assign any date we consider appropriate to a debit or credit to the Account (except that, in the case of a debit, the date must not be earlier than the date on which the relevant Transaction occurs). However, we credit payments to the Account as soon as practicable after we receive them. This is not necessarily the same day that you pay. Payments received after 3.00 pm Monday to Friday or on weekends or public holidays may be deemed to be received on the next business day. We may subsequently adjust debits and credits to the Account and the Balance Owing On The Account so as to accurately reflect the legal obligations of you and us (for example, because of an error or because a cheque is dishonoured). If we do this, we may make consequential changes (including to the interest charges).

17 How we exchange Transactions if a Card is used outside Australia Transactions are converted from the currency of the Transaction to the Australian dollar equivalent as at the date they are processed at rates determined by the MasterCard® International card scheme. Part of the MasterCard currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate, as selected by MasterCard. The government-mandated exchange rate or a wholesale exchange rate used by MasterCard for a particular Transaction is the rate MasterCard selects for the applicable currency on the day the Transaction is processed (which may differ from the governmentmandated exchange rate or a wholesale exchange rate applicable to the date the Transaction occurred or was posted to your Account). All Transactions are listed on your statement in the currency of the Transaction and then converted to an Australian dollar equivalent. You are also charged a Currency Conversion Fee for MasterCard Transactions the details of which are outlined in your Offer.

18 Your Obligation to repay all amounts

Subject to condition 15, you must pay us for all amounts debited to the Account. These include:

- (a) amounts shown on payment vouchers for goods and services obtained from a merchant either directly, by mail, telephone order, email or otherwise
- (b) the amounts of all Cash Advances
- (c) the amounts of all other Transactions using a Terminal or made at any branch of any financial institution
- (d) interest charges, and
- (e) any of our other fees and charges as shown in the Offer or in condition 21. Once paid, any fee correctly charged is non-refundable. You are also liable for unauthorised use of your Card as set out in condition 28. If you exceed your Credit Limit, you are immediately liable to repay the overlimit amount and you may incur an Overlimit Fee.

19 Annual Percentage Rate

The Annual Percentage Rate which applies to your Account is shown in the Offer or as advised from time to time. A different rate may apply to different types of Transactions, for example a higher Annual Percentage Rate may apply to Cash Advances.

We may change any Annual Percentage Rate at any time (except in relation to a Promotional Rate that is fixed for a specified period). We will act reasonably in changing any Annual Percentage Rate. The new Annual Percentage Rate applies from the date we specify in the notice or statement we provide under condition 26.

For details of current interest rates refer to your statement or contact Card Services.

20 Interest charges

20.1 Subject to condition 20.2, an interest charge is payable by you on each amount of credit provided under your Account. The interest charge will be debited to your Account at the end of each Statement Period and is the sum of the monthly interest charges for each different balance type. The monthly interest charge for a balance type is the sum of the daily unpaid balances on your Account for that balance type multiplied by the applicable Daily Percentage Rate, for each day in the Statement Period. The daily unpaid balance for a balance type is the sum of the unpaid Transactions for that balance type (from and including the dates assigned to the Transactions) plus applicable fees and charges and interest.

Interest charges become part of the relevant daily unpaid balance for a balance type on the day they are debited to your Account, but after interest charges are calculated for that day.

The interest charges will be calculated up to and including the day on which they are debited.

20.2 Interest-free period

No interest charges will be charged on a Purchase if the Closing Balance for:

- the statement of account on which the Purchase was itemised, and
- the previous statement of account.

are paid in full by the Payment Due Date shown on the respective statements.

If the Closing Balance on the last statement before the statement on which a Purchase was itemised was not paid in full by its Payment Due Date, interest charges on the Purchase will first be debited to your Account on the closing date of the Statement Period in which the Purchase was debited. Otherwise, interest charges on a Purchase will first be debited to your Account on the last day of the Statement Period after the Statement Period in which the Purchase was debited. There is no interest-free period with respect to Cash Advances.

20.3 Credit balances

We do not pay interest on any credit balance in the Account.

21 Fees and other charges

- 21.1 We may charge the fees and charges shown in the Offer and any changed or new fees or charges notified to you. We will act reasonably in introducing new fees or charges.
- 21.2 You must also pay an amount equal to any government charges and duties on receipts or withdrawals under this agreement or duties charged relating to the use of a Card or to Transactions on your Account or both, in each case calculated in accordance with the relevant legislation. These are payable when they are debited to your Account. You are liable to pay these amounts whether or not you are primarily liable for such charges and duties.
- 21.3 Details of our current fees and charges are available by contacting Card Services

22 Refunds

We will only credit a refund to the Account if we receive information acceptable to us, acting reasonably. A refund will not be treated as a payment to the Account.

23 How to pay

You can make payments:

- (a) by direct debit from other banks
- (b) by posting a cheque together with the payment slip to the address set out on your statement, or
- (c) by other methods we make available as set out on your statement and our website.

You must pay in Australian dollars in Australia. It is not possible to make repayments in foreign currency or in person overseas. However, if you are overseas when a payment is due, you must still ensure that any minimum payment is made by other means. If you are late making a payment you may incur a Late Payment Fee.

24 What happens to payments we receive?

- 24.1 If your Account was approved prior to 1 July 2012, payments are applied to amounts shown on your statements of account in the following order: interest, Special Promotions, fees, insurance premiums, Purchases and Cash Advances. Where a payment exceeds those amounts, it is generally applied to amounts since your last statement in the following order: interest, Special Promotions, fees, insurance premiums, Purchases and Cash Advances. Within each of these balance types, payments are applied to amounts owing in order, starting with the amounts to which the lowest Annual Percentage Rate applies.
 - Where a payment has been credited and is subsequently reversed (for example, if a cheque payment is dishonoured), we will debit the payment to your Account. We may reverse the application of the original payment and will treat the payment reversal as a Purchase.
 - We may, at our discretion, apply payments to your Account in accordance with condition 24.2 below.
- 24.2 If your Account was approved on or after 1 July 2012, payments are applied to amounts shown on your statements of account, first to the part of balances to which the highest Annual Percentage Rate applies, next to the part of balances to which the next highest Annual Percentage Rate applies and will continue to be applied to balances in descending order of applicable Annual Percentage Rate. Within each plan, payments will be applied in the following order: interest, fees, principal balance and insurance premiums (relevant only within your Purchases plan). If your last statement of account did not have a balance, payments are applied to balances that have not appeared on your statement of account in descending order of applicable Annual Percentage Rate. Where a payment has been credited and is subsequently reversed (for example, if a cheque payment is dishonoured), we will debit the payment to your Account. We may reverse the application of the original payment and will treat the payment reversal as a Purchase.

25 Set-off

You irrevocably agree that:

- (a) all moneys payable to us by you will be paid in full and, to the extent permitted by law, free of any right of set-off or counterclaim of any kind and free and clear of, and without, deduction or withholding of any kind, and
- (b) we may (in addition to any general or banker's lien, right of set-off, right to combine accounts or any other right to which we may be entitled), without notice to you or any other person, set-off and apply any money we owe you on any account against any money you owe us on any account.

Part F – Changes to these conditions

26 Changes

Subject to the matters set out in the Offer, acting reasonably we may change these conditions without your consent.

We will notify you of any unilateral change by us to:

- an Annual Percentage Rate, and
- the amount of any credit fee or charge or the frequency or time for payment of a credit fee or charge,

in writing or by advertising the change in a newspaper circulating through your State or Territory. We will notify you of these changes not later than:

- for a change to an Annual Percentage Rate the date the change takes effect, or
- for a change to a credit fee or charge 30 days before the change takes effect.

If we notify you of a change by advertisement, we will also give you particulars of the change with your next statement of account after the changes take effect.

We will notify you of any other change that we make unilaterally (including the introduction of a fee or charge, other than a government charge publicised by the government, government agency or representative body) by giving you written notice of the change not later than 30 days before the change takes effect. In making any unilateral change we will act reasonably. If you are not satisfied with any change or variation to these Conditions of Use you may terminate your Account with us. We will not charge you a termination or account closing fee, however termination of your Account will be subject to all outstanding obligations under these Conditions of Use being duly discharged.

Part G - Card and PIN security

27 Looking after Your Card

27.1 You must ensure that a Cardholder informs us immediately if their Card, PIN or TPIN has been misused, lost or stolen. We must be given all the information that you or the Cardholder have or can reasonably obtain regarding the loss, misuse or theft.

27.2 The Cardholder must:

- (a) minimise the risk of losing their Card or allowing their Card to be used by someone else for instance by keeping their Card in sight when making a purchase and report any loss, theft or misuse of their Card in accordance with condition 27.1.
- (b) look after the PIN, TPIN or any Password at all times so as to minimise the risk of losing it or allowing it to be used by someone else. For instance:
 - · do not write the PIN, TPIN or Access Code on the Card
 - do not keep the PIN, TPIN or Password near the Card in a disguised form, such as a telephone number
 - when a Password is selected, do not select a numeric sequence which represents the Cardholder's date of birth, or an alphabetical sequence which is a recognisable part of the Cardholder's name

- do not tell the PIN, TPIN or Password to anyone else (including family, friends and our staff), and
- if the PIN, TPIN or Password becomes known to someone else, you must tell us immediately by calling us on any telephone number listed on the back of the Conditions of Use booklet, and
- (c) use electronic equipment in a way which minimises the risk of someone obtaining unauthorised access to your Account. For instance:
 - use care to prevent anyone seeing your code being entered on electronic banking Terminals, over the telephone and via the internet for instance at an internet cafe, and
 - remember to take the Card, receipt and cash from the location of an electronic banking Terminal after use.

27.3 Cardholders must comply with the following:

- (a) where we provide a Cardholder with a Card, PIN, TPIN or Password, the Cardholder must:
 - (i) not voluntarily give or disclose the Card, PIN, TPIN or Password to anyone including a family member, friend or our staff member
 - (ii) not act with carelessness in failing to protect the security of the PIN, TPIN or Password, and
 - (iii) not record the PIN, TPIN or Password on the Card, or on articles liable to loss or theft simultaneously with the Card (without making a reasonable attempt to protect the security of the record), and
- (b) where we allow the Cardholder to select a Password, the Cardholder must not select:
 - (i) a numeric code which represents your birth date, or
 - (ii) an alphabetical code which is a recognisable part of your name. Any act by the Cardholder contrary to condition 27.3(a) or (b), may mean that you are liable for losses caused by unauthorised transactions caused by a breach of the security of the Password, PIN, TPIN or Card.

28 Liability for EFT Transactions

- 28.1 Where you or any Additional Cardholder want to use a Card for the purposes of an EFT Transaction through a financial institution or merchant you and any Additional Cardholder must comply with the conditions of use imposed by the financial institution or merchant as the case may be, including their withdrawal and Transaction limits.
- 28.2 Where your statement records an unauthorised transaction on your Account which is an EFT Transaction, you will not be liable for:
 - (a) losses that are caused by the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of merchants or of their agents or employees
 - (b) losses arising because the PIN, TPIN, Password or Card is forged, faulty, expired, or cancelled
 - (c) losses that arise from EFT Transactions which required the use of your Card, PIN, TPIN or Password and that occurred before the Cardholder received the Card, PIN, TPIN or Password
 - (d) losses that are caused by the same EFT Transaction being incorrectly debited more than once to the same Account

- (e) losses resulting from unauthorised transactions occurring after we are notified that the Card has been misused, lost or stolen or the security of the PIN, TPIN or Password has been breached
- (f) losses resulting from unauthorised transactions where it is clear that you or the Additional Cardholder have not contributed to such losses, or
- (g) losses which we are able to recover by exercising any relevant rights we have against a merchant.
- 28.3 You are liable for losses resulting from unauthorised transactions (which are EFT Transactions) as provided below:
 - (a) where you or the Additional Cardholder contributed to the losses through your or the Additional Cardholder's fraud or contravention of the security requirements in condition 27.3, you are liable for the actual losses which occur before we are notified that the Card has been misused, lost or stolen or that the security of the PIN, TPIN or Password has been breached
 - (b) where you or the Additional Cardholder contributed to losses resulting from unauthorised transactions because you or the Additional Cardholder unreasonably delayed notifying us after becoming aware of the misuse, loss or theft of the Card, or that the security of the PIN, TPIN or Password has been breached. You will then be liable for the actual losses which occur between the time you or the Additional Cardholder became aware (or should reasonably have become aware in the case of a lost or stolen Card) and when we were actually notified
 - (c) however, you are not liable for any of the following amounts:
 - that portion of the losses incurred on any one day which exceed any applicable daily transaction limit(s) notified to you
 - (ii) that portion of the losses incurred in a period which exceeds any other periodic transaction limit(s) notified to you and applicable to that period
 - (iii) that portion of the total losses incurred on any Account which exceeds the Credit Limit, regardless of whether your Account is able to exceed the Credit Limit in accordance with condition 8, and
 - (iv) all losses incurred on any Accounts which we had not agreed could be accessed using the Card, PIN, TPIN or Password, and
 - (d) where neither paragraph (a) nor (b) applies, and a PIN or Password was required to perform the unauthorised transaction, you are liable for the least of:
 - (i) \$150
 - (ii) the Credit Limit (plus any credit balance), or
 - (iii) the actual loss at the time we are notified (where relevant) that the Card has been misused, lost or stolen or that the security of the PIN, TPIN or Password has been breached (excluding that portion of the losses incurred on any one day which exceeds any applicable daily transaction or other periodic transaction limit(s) notified to you).
- 28.4 Subject to condition 28.5 we will be responsible to you for loss caused by the failure of our equipment or systems to complete a Transaction accepted by our equipment or systems in accordance with a Cardholder's instructions.

- 28.5 If our systems or equipment malfunction, and a Cardholder was or should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability for loss or consequential damage that may arise as a result of a malfunction is limited to the correction of any errors in the Account, and the refund of any charges or fees imposed as a result of those errors.
- 28.6 If you have any query or complaint concerning EFT Transactions on your Account:
 - (a) you must notify us of any such query or complaint by calling us on any telephone number or writing to us at any address listed on the back of the Conditions of Use booklet
 - (b) you must give us all information we request to help us resolve your query or complaint, and
 - (c) if we are unable to resolve your query or complaint immediately, we will write to you to let you know our procedures for investigating it.
- 28.7 If we are a linked credit provider of a supplier under trade practices or consumer credit legislation, you may have rights with us in relation to goods or services which are the subject of a Purchase. Subject to those rights, and any other applicable laws, we are not responsible or liable:
 - (a) if a supplier or other person refuses to accept or honour any Card, no matter what the reason, or
 - (b) for any defect or deficiency whatsoever in respect of any goods or services (for example, with respect to the quality of any goods or services) or their fitness for any purpose.

Part H – Account closure and Card cancellation

29 Closing the Account

You can request closure of the Account at any time by telling us in writing or calling us. You must pay the Balance Owing On The Account and any fees and/or charges payable up to the date of termination, cut in half and return all Cards on the Account.

30 Cancellation and return of Cards

We may cancel any Card or close the Account or do both at any time without notice to you at our discretion. We will notify you as soon as possible afterwards. Without limiting the reasons why we may do so, this may happen if:

- we reasonably consider you induced us to issue any Card by fraud, or
- we believe the Card is being used in a way that may cause loss to you or us, or
- the Account becomes inactive and has a nil balance.

In exercising our discretion we will act reasonably. If we suspect that there has been fraud committed in respect of the account we may suspend the provision of credit until the fraud has been investigated. We may cancel the account after an investigation into the fraud if we believe such action is reasonably necessary. You must not use the Account and you must return all Cards on the Account (cut in half for your protection) to us immediately if:

- we close the Account
- we cancel your Cards, or
- we request you to do so.

31 Payments on closure, cancellation or suspension

- 31.1 If you want to or we close the Account, or if we cancel a Card in any circumstances, you must immediately:
 - return all Cards on the Account
 - cancel any recurring direct debits entries, and
 - pay the Balance Owing On The Account on demand or by request from us (together with amounts for Transactions not yet processed on the Account, government taxes and duties and other charges for the period up to closure or cancellation and any of our fees and charges incurred before closure or cancellation — condition 28 applies if a Card is used without your knowledge or consent during that period).

You must also repay any credit provided between the time of closure or cancellation of the Account or any Card issued on the Account and the time we receive back all Cards.

31.2 We will act reasonably in making a decision to cancel a Card, or close the Account. If you are not in default under these Conditions of Use and your card is cancelled or the Account is closed, we will notify you of the amount that you are required to pay.

Any demand for repayment will include a notice period within which the repayment is to be made. In assessing a suitable notice period and making any demand for repayment, we will act reasonably.

31.3 If we exercise our rights to suspend your Card or Account, you must continue to make payments to the Account in accordance with condition 15.

Part I – Suspension or Cancellation of your Card or Account

32 What happens if you breach these conditions?

If you breach any of these Conditions of Use including not making the Minimum Payment Due on the Payment Due Date:

- a) we may upon giving you prior notice:
 - i) close the Account
 - ii) cancel any Card, or
 - iii) require the destruction of any Card, and
- b) we may also do any of the following:
 - i) restrict, or temporarily suspend your ability to make further transactions
 - ii) restrict or temporarily suspend your ability to make further Cash Advances
 - iii) suspend your participation in the rewards program, including restricting your ability to redeem under the program
 - iv) reduce the Credit Limit of your Account (including limits set for non-Purchase Transactions as stated in condition 8)
 - v) close the Account, or
 - vi) choose not to re-issue any Card.

If we take any of these actions, where possible we will give you prior notice, but if we cannot contact you, or if providing notice would be impracticable, we will notify you of any action we have taken as soon as practicable after doing so.

Also, you must pay the reasonable enforcement expenses we reasonably incur in enforcing the Conditions of Use. Enforcement expenses can be charged to your Account. If enforcement expenses are charged to your Account and cause your Account to exceed the Credit Limit, you may be charged an Overlimit Fee, subject to condition 8.

You may incur a Late Payment Fee if you are late making a payment. Subject to condition 8, you may incur an Overlimit Fee if you exceed your Credit Limit.

33. Investigating Suspicious Transactions

- 33.1 If we suspect that there have been fraudulent Transactions attempted on your Account, Card or any Additional Card, we may suspend the provision of credit on the Account, Card or any Additional Card, until the Transaction has been confirmed by you.
- 33.2 Where possible, we will attempt to communicate this suspension to you. However, if we do not contact you we will proceed with the suspension or blocking of the provision of credit without having provided prior notice to you. In that case, we will attempt to notify you of the suspension or blocking of your Account after the suspension or blocking occurs.
- 33.3 You acknowledge that for the prevention of suspected fraud, time is of the essence and that the suspension of an Account without your prior notice is necessary to protect your Account and both you and us from possible losses.
- 33.4 You agree that we are not responsible for any losses which you may incur as a result of us suspending the provision of credit in circumstances where we reasonably suspected fraud.

Part J – Errors, disputes and complaints

34 Errors, disputes and complaints

- 34.1 If you believe an error has been made, or unauthorised transactions have occurred, or you have any other questions after checking your statement, please notify us at once by calling us on any telephone number or by writing to us at any address listed on the back of the Conditions of Use booklet.
- 34.2 Please give us your name and Account number and any relevant details of the error or unauthorised use, including the amount involved. We may also ask you for further information.
 - We may place a stop on your Account if we become aware of any dispute which in our reasonable opinion has a bearing on the Account, including without limitation as to who owns an Account, or whether instructions provided to us are authorised or valid. In this case, we may place a stop on the Account until an agreement has been reached between the parties which is acceptable to us.
- 34.3 If we cannot solve the problem immediately, we will give you a summary of the investigation procedure we will follow. If we have not finished our investigation and told you the result and our reasons in writing within 21 days of receiving your complaint, we will let you know that we need more time.
- 34.4 We will complete our investigations and tell you the result and our reasons in writing within 45 days after receiving full details of your complaint unless there are exceptional circumstances, which we will write to you about.

If we decide that the Account has been incorrectly debited or credited, we will adjust it (including any fees, interest and charges) and tell you in writing. If we decide that there has not been an incorrect debit or credit or we decide that you have contributed to at least part of the loss involved in an unauthorised transaction, we will give you copies of any evidence. If you are not satisfied with our decision, you may request a senior management review.

If it is determined that our decision was wrong or our procedures were unsatisfactory and these influenced the complaint result or caused unreasonable delay, we will be liable for the amount of the Transaction. If you are not satisfied with the steps taken by us to resolve your complaint, or with the result of our investigation, you may contact the Financial Ombudsman Service Limited ("FOS"). The FOS (or Financial Ombudsman) is an independent external complaints handling body approved for this purpose by ASIC. This service is available to individuals and small businesses and is free of charge.

The FOS may be contacted at:

Financial Ombudsman Service Limited

GPO Box 3

Melbourne VIC 3001

Telephone: 1300 780 808 Facsimile 03 9613 6399

www.fos.org.au

We are bound by whatever the Financial Ombudsman decides. However, if you do not agree with the Financial Ombudsman's determination you are not bound by it and you can take the matter to court if you wish.

35 Chargeback information

In some circumstances, the rules of the MasterCard[®] International card scheme allow us to charge a Transaction on your Account back to the merchant with whom a Cardholder made the Transaction. Chargeback rights are not available in respect of BPAY payments made from your Account. We will claim a chargeback right (if the right is available) for a Transaction on your Account if:

- (a) you ask us to do so, and
- (b) you give us the information and material we require to support the chargeback, within 30 days after the date of the statement on which the Transaction is recorded.

Otherwise any chargeback we have under the rules of the MasterCard® International card scheme may be lost.

We cannot claim a right of chargeback if the right does not exist. Your claim must fall within a specific category before we can exercise our rights in respect of a disputed Transaction. The rules of the MasterCard International card scheme prevent us from disclosing details of when a chargeback is or is not available to us.

36 Electronic banking system malfunction

36.1 Alternative procedure

If the electronic banking system malfunctions, alternative manual procedures may be available from the merchant for retail point of sale Transactions by using your Card and signing your authorisation of the Transaction.

37 Certificates

A certificate signed by one of our officers stating that an amount is due from you to us in respect of the Account or stating any other facts will be sufficient evidence of the amount or the facts, unless it is proved to be incorrect. We will act reasonably in preparing any such certificate.

Part K – Telephone and internet banking

38 Telephone and internet banking

Your Account has access to telephone and internet banking, should you choose to utilise this service. Your first use of telephone and internet banking will indicate that you have accepted this condition 38.

You will be given automatic access to telephone and internet banking when your Account is approved.

When you or your Additional Cardholders use telephone and internet banking, you and/or your Additional Cardholder will receive a Password and TPIN. The Password and TPIN are confidential and we will rely on them as constituting your or your Additional Cardholder's electronic signature. It is your responsibility to use other means of effecting a Transaction and obtaining information if for any reason you are unable to use telephone and internet banking.

We will take reasonable precautions to ensure that information transmitted by us about your Account remains confidential and protected from unauthorised access. We will not be otherwise liable for any unauthorised access by any means to that information.

We will take reasonable steps to ensure that the information that we make available to you through telephone and internet banking is correct and updated regularly at the intervals we specify from time to time. Subject to any other provisions in this condition, we will not be liable for or in connection with any inaccuracy, errors or omissions in that information because of the communications network or any other circumstances beyond our reasonable control.

You authorise and direct us to act on any instructions given to us by you, an Additional Cardholder or a person using a Password or TPIN and you are liable for any such instructions. We may delay acting on, or may ask you for further information before acting on, an instruction.

You authorise us to accept any instruction that has not been cancelled by you and notified to us prior to us acting on that instruction.

We are entitled to assume that any access and operation of telephone and internet banking has been made by you, or a person authorised by you, regardless of the true identity of the person accessing and operating telephone and internet banking. You must take care to avoid us being misled as to Transactions on your Account, including forgeries or other unauthorised transactions.

Except as provided in this condition 38, we are not liable for:

- (a) any loss or damage arising from any breach by you or your Additional Cardholder's obligations under this condition 38
- (b) any unauthorised or fraudulent use of telephone and internet banking, or
- (c) any loss which you, or anyone else claiming through you, suffers if telephone and internet banking is unavailable, inaccurate or incomplete except where such loss or damage arises as a result of our negligence or default.

For the protection of you and us, we may suspend your use of telephone and internet banking without prior notice:

- (i) if we have reasonable grounds to suspect that the confidentiality of any Password or TPIN has been compromised
- (ii) if you advise us that you suspect that any Password or TPIN may be known by or have been used by another person
- (iii) if you or a user are in breach of any of your obligations under condition 38
- (iv) if any of your Accounts become overdrawn without our prior consent, or
- (v) to otherwise protect our reasonable interests.

This service allows you to send payment instructions to us via telephone and internet banking using a telephone or a computer with an appropriate internet connection.

You acknowledge that payment instructions must be received with any other relevant information by us before any deadline specified in these Conditions if Use in order to be processed by that particular business day. In this condition 38, "business day" refers to a day on which banks are able to effect settlement through the Reserve Bank of Australia and which is not a national public holiday.

We will confirm our receipt (but not the processing) of your payment instructions by issuing you with a payment identification number at the time you issue those instructions via telephone and internet banking. We will confirm the processing of payment instructions on your statement of Account.

We will not be liable in respect of any errors or delays in relation to the receipt or processing of a payment instruction, or if the intended payee of any payment does not receive those funds.

Part L − BPAY® scheme

39 BPAY® scheme

- 39.1 We are a member of the BPAY scheme and we will inform you if we cease to be a member of the BPAY scheme. The BPAY scheme is an electronic payments scheme through which you can ask us to make payments on your behalf to billers who tell you that you can make BPAY payments to them.
- 39.2 BPAY access is only available through online and telephone banking. The terms and conditions in this condition 39 will apply to you if you wish to have BPAY access to internet and telephone banking.

40 Information you must give us

- 40.1 You must give us any information we require to make a BPAY payment, including:
 - (a) the biller code of the biller you wish to pay
 - (b) the account or payment number that the biller has advised you to use when making payments using BPAY — this is referred to as the customer reference number
 - (c) the account number of the Account from which you wish to make the payment, and
 - (d) the amount you wish to pay.

We may then debit your Account with the amount of the BPAY payment.

- 40.2 We do not have to effect a BPAY payment if you do not give us all of the above information or if any of that information is incomplete or inaccurate, or if there are insufficient cleared funds in your Account at the time you ask us to make the BPAY payment.
- 40.3 We may impose restrictions on the accounts from which a BPAY payment may be made or impose limits on the amount of BPAY payments.

41 Valid payment directions

41.1 We will treat an instruction to make a BPAY payment as authorised by you if, when it is given to us your Password or TPIN is entered and you have provided all information required under condition 40.

42 Payments

- 42.1 You must notify us immediately if you become aware that you may have made a mistake (except for a mistake as to the amount you mean to pay for those errors see condition 43 below) when instructing us to make a BPAY payment, or if you did not authorise a BPAY payment that has been made from your Account. Condition 43 describes when and how we will arrange for such a BPAY payment (other than in relation to a mistake as to the amount you must pay) to be refunded to you.
- 42.2 Billers who participate in the BPAY scheme have agreed that a BPAY payment you make will be treated as received by the biller to whom it is directed:
 - (a) on the date you make that BPAY payment, if you tell us to make the BPAY payment before the payment cut-off time on a business day
 - (b) on the next business day, if you tell us to make a BPAY payment after the payment cut-off time on a business day, or on a non-business day, or
 - (c) on the day or next business day that you have nominated for a scheduled payment to take place.
- 42.3 A delay might occur in the processing of a BPAY payment where:
 - (a) there is a public or bank holiday on the day after you tell us to make a BPAY payment
 - (b) you tell us to make a BPAY payment either on a day which is not a business day or after the payment cut-off time on a business day
 - (c) another financial institution participating in the BPAY scheme does not comply with its obligations under the BPAY scheme, or
 - (d) a biller fails to comply with its obligations under the BPAY scheme.

- 42.4 While it is expected that any delay in processing under this agreement for any reason set out in condition 42.3 will not continue for more than one (1) business day, you acknowledge and accept that any such delay may continue for a longer period. BPAY payments may take longer to be credited to a biller if you tell us to make a BPAY payment on a Saturday, Sunday or public holiday or if the biller does not process a payment as soon as they receive its details.
- 42.5 You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a BPAY payment and you later discover that the amount you told us to pay was:
 - (a) greater than the amount you needed to pay, you must contact the biller to obtain a refund of the excess, or
 - (b) less than the amount you needed to pay, you can make another BPAY payment for the difference between the amount actually paid to a biller and the amount you needed to pay.

43 Liability for mistaken payments, unauthorised transactions and fraud

- 43.1 We will attempt to make sure that your BPAY payments are processed promptly by the participants in the BPAY scheme, including those billers to whom your BPAY payments are to be made. You must tell us promptly if:
 - (a) you become aware of any delays or mistakes in processing your BPAY payments
 - (b) you did not authorise a BPAY payment that has been made from your Account, or
 - (c) you think that you have been fraudulently induced to make a BPAY payment.

We will attempt to rectify any such matters in relation to your BPAY payment in the way described in this condition. However, except as set out in this condition 43 and condition 45, we will not be liable for any loss or damage you suffer as a result of using the BPAY scheme.

- 43.2 If a BPAY payment is made to a person or for an amount which is not in accordance with your instructions (if any), and your Account was debited for the amount of that payment, we will credit that amount to your Account. However, if you were responsible for a mistake resulting in that payment and we cannot recover within 20 business days of us attempting to do so the amount of that payment from the person who received it, you must pay us that amount.
- 43.3 If a BPAY payment is made in accordance with a payment direction which appeared to us to be from you or on your behalf but for which you did not give authority, we will credit your Account with the amount of that unauthorised payment. However, you must pay us the amount of that unauthorised payment if:
 - (a) we cannot recover within 20 business days of us attempting to do so that amount from the person who received it, and
 - (b) the payment was made as a result of a payment direction which did not comply with our prescribed security procedures for such payment directions.

- 43.4 If a BPAY payment is induced by the fraud of a person involved in the BPAY scheme, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in the BPAY scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.
- 43.5 If a BPAY payment you have made falls within the type described in conditions 43.2, 43.3, or 43.4, then we will apply the principles stated in condition 43.3. If a BPAY payment you have made falls within both the types described in conditions 43.2 and 43.4, then we will apply the principles stated in condition 43.4.
- 43.6 You agree to be responsible for any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you:
 - (a) did not observe any of your obligations under the terms and conditions in this condition 43, or
 - (b) acted negligently or fraudulently in connection with these Conditions of Use.
- 43.7 If you tell us that a BPAY payment made from your Account is unauthorised, you must first give us your written consent addressed to the biller who received that BPAY payment, consenting to us obtaining from the biller information about your Account with that biller or the BPAY payment, including your customer reference number and such information as we reasonably require to investigate the BPAY payment. We are not obliged to investigate or rectify any BPAY payment if you do not give us this consent.
- 43.8 You acknowledge that receipt by a biller of a mistaken or erroneous BPAY payment does not or will not constitute under any circumstance in part or in whole, satisfaction of any underlying debt owed between the payer and their biller.

44 When a biller cannot process a payment

If we are advised that your BPAY payment cannot be processed by a biller, we will:

- (a) advise you of this
- (b) credit your Account with the amount of the BPAY payment, and
- (c) if you ask us to do so, take all reasonable steps to assist you in making the BPAY payment as quickly as possible.

45 Damage arising from BPAY

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY scheme, other than any loss or damage you suffer due to our negligence or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

46 Suspension

We may suspend your right to participate in the BPAY scheme at any time. The circumstances in which we may suspend your right to participate in the BPAY scheme include if you or anyone acting on your behalf is suspected of being fraudulent.

Part M – General information

47 General information

You may obtain from our website general information on:

- account opening procedures
- our confidentiality obligations
- dispute handling procedures
- the advisability of informing us promptly when you are in financial difficulty
- the advisability of reading the Offer and these Conditions of Use, and
- · current interest rates, fees and charges.

The Conditions of Use brochures are available from our website. These contain all types of information about our banking services and the Code of Banking Practice 1993 which you may find helpful. You can also call us to obtain a copy of this information.

48 National Credit Code

This condition applies to the extent that the National Credit Code and other applicable laws apply to this agreement. If:

- (a) that Code or law would otherwise make a provision of this agreement illegal, void or unenforceable, or
- (b) a provision of this agreement would otherwise contravene a requirement of that Code or law or impose an obligation or liability which is prohibited by that Code or law,

this agreement is to be read as if that provision were varied to the extent necessary to comply with that Code or law or, if necessary, omitted.

49 Electronic communication consent

We may offer to provide you with statements, notices and other information relating to your Account by email or by making this information available at our website.

Where you consent to us communicating electronically, you authorise us to act on instructions we have received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to:

- (a) statements of your Account
- (b) notices and other documents from us to you about your Account, and
- (c) variations to these Conditions of Use.

This offer may be on the application form or by separate notice to you by any agreed means.

We will rely on this consent to communicate with you by email to the email address that you have notified to us, or by making a notice available for you to access on our website.

For example, we may send an email to your email address each month to tell you that the statement of your Account can be viewed online. By giving this consent, we are no longer required to send you notices or other documents in paper form for the Account.

You must ensure that:

- (a) you check your email regularly for notices and other communication from us
- (b) your email address remains current (or otherwise notified to us), and
- (c) emails from us to your email address are not blocked.

Providing you with electronic statements does not alter your obligations under any terms and conditions of the Account.

You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents.

You can go back to receiving paper notices and other documents by notifying us in writing withdrawing this consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.

50 Chip

You must ensure the Chip is protected at all times from misuse (including tampering), damage, destruction or any form of unauthorised use. Only you can use the Chip for any of the available services.

51 Commissions

When your Account is opened, we may pay a commission to the entity which introduced you to us. Details of the commission, if known, will be set out in the Offer.

52 Financial difficulty

You must inform us of any material adverse change to your financial position or if you are in financial difficulty as soon as possible.

53 Privacy

By completing the application form you agree to us collecting, holding and using personal information about you to process your application, and administer and manage the products and services we provide to you. This includes monitoring, auditing and evaluating those products and services, modelling data, data testing, communicating with you and dealing with any complaints or enquiries. You need not give us any personal information requested in the application form or in any other document or communication relating to the products or services we supply you. However, without this information, we may not be able to process your application or provide you with an appropriate level of service. You agree to allow us to provide access to or disclose your personal information within or outside of Australia to other companies in the Macquarie Group as well as external service providers, which provide services in connection with our products and services and in all other circumstances set out in the application form. We may also disclose your personal information if acting in good faith or we believe that the law requires or permits us to do so without your consent. We and other companies in the Macquarie Group may use your personal information to offer products or services that may be of interest to you unless you request us not to.

Under the Privacy Act 1988, you may request access to your personal information that we hold. You can contact us to make such a request or for any other reason relating to the privacy of your personal information by calling us on any telephone number or writing to us at any address listed on the back of the Conditions of Use booklet.

Our privacy statement and details on how you may access or update your personal information can also be found at www.macquarie.com.au.

54 Anti-money laundering

By opening this Account:

- (a) You must not knowingly do anything to put Macquarie Group in breach of the Anti-Money Laundering and Counter Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws) and/ or its internal policies and procedures. You agree to notify Macquarie Group if you are aware of anything that would put Macquarie Group in breach of AML/CTF Laws.
- (b) If requested, you agree to provide additional information and assistance and comply with requests to facilitate Macquarie Group's compliance with AML/CTF Laws and/or its internal policies and procedures in Australia or equivalent overseas jurisdiction.
- (c) You represent and warrant that you are not aware and have no reason to suspect that:
 - (i) the amount of credit that we agree to provide you will be used to fund money laundering, terrorism financing or similar activities (Illegal Activities), and
 - (ii) proceeds of investments made in connection with this product will fund Illegal Activities.
- (d) You acknowledge that Macquarie Group is subject to AML/CTF Laws and/or its internal policies and procedures. In making an application, you consent to Macquarie disclosing in connection with AML/CTF Laws and/or its internal policies and procedures any of your Personal Information (as defined in the Privacy Act 1988 (Cth)) Macquarie Group has.
- (e) You acknowledge that in certain circumstances Macquarie Group may be obliged to freeze or block an Account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the Account monitoring that is required by AML/CTF Laws and/or its internal policies and procedures. If Macquarie Group freezes or blocks your Account because it believes on a reasonable basis that it is required to do so in order to comply with AML/CTF Laws and/or its internal policies and procedures, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify us if we are found liable to a third party in connection with the freezing or blocking of your Account.
- (f) You acknowledge that Macquarie Group retains the right not to provide services/issue products to any applicant that Macquarie decides, in their sole discretion, that they do not wish to supply.

55 Assignment

You consent and agree that subject to applicable laws, we may at any time assign all or part of our rights, title and interest under this agreement to any institution, corporation or individual.

56 No security

We agree not to rely on or to enforce as security for your obligations under this agreement:

- (a) any security which we may hold from you, or
- (b) any other security or guarantee which we may hold from any other person in relation to your obligations.

You acknowledge that this agreement does not vary the terms or affect the enforceability of that security or quarantee.

This part of the Conditions of Use booklet only applies to you if you are an individual and, when you enter into this agreement, you intend to use the credit obtained under this agreement wholly or predominantly for personal, domestic or household purposes.

57 Severance

If any term or part of these Conditions of Use is invalid or not enforceable in accordance with its terms, all other terms or parts which are self sustaining and capable of separate enforcement without regard to the invalid or unenforceable term or part will be and continue to be valid and enforceable in accordance with their terms.

Information Statement

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract. If you have any concerns about your contract, contact your credit provider and, if you still have concerns, your credit provider's external dispute resolution scheme, or get legal advice.

The contract

1 How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before:

- · your contract is entered into, or
- you make an offer to enter into the contract, whichever happens first.

2 How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep.

Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the document to keep. If you want another copy of your contract write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy:

- within 14 days of your written request if the original contract came into existence 1 year or less before your request, or
- otherwise within 30 days of your written request.

3 Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as:

- you have not obtained any credit under the contract, or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4 Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5 How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6 Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7 Can my contract be changed by my credit provider? Yes, but only if your contract says so.

8 Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper.
- you get 30 days advance written notice for:
 - (i) a change in the way in which interest is calculated, or
 - (ii) a change in credit fees and charges, or
 - (iii) any other changes by your credit provider, except where the change reduces what you have to pay or the change happens automatically under the contract.

9 Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement. If that is not successful you may contact your credit provider's external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complains. Your credit provider's external dispute resolution provider is the Financial Ombudsman Service and can be contacted on 1300 78 08 08, by email at info@fos.org.au or in writing to GPO Box 3, Melbourne, VIC, 3001. Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid. You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at http://www.asic.gov.au.

Insurance

10 Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider cannot insist that you use any particular insurance company.

11 Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal. Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

12 If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13 In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

14 What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer.

General

15 What do I do if I cannot make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways, for example

- to extend the term of your contract and reduce payments, or
- to extend the term of your contract and delay payments for a set time, or
- to delay payments for a set time.

16 What if my credit provider and I cannot agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong. If the credit provider still refuses your request you can complain to the external dispute resolution scheme that your credit provider belongs to. Further details about this scheme are set out below in guestion 17.

17 Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the credit provider's external dispute resolution scheme or ASIC, or get legal advice.

18 Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME OR GET LEGAL ADVICE.

EXTERNAL DISPUTE RESOLUTION IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION PROVIDER IS THE FINANCIAL OMBUDSMAN SERVICE AND CAN BE CONTACTED ON 1300 78 08 08, BY EMAIL AT INFO@FOS.ORG.AU OR IN WRITING TO GPO BOX 3, MELBOURNE, VIC. 3001

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

SECTION 2 - JETSTAR PLATINUM MASTERCARD INSURANCES TERMS AND CONDITIONS

Terms and Conditions

Cover is effective from 1 October 2012.

This booklet contains important information about Jetstar Platinum MasterCard Insurance and should be read carefully and stored in a safe place. Importantly, "We", "Us" and "Our" in this section refers to the insurer ACE Insurance Limited (ABN 23001642020, AFS Licence No. 239687) of The ACE Building 28 O'Connell Street SYDNEY NSW 2000 ("ACE"), and not Macquarie Bank, the issuer of your card.

We recommend that You take this with You when You travel.

Please note that amounts quoted are in Australian dollars.

Important Information about the covers

These Terms and Conditions set out important information about Jetstar Platinum MasterCard Insurances. The Terms and Conditions explain the nature of the arrangements and their relevant benefits and risks.

Macquarie Bank Limited (ABN 46 008 583 542, AFS Licence Number 237502) of 1 Shelley Street, Sydney, NSW 2000 ("Macquarie Bank") is the insured under a master policy: Jetstar Platinum MasterCard Policy Number 01PN529929. These policies may be accessed by Jetstar Platinum MasterCard Cardmembers. This policy is underwritten by the insurer ACE Insurance Limited, (ABN 23 001 642 020, AFS Licence No. 239687) of The ACE Building 28 O'Connell Street SYDNEY NSW 2000 ("ACE").

ACE can be contacted as follows:

Address: The ACE Building 28 O'Connell Street SYDNEY NSW 2000

Postal Address: GPO Box 4065, SYDNEY NSW 2001

Telephone: 1300 791 804 Facsimile: +61 2 9335 3467

Under the master policy, You get automatic access to the benefits detailed in these Terms and Conditions (subject to the relevant terms and conditions specified) provided by ACE as the insurer. You are not charged by ACE for these benefits and can access the relevant benefits if You are a Jetstar Platinum MasterCard Cardmember.

Access to cover is provided to you solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). You do not enter into an agreement with ACE and ACE does not hold anything on trust for You under this Policy. Macquarie Bank is not the insurer, does not guarantee or hold this right on trust for You, does not act on ACE's or Your behalf and is not authorised to and makes no recommendation in relation to these insurances. Neither Macquarie Bank nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001 (Cth) of ACE or any of its related companies.

ACE or Macquarie Bank may vary, terminate or not renew the master policies where permitted by law and Your consent may not be required in each case. Macquarie Bank will notify You of any variation, termination or non renewal of the policies. Variation, termination or non renewal does not affect Your rights arising before these events occurred.

You are not obliged to accept any of the benefits of the cover applicable to your credit card type. However, if You wish to make a claim under the appropriate cover provided in this section, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. Please read this document carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

These Terms and Conditions were prepared on 23 August 2012

Benefits and Scope of Covers

The terms of cover set out below describe the benefits provided to You pursuant to the Platinum Master Policy and the terms and conditions which apply to these policies. By way of summary only, You are, from the time You become a Jetstar Platinum MasterCard Cardmember until the time access to the benefit terminates (see p.40), entitled to coverage for:

Section	Benefits	(AUD)		
1. Overseas travel insurance				
Α	Travel Cancellation Cover	\$Unlimited, (except travel agent's cancellation fee, which is limited to the lesser of \$1,000 or 15% of the value of travel).		
В	Medical Emergency Expenses Cover	\$Unlimited (with the exception of \$1,250 limit for emergency dental treatment).		
	Repatriation of Remains Cover	\$20,000 per person subject to a maximum of \$50,000.		
	Hospital Cash Cover	\$100 per day subject to a maximum of \$12,000.		
С	Travel Delay Cover	\$750 per person up to a maximum of \$1,500.		
D	Special Event Cover	\$3,250 per person up to a maximum of \$3,250 per family.		
E	Resumption of Journey Cover	\$3,000 per person up to a maximum of \$12,500.		
F	Baggage, Money and Documents Cover	\$15,000 per person up to a maximum of \$20,000 per family, subject to sub-limits in the attached policy wording.		
G	Personal Liability Cover	\$2,500,000 per person and per family.		
Н	Accidental Loss of Life Cover	\$20,000 for a Jetstar Platinum MasterCard Cardmember. \$15,000 for Spouse and \$10,000 for Dependent Children.		
Į	Loss of Income	\$1,000 per week to a maximum of \$12,000.		
J	Mugging	\$500 per person and per family.		
K	Domestic Pets	\$500 per person and per family.		
L	Hijack	\$100 per person per day to a maximum of \$10,000 per person and \$20,000 per family.		
2. Purchase Security Insurance		\$25,000 in any one year, \$5,000 per item.		
3. Extended Warranty Insurance		\$10,000 in any one year.		
4. Transport	Accident Insurance	\$500,000 for Accidental Loss of Life.		
5. Interstate	Flight Inconvenience Insurance			
Α	(a) Travel Delays (b) Luggage Delays	\$100 per person, up to a maximum of \$500 per family. \$100 per person, up to a maximum of \$500 per family.		
В	Loss or Damage to Personal Items	\$500 per person, up to a maximum of \$1250 per family.		
С	Funeral Expenses	\$20,000 per person, up to a maximum of \$40,000 per family.		
D	Cancellation of Domestic Travel	\$3,000.		
E	Luggage	\$500 per item to a maximum of \$2,500 per family.		
6. Global Hire Car Excess Waiver				
Α	Global Hire Car Excess Waiver	\$5,000 per person or family.		

This is a summary only. Please refer to each benefit section of the document for a complete list of benefit limits and applicable terms and conditions.

Termination

Cover will terminate at the earlier of the following:

- a) cancellation of Your Jetstar Platinum MasterCard Account; or
- b) termination of the master policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

General Terms and Conditions applicable to all sections

General Exclusions

ACE will not cover loss under all sections of these Terms and Conditions caused or contributed by:

- Alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
- Intentionally self-inflicted injury, suicide, self-destruction or any attempt there at while sane.
- 3. Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
- 4. Declared or undeclared war or any act thereof;
- 5. Service in the military, naval or air service of any country.
- 6. Participation in any military, police or fire-fighting activity.
- 7. Activities undertaken as an operator or crew member of any conveyance.
- 8. Flying in military aircraft or any aircraft which requires special permits or waivers.
- Commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
- Direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
- 11. Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
- 12. Taking of alcohol in combination with any drug or medication.
- An act of Terrorism except when such event occurs under the cover in Section (4) Transport Accident Insurance of this Terms and Conditions.
- 14. Any condition that results in a fear of flying or travel related phobias.
- 15. Any claim (with the exception of Section (4) Transport Accident Insurance) where You are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had this insurance not been effected.

How to make a claim

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

In the event of a medical emergency or for travel assistance whilst overseas call the Emergency Assistance Company on +61 2 8907 5666.

- A written notice of a claim must be addressed to The Claims Department, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, within twenty (20) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
- 2. For a claim form please contact Us on 1300 791 804.
- Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
- We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

Complaints and Dispute Resolution

If You are dissatisfied with Our services and products in any way You can contact Us on 1800 815 675 or email <u>DisputeResolution.AU@acegroup.com</u> and We will attempt to resolve the matter in accordance with Our Complaint Handling and Dispute Resolution procedures. To obtain a copy of Our guide to Our procedures, please contact Us on the number above or email DisputeResolution.AU@acegroup.com.

If We are unable to respond to Your complaint or dispute to Your satisfaction, You may refer the matter to the Financial Ombudsman Service (FOS) for review. FOS will only review disputes if they have gone through Our Complaint Handling and Dispute Resolution procedures. FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:

GPO Box 3,

Melbourne VIC 3001 (Tel 1300 780 808

Email: info@fos.org.au Website: www.fos.org.au

Privacy Statement

We are committed to protecting the privacy of persons covered under the Policy. We collect, use and retain any personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on Our website at www.aceinsurance.com.au.

We collect personal information (which may include health information) to determine whether to provide this insurance and the cover under it, to administer it once it is in place and to handle or settle any claims made under it.

We collect information directly from Covered Persons or the Policyholder or via Our agents and/or representatives.

We may disclose the information We collect to third parties, including contractors and contracted service providers engaged by Us to deliver Our products and services or carry out certain business activities on Our behalf (such as assessors and call centres) in relation to them, other companies within the ACE Group, other insurers, Our reinsurers, and government agencies (where We are required to by law) and agents and/or representatives of persons covered under the Policy. These third parties may be located outside Australia. Anyone covered under the Policy agrees to Us using and disclosing personal information as set out in this Privacy Statement. This consent remains valid unless the person alters or revokes it by giving written notice to our Privacy Officer.

If a person covered under the Policy wishes to access a copy of personal information pertaining to them, or to correct or update such personal information, or has a complaint or wants more information about how We manage a person's personal information, those persons should contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@acegroup.com.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that We will uphold in respect of the products and services that We provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

Financial Claims Scheme and Compensation Arrangements

We are an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this:

- the protection provided under the Financial Claims Scheme legislation applies in relation to Us and the Policy. If We were to fail and were unable to meet Our obligations under the Policy, a person entitled to claim under insurance cover under the Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at http://www.apra.gov.au and the APRA hotline on 1300 558 849; and
- We are exempted by the Corporations Act 2001 from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

The following words when used with capital letters in this document have the meaning given below.

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.

Close Relative means Spouse, parent, parent-in-law, step-parent, guardian, child, grandchild, step-child, brother, brother-in-law, sister, sister-in-law, daughter, daughter-in-law, son, son-in-law, fiancé, fiancée, uncle, aunt, half-brother, half-sister, niece, nephew or grandparent.

Common Carrier Conveyance means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

Common Carrier Conveyance Trip means a trip:

- taken by You between the point of departure and the final destination as shown on Your ticket;
- (ii) the total value (i.e. including but not limited to money and/or reward type points and/or staff discounts) of the return overseas travel ticket (but not taxes or airport or travel agent charges) was obtained prior to the commencement date of Your Trip by one or a combination of the following methods:
- a) was paid for by being charged to a Jetstar Platinum MasterCard Account; and/or
- (b) the cardholder is a current Jetstar Platinum MasterCard Cardmember and a member of a Frequent Flyer program and has redeemed those frequent flyer points to obtain Your return overseas travel ticket

Dependent Child/Children means either:

- (i) Jetstar Platinum MasterCard Cardmember's children up to and including the age of eighteen (18) who permanently reside with You, and
- (ii) Jetstar Platinum MasterCard Cardmember's children from the age of nineteen (19) to and including the age of twenty-five (25) who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon You for their maintenance and support.

Any child who is physically or mentally incapable of self-support upon reaching the age of 19 may continue to be included as a Dependent Child/Children under this policy whist they remain incapacitated and unmarried and permanently reside with You when they are not attending the accredited institution of higher learning.

Doctor means a legally registered medical practitioner who is not You or Your relative.

Emergency Assistance Company means ACE Assistance.

+61 2 8907 5666.

Definitions 43

Jetstar Platinum MasterCard Account means the current and valid Jetstar Platinum MasterCard Account issued by Macquarie Bank. This includes additional Jetstar Platinum MasterCard's held by the Jetstar Platinum MasterCard Cardmember's Spouse or Dependent Children.

Jetstar Platinum MasterCard Cardmember means the account holder of Jetstar Platinum MasterCard Account and who permanently resides in Australia.

Injury means bodily injury which is:

- caused by accidental, violent external and visible means and results solely, directly and independently of all other causes (the accident); and
- a Loss, which has occurred within three hundred and sixty-five (365) days of the accident.

Loss means with reference to:

- (i) a foot, complete and permanent severance at or above the ankle joint;
- (ii) a hand, complete and permanent severance at or above the wrist;
- (iii) an eye, the irrecoverable loss of the entire sight of such eye.

Pre-Existing Medical Condition means any medical or mental condition existing prior to the booking of Your Trip affecting You or any Close Relative, or Travel Companion without whom Your Trip cannot be taken. This means any condition causing You pain or physical distress or severely restricting Your normal mobility, including (but not limited to):

- (i) any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any chronic or ongoing physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before you obtained your return overseas travel ticket;
- (ii) any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after you obtained your return overseas travel ticket, but prior to the commencement of your journey; and
- (iii) any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a pre-existing medical condition.

A Pre-Existing Medical Condition does not include the following conditions:

- Asthma if You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months
- Diabetes if You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar reading between four (4) and ten (10)
- Epilepsy if there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months
- Gout if the gout has remained stable in the past six (6) months
- Hiatus hernia if no surgery is planned for the next two (2) years
- Hip replacement if performed more than six (6) months ago
- High blood pressure if you have no known heart conditions and your current BP reading is below 165/95
- High cholesterol if you have no known heart conditions
- Peptic Ulcer if Your condition has remained stable for six (6) months
- Prostate Cancer if You have a Gleason Score P.S.A (Prostate Specific Antigen) of 3.0 or less
- Stroke if the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
- Underactive or overactive thyroid if not as a result of a tumour

Private Charter means a flight or flight(s) during Your Trip on an aircraft where You and Your travelling companions are the only passengers.

Scheduled Airline means an airline listed in the Official Airline Guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Special Event means a wedding, funeral, pre-paid conference, pre-paid sporting event or pre-paid concert, which before You left Australia You had planned to attend.

Special Sports means boxing; cave diving; horse jumping; hunting and hunting on horseback; professional sports; solo canyoning; solo caving; solo diving; solo mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests.

Spouse means a Jetstar Platinum MasterCard Cardmember's husband or wife or fiance(e) and includes a de-facto and/or life partner with whom the Jetstar Platinum MasterCard Cardmember has continuously cohabited for a period of three (3) months or more.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - (i) use of, or threat of, force or violence; or
 - (ii) commission of, or threat of, force or violence; or
 - (iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - (ii) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Treatment means surgical or medical procedures performed by a Doctor where the sole purpose of which is to cure or relieve acute illness or injury.

Travel Companion means a person whom, before the Trip began, arranged to accompany You from Australia and then on Your Trip for at least half of the time of Your Trip.

Trip means a journey commencing with a Common Carrier Conveyance Trip not exceeding one-hundred and twenty (120) days during each year of Jetstar Platinum MasterCard Cardmembers membership. Each journey must commence and end in Australia.

You/Your means any person provided they are a Jetstar Platinum MasterCard Cardmember or their Spouse or Dependent Child.

We/Our/Us means ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687).

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

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Overseas Travel Insurance

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Activation of Insurance

Overseas Travel Insurance

Overseas travel insurance is a benefit available to current Jetstar Platinum MasterCard Cardmembers who obtained their return overseas travel tickets prior to leaving Australia on their Jetstar Platinum MasterCard Account. It is also available to the cardholder's Spouse and the cardholder's Dependent Children, who travel with the cardholder for the entire journey, provided their return overseas travel tickets were obtained by use of the cardholder's eligible Jetstar Platinum MasterCard Account. The cover is available for a period of one hundred and twenty (120) days and cannot be extended. However if your return to Australia is delayed because of events covered under this policy, or Your scheduled transport back to Australia is delayed for reasons beyond Your control, the period of insurance will automatically be extended for a period of up to four (4) weeks or until You return to Your home in Australia, whichever occurs first. For the purposes of the Overseas Travel Insurance cover, travel to and from Tasmania or from mainland Australia to Norfolk Island, Christmas Island, Lord Howe Island, or Cocos Island will be considered as overseas travel, however medical and hospital expenses will not be covered if the

2. Purchase Security Insurance

person claiming is eligible for Medicare benefits.

Purchase security insurance is a benefit available to Jetstar Platinum MasterCard Cardmembers. This cover provides ninety (90) days of insurance against loss, theft, or accidental damage over a wide range of new Eliqible Items purchased anywhere in the world, provided the

purchase is charged to their Jetstar Platinum MasterCard Account. Any Australian resident who, by way of a gift from the Jetstar Platinum MasterCard Cardmembers, receives any Eligible Items, purchased by the Jetstar Platinum MasterCard Cardmembers are also covered.

3. Extended Warranty Insurance

Extended warranty is a benefit available to Jetstar Platinum MasterCard Cardmembers. The cover extends the manufacturer's expressed Australian warranty on personal goods purchased, provided the purchase is charged to the cardholder's eligible Jetstar Platinum MasterCard Account. The insurance does not affect the rights of cardholders against a manufacturer in relation to contravention of statutory or implied warranties under Australia legislation.

Transit Accident Insurance

Transit accident insurance is a benefit available to Jetstar Platinum MasterCard Cardmembers. This cover provides certain accidental death and injury cover for cardholders who whilst outside Australia sustain an injury while riding as a passenger in (not as a pilot, driver or crewmember), or boarding or alighting a plane, tourist bus, train or ferry as outlined in this policy, provided the ticket was charged to the cardholder's eligible Jetstar Platinum MasterCard Account.

Interstate Flight Inconvenience Insurance

Interstate flight inconvenience insurance is available to Jetstar Platinum MasterCard Cardmembers whilst they are on an interstate Australian holiday of up to fourteen (14) days provided the Jetstar Platinum MasterCard Cardmembers charges the entire cost of their return Interstate Flight fare (but not taxes, or airport or travel agent's charges) to their Jetstar Platinum MasterCard Account.

This cover extends to the Jetstar Platinum MasterCard Cardmembers' Spouse and/or Dependent Children who are travelling with the Jetstar Platinum MasterCard Cardmembers for the entire holiday and who have also had the entire cost of their return interstate flight fares (but not taxes, or airport or travel agent's charges) charged to the Jetstar Platinum MasterCard Account.

Except for the cancellation cover, the other covers included in this policy are available for a period of fourteen (14) days from the date the Jetstar Platinum MasterCard Cardmember, Spouse and Dependent child leaves their Australian home to travel directly to the airport from where they are catching their Interstate Flight. The cover will cease after this fourteen (14) day period or earlier if the Jetstar Platinum MasterCard Cardmember, Spouse and Dependent Child return to their Australian home within fourteen (14) days.

Global Hire Car Excess Waiver

Global hire car excess waiver is available to Jetstar Platinum MasterCard Members. This cover will re-imburse the cardholder for any insurance excess incurred as the result of a collision in a rented motor vehicle as outlined in the policy.

Benefits

1. OVERSEAS TRAVEL INSURANCE

Section 1(A) Travel Cancellation Cover

Specific Definitions under Travel Cancellation Cover

Travel Disruption means unexpected cancellation of travel arrangements and other unexpected expenses for one of the reasons listed below:

- there is a natural disaster, or a natural disaster has recently happened or is reasonably expected to happen either at Your destination or at Your or Your Travel Companion's normal residence in Australia; or
- whilst overseas You or Your Travel Companion's travel documents are lost or stolen; or
- Your or Your Travel Companion's normal residence in Australia is destroyed; or
- 4) You or Your Travel Companion are quarantined; or
- You or Your Travel Companion are subpoenaed to attend court in Australia; or
- 6) Your Pre-Existing Medical Condition, if We have given prior written approval to cover Your Pre-Existing Medical Condition and You have paid the administration fee; or
- 7) Your Pre-Existing Medical Condition, if after purchasing Your overseas travel tickets, You become aware you have a medical condition, which We will then not provide Pre-Existing Medical Condition cover for; or
- 8) You, Your Travel Companion or a Close Relative living in Australia:
 - (i) dies; or
 - (ii) sustains seriously Injury; or
 - (iii) becomes seriously ill;

We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the cancellation was appropriate and reasonably necessary.

- the unexpected cancellation of You or Your Travel Companion's authorised prearranged leave provided, the person whose leave has been cancelled is a full time employee of the police, fire, ambulance, defence or emergency services;
- 10) You or Your travel companion having to sit unexpected exams in regard to studies either of you are undertaking;
- 11) Your arranged travel is cancelled or delayed by the carrier because of unexpected:
 - (i) mechanical breakdown; or
 - (ii) weather conditions; or
 - (iii) natural disasters; or

- (iv) riots, strikes, civil commotion (but not Terrorism, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government);
- 12) You or Your Travel Companion are unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Important

If You want to claim under this section, You must take steps to minimise Your losses. As soon as possible after the cancellation You must: recover any refund You are entitled to; and cancel any other travel or accommodation arrangements that depend on Your cancelled arrangements and that You are now unable to use.

Cover

Cover is provided under this section for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. In the event of Travel Disruption

- a) In the event of Travel Disruption and You continue Your travel, We will pay:
 - (i) for any part of Your cancelled travel arrangements that:
 - You have paid for but are unable to use; and
 - that are non-refundable; or
 - (ii) the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. We will pay these costs minus the amount of any refundable part of Your cancelled travel arrangements. We will only pay to upgrade Your travel on the type of transport You chose in Your cancelled travel arrangements.

We will also pay for any part of Your cancelled accommodation arrangements that:

- (i) You have paid for but are unable to use; and
- (ii) which are non-refundable.
- b) In the event of Travel Disruption and You do not continue Your travel, We will pay for any part of Your cancelled travel and accommodation arrangements that:
 - (i) You have paid for, but will not use; and
 - (ii) which are non-refundable.

For travel agent's cancellation fee, We will pay the lesser of AUD1,000 or 15% of the value of travel.

2. In the event of Travel Disruption when the fare is purchased using redeemed reward/frequent flyer type points.

If the travel/accommodation provider or travel agent will not refund the value of the component (or will only refund a portion of the value) of the accommodation/transport ticket which was obtained by redeeming reward/frequent flyer type points, we will refund the cost of the equivalent accommodation/transport ticket based on the quoted retail price at the time the accommodation/transport ticket was issued less the value of the portion of points refunded back to You.

Exclusions applicable to Travel Cancellation Cover

Cover does not extend to any loss caused or contributed to by:

- 1. Pre-Existing Medical Conditions.
- 2. Additional costs incurred due to Your failure to notify the carrier or travel agent immediately that the Trip is to be cancelled or curtailed.
- Claims resulting from Your failure to hold or obtain a valid passport or visa in time for the booked Trip.
- Your failure to check-in at the required time for any flight, sea crossing or train journey.
- Cancellation caused by work commitments, or amendment of Your holiday entitlement by Your employer.
- Financial loss in respect of travel or accommodation booked and paid for by You on behalf of anyone who is not a beneficiary.
- Travel Disruption claims where You are unable to supply a medical certificate from the appropriate Doctor confirming cancellation was necessary and unavoidable.
- 8. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

Excess applicable to Travel Cancellation Cover AUD250 per claim.

Section 1(B) Medical Emergency Expenses Cover

Specific Definitions under Medical Emergency Expenses Cover

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plants or equipment (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including but not restricted to, hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator, or builder.

Medical Emergency means an injury, sudden and unforeseen illness, or dental pain, suffered by You while on a Trip, which results in immediate Treatment which cannot be delayed until Your return to Australia and is deemed necessary by a Doctor and the Emergency Assistance Company. Medical Emergency excludes Pre-Existing Medical Conditions.

Repatriation/Evacuation means Your:

- a) transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
- evacuation to the nearest adequately equipped hospital in the event that local medical facilities are deemed inadequate by the Emergency Assistance Company's senior medical officer; or

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- repatriation directly to Australia when recommended by the Emergency Assistance Company's senior medical officer; or
- return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by the Emergency Assistance Company's senior medical officer, and that Your original means of transportation cannot be used.

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

In the event of a Medical Emergency

In the event of a Medical Emergency while You are on a Trip We will pay:

- a) for Your Repatriation/Evacuation if approved by the Emergency Assistance Company's senior medical officer and following consultation with the attending Doctor.
- b) the cost of Treatment and hospital accommodation expenses to meet Your immediate needs up to a maximum of AUD unlimited.
- c) emergency dental Treatment up to a maximum of AUD1,250.
- d) AUD100 for Jetstar Platinum MasterCard Credit Card Cardmembers per complete twenty-four (24) hours that You are hospitalised as an in-patient whilst on a Trip up to a maximum of AUD12,000 per person, to cover incidental expenses.
- We will also pay for a Close Relative or friend to travel to where You are, to either care for you or to escort You back to Your normal residence in Australia as agreed by the Emergency Assistance Company.

In the event of a Medical Emergency the Emergency Assistance Company may:

- a) arrange and refer You to physicians, hospitals, clinics, private duty nurses, dentists, dental clinics, pharmacies, ophthalmologists, opticians and suppliers of contact lenses, ambulance and medical aid equipment;
- organise Your admission to an appropriate hospital and guarantee and advance medical expenses.

2. In the event of Your death

In the event of Your death while on a Trip, the Emergency Assistance Company will organise and arrange for Us to pay up to AUD20,000 per person up to AUD50,000 per family for:

- a) transportation of Your remains to Australia; or
- b) cremation and subsequent transportation of Your remains to Australia; or
- c) local burial.

In an emergency: Contact the Emergency Assistance Company as soon as You have an emergency on +61 2 8907 5666 and provide Your Macquarie Bank Card number and as much information as possible. Please provide a telephone or fax number where You can be contacted.

Terms and Conditions applicable to Medical Emergency Expenses Cover

- We will not pay medical costs over AUD1,500 without prior authorisation.
 You must contact the Emergency Assistance Company as soon as a
 claim or potential claim arises. You must contact the Emergency
 Assistance Company before incurring expenses or as soon as physically
 possible, to obtain prior authorisation or this will jeopardise Your claim.
- 2. You must take all reasonable measures to avoid or minimise any claim and avoid danger except in an attempt to save human life.
- You must permit ACE any reasonable examination into cause and extent of loss and/or damage.
- If You brought about the loss intentionally or through gross negligence or You attempt to deceive Us, then We are not liable for payment and/or service.
- We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- We will pay expenses associated with a Medical Emergency occurring within the territorial waters of Australia only provided;
 - a) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973 (Cth) or any succeeding legislation to that Act; and
 - b) no payment is incurred which would constitute "health insurance business" as defined under the Private Health Insurance Act, 2007 (Cth) or any succeeding legislation to that Act.
- 7. The cover under this section is supplementary and is not a substitute for other insurance, which also covers these benefits. This also applies to insurance policies that state that their coverage is subsidiary to others. We will only pay amounts to the extent that they have not been paid by other insurance. You have the choice of which insurer to contact. By contacting the Emergency Assistance Company or ACE, You agree to inform them of any other insurance coverage and seek reimbursement from the other insurer(s) and/or state benefit provider. We only pay in respect of costs relating to travel emergencies. In order for the Appointed Claims Handler to evaluate the facts of a medical situation You must release Your treating physician from their doctor/patient confidentiality.

Exclusions under Medical Emergency Expenses Cover

Cover does not extend to any loss caused or contributed to by:

- 1. Pre-Existing Medical Conditions.
- Participation in Special Sports, extreme sports where special equipment, training and preparation are required.
- 3. You engaging in Manual Work.
- 4. Costs related to dentures, crowns and orthodontics.
- Any costs You incur outside Australia after the date the Emergency Assistance Company tells You that You should return to Australia.

- 6. Cost of Treatment performed by Close Relatives.
- Coffins and/or urns in excess of those which meet international airline standards for transportation of mortal remains.
- 8. Sexually transmitted diseases.
- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and/or any mutant derivatives or variations thereof however caused.
- 10. Any costs incurred in Australia.
- Claims arising from a Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons unless the Emergency Assistance Company's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.

Excess applicable to Medical Emergency Expenses Cover AUD250 per person per claim.

Section 1(C) Travel Delay Cover Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

If the departure of any scheduled transport in which You have arranged to travel is delayed for at least six (6) hours due to any unforeseen cause outside Your control we will reimburse your reasonable additional meal and accommodation costs up to AUD750 for Jetstar Platinum MasterCard Cardmembers per person to a maximum of AUD1,500 per family.

This benefit is only payable when You supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

Excess applicable to Travel Delay Cover.

AUD250 per person per claim.

Section 1(D) Special Event Cover

If Your Trip is interrupted by any unexpected cause outside of Your control and as a result You are going to miss a Special Event which cannot be delayed, we will pay the reasonable additional costs up to AUD3,250 per person or per family for the purpose of using alternative transport to arrive at the destination of the Special Event on time.

Excess applicable to Special Event Cover

AUD250 per person per claim.

Section 1(E) Resumption of Journey Cover Cover

Cover is provided under this part for the following benefit, subject to all terms, conditions and limitations set out in this document.

Resumption of Journey Cover
 In the event that You have to interrupt Your Trip and return to Australia immediately following the death of a Close Relative and then resume Your Trip, We will pay for reasonable expenses incurred. We will reimburse the costs of an economy air ticket to Australia and an economy air ticket to return You to the overseas location where You were to be at that time (as stated in Your original itinerary) up to the limit of AUD3,000 per person to a maximum of AUD12,500.

Terms and Conditions applicable to Resumption of Journey Cover We will only pay if:

- 1. You resume Your Trip within thirty (30) days of returning to Australia;
- 2. The Trip had not ended before Your return and there is at least a fortnight (or twenty-five per cent (25%) of the time) of the Trip remaining (whichever is greater);
- 3. the death occurred after You booked the Trip; and
- the claim is not excluded elsewhere. However, if the exclusion is due to Your Close Relative's Pre-Existing Medical Condition, We will pay benefits provided that before the Trip was commenced a Doctor had not declared Your Close Relative as being terminally ill.

Excess applicable to Resumption of Journey Cover AUD250 per person per claim.

Section 1(F) Baggage, Money and Documents Cover

Specific Definitions under Baggage, Money and Documents Cover

Money and Documents means currency; travellers cheques; hotel and other redeemable holiday vouchers; petrol coupons; travel tickets; passports; visas; driving licenses; plus the wallet, purse or similar article in which these are carried, when;

- a) being carried by You, on or about You, or attached to You; or
- b) in a locked safety deposit box; or
- c) in the locked Secure Area of a motor vehicle; or
- d) in Your locked hotel room and there is evidence of forced entry.
- in a locked security box within Your hotel and there is evidence of forced entry.

Secure Area means the locked dashboard; glove compartment; boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or estate provided all items are out of sight; the fixed storage units of a motorised or towed caravan or a locked luggage box locked to a roof rack locked to the vehicle.

Personal Baggage means items of necessity, ornament or personal convenience including clothing and personal effects worn or carried by You for Your individual use during the Trip.

Pair or Set means a number of Personal Baggage items used together, associated as being similar or complimentary.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; radios; binoculars; audio, photographic and video equipment; mobile phones; printers; personal organisers and games consoles; personal computers; printers and modems.

Cover

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Cover is provided under this section for following benefit, subject to all terms, conditions and limitations set out in this document.

- Baggage, Money and Documents Cover
 If during a Trip, Your Personal Baggage or Money and Documents are damaged or destroyed, lost or stolen and not recovered, We will reimburse You up to:
 - a) AUD 15,000 in total overall per person, with maximum of AUD20,000 in any one three hundred and sixty-five (365) day period and per family.
 - b) Clothing and personal valuables AUD3,500 per item.
 - c) Portable electronic equipment and binoculars AUD3,500 per item.
 - d) Cameras and associated equipment/accessories AUD3,500 per camera.
 - e) Laptop computers and associated equipment/accessories
 AUD3.500 in total.
 - f) Travel documents, traveller's cheques, credit cards, cash and other negotiable instruments — AUD500 per person, to a maximum of AUD1,000 for a family.
 - g) Emergency replacement of Your clothes and toiletries to a maximum of AUD 500 per person, to a maximum of AUD1,000 for a family.

Terms and Conditions applicable to Baggage, Money and Documents Cover

- We will pay You for the loss of, or replacement of, or repair of the items concerned.
- Payment will be based on the item's current purchase price subject
 to a deduction for wear and tear. You must prove Your ownership of the
 property and prove the value of the property (e.g. receipt or valuation for
 jewellery). If You cannot prove the value of Your property, the most we will
 pay for each individual item is ten percent (10%) of the limit shown for the
 type of item.
- You will need to transfer to Us, on Our request and at Your expense, any damaged item, and assign the legal rights to recover from the party responsible up to the amount We have paid.
- 4. You must take sufficient precautions to secure the safety of all items, and must not leave them unsecured or unattended or outside Your reach at any time in a place to which the public have access.
- 5. Cover in respect of theft from an unattended motor vehicle is subject to the following:
 - a) items must be locked out of sight in a Secure Area; and
 - b) forcible and violent means must have been used by an unauthorised person to gain entry to the vehicle; and

- c) evidence of such entry is available; and
- d) if Money and Documents, Personal Baggage, or Valuables are left unattended in a motor vehicle, We will only insure You up to AUD2,500 in total
- 6. To support all claims You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price.
- 7. You must supply all Your original invoices, receipts and reports to ACE ensuring You keep a copy of the documents sent.
- Claims for loss, theft or criminal damage must be reported to the local police, carrier, tour operator or accommodation manager and a written report obtained within forty-eight (48) hours of the incident occurring.
- Claims for damage of items in transit must be reported to the carrier and a written report obtained within twenty-four (24) hours of receiving Your Personal Baggage.
- No claim will be paid for points 8 or 9 above unless You supply written evidence as required confirming the incident occurred during the Trip.
- 11. We will only reimburse You for the emergency replacement of Your clothes and toiletries, if Your entire luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than twelve (12) hours.
- 12. If Your travel documents, credit cards or travellers cheques are accidentally lost or stolen You are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:
 - You have complied with all the conditions You agreed to when Your travel documents, credit cards or cheques were issued; and
 - You have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss

Exclusions applicable to Baggage, Money and Documents Cover Cover does not extend to any loss caused or contributed to by:

- 1. Items loaned, hired or entrusted to You.
- 2. Loss of Personal Baggage stolen from an unattended motor vehicle if the items have not been locked in the Secure Area.
- 3. Theft, damage or destruction of Valuables from an unattended motor vehicle or from checked-in baggage.
- 4. Electrical or mechanical breakdown of the item.
- 5. Wear and tear, moth, vermin, denting, scratching or any process of dyeing or cleaning.
- Confiscation or destruction by order of any government or public authority.
- Damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel, or motor vehicle.
- 8. Damage to sports gear and activity equipment while in use.
- In respect of a Pair or Set of items, We will only be liable for the value of that part of the Pair or Set which has been lost, stolen, damaged or destroyed.

- 10. In respect of Money and Documents:
 - a) shortages, errors, omissions, depreciation in value or
 - claims from hotel rooms while occupied by You unless evidence is available of the forcible and violent means used by an unauthorised person to gain entry to the room.
- 11. Animals; antiques and historical artifacts; boats, canoes and their ancillary equipment; bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents; business goods or specialised equipment relating to a trade or profession; china; contact or corneal lenses; dentures; glass; hearing aids; keys; musical instruments; motor vehicles or accessories; pedal cycles; pictures; photos.

Excess applicable to Baggage, Money and Documents Cover AUD250 per person per claim.

Section 1(G) Personal Liability Cover

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

- 1. Personal Liability Cover
 - If during Your Trip, You become liable to pay damages for Injury to any person, or accidental loss or damage to property, We will pay costs up to AUD2,500,000:
 - a) that are recoverable from You;
 - b) that are incurred with Our consent;
 - c) for representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

We will only pay AUD2,500,000 for damages or costs arising directly or indirectly from one (1) cause.

Terms and Conditions applicable to Personal Liability Cover

You must not admit liability, negotiate, make any promise, payment or settlement without Our written consent. You must send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that may give rise to liability.

We may at any time make full and final settlement of any claim. We will have no further liability in respect of such events(s) except for the payment of costs and expenses incurred prior to the date of settlement.

Exclusions under Personal Liability Cover

Cover does not extend to any loss caused or contributed to by:

- 1. Injury to any person who is a member of Your family or under a contract of service or apprenticeship with You.
- Loss of or damage to any material property belonging to You, or in Your care, custody or control, or belonging to a member of Your family, or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip.

- Liability You incur under a contract or agreement which would not have existed in law in the absence of such contract or agreement.
- Injury or loss of or damage to material property arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a) mechanically propelled vehicles, aircraft, hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - b) firearms;
 - c) animals (other than horses and domestic cats and dogs).
- Injury or loss of or damage to material property arising directly or indirectly in connection with:
 - a) the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip:
 - b) the carrying on of any trade, business or profession.
- 6. Liability arising directly or indirectly from Special Sports and abseiling; American football; baseball; bob sleigh; bungee jumping; canoeing; clay pigeon shooting; deep sea fishing; fell running; go-karting; hang gliding; heli-skiing; hockey; horse riding; hot air ballooning; ice hockey; jet biking and jet skiing; luge; martial arts; microlighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; potholing; quad biking; rock climbing; rugby; scuba diving deeper than thirty (30) metres; skeleton; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any other tourists will be carrying guns); trekking; war games/paint ball; white water canoeing and rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Excess applicable to Personal Liability Cover

AUD250 per person per claim.

Section 1(H) Accidental Loss of Life Cover

We will insure You, if whilst on Your Trip You die as a result of an Injury sustained in an accident (but not illness or disease) and Section 4 Transport Accident Insurance benefit included in this document does not provide a "Loss of Life" benefit for the accident.

The death must occur within twelve (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 you are travelling in is involved in an accident caused by violent, external and visible means and your body can not be found, we will after twelve (12) months treat You as having died as a result of the accident.

Section 1(I) Loss of Income

If You suffer an Injury resulting in You being unable to attend Your usual work in Australia and provided this is certified by a Doctor, We will pay You for Your weekly wage up to a maximum of AUD1000 per week, but not in respect of the first thirty (30) days after You originally planned to resume Your work in Australia. The benefit is only payable if Your disability occurs during Your Trip and within thirty (30) days from the date of the accident. The maximum cover for loss of income is limited to AUD12,000.

Section 1(J) Mugging

We will pay You AUD500 if You suffer an Injury and are hospitalised as an in-patient as the result of a mugging attack. You must report the mugging to the police within 24-hours of the attack, and obtain a police report.

Section 1(K) Domestic Pets

We will pay You up to AUD50 for each 24-hour period towards additional boarding fees charged for Your domestic pet/s that You have placed in boarding while You are on Your Journey. The most We will pay is AUD500. We will only pay this if You are delayed beyond Your original return date and the delay was not Your fault, and You provide proof of Your additional fees.

Section 1(L) Hijack

If control of the plane, bus, train, ferry or taxi You are travelling in whilst on a Trip is seized by force or threat of force by unauthorised persons and You are detained for more than 12 continuous hours by these persons or persons connected with these persons using violence or threat of violence, We will pay You up to AUD100 per twenty four (24) hour period You are held captive, to a maximum amount of AUD10,000 per person or AUD20,000 per family.

2. PURCHASE SECURITY INSURANCE

Specific Definitions under Purchase Security Insurance

Pair or Set means a number of Eligible Items used together, associated as being similar or complimentary.

Eligible Item means an item that is:

- i) purchased solely for personal use; and
- ii) new and has not been used; and
- iii) not purchased privately; and
- iv) the cost of which has been charged to Your Jetstar Platinum MasterCard Account.

Purchase Price means the amount shown on Your Jetstar Platinum MasterCard Account billing statement.

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

- . Theft or damage of Eligible Items

 Following theft or damage to an Eligible Item within ninety (90) days of purchase, We will repair or replace the Eligible Item or credit Your Jetstar Platinum MasterCard Account with an amount not exceeding the Purchase Price of the Eligible Item. We will pay up to:
 - a) AUD2,500 for jewellery, watches, precious metals and gem stones, from any one (1) event;
 - b) AUD2,500 per event only.
 - AUD25,000 in any one (1) three hundred and sixty-five (365) day period.

Terms and Conditions applicable to Purchase Protection Cover

- 1. If an Eligible Item has been partially paid for with Your Jetstar Platinum MasterCard Account, then We will only pay that percentage of the price.
- 2. Claims made for an Eligible Item belonging to a Pair or Set, will be paid to You up to the full Purchase Price of the Pair or Set, provided the items are not useable individually and cannot be replaced.
- 3. Eligible Items which are left unattended in a place accessible to the public and which are not subsequently recovered shall not constitute theft.
- If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
- In the event of a claim You must provide Us with copies of invoices and/or receipts relating to the Eligible Item verifying the items were charged to Your Jetstar Platinum MasterCard Account and upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.

Exclusions under Purchase Protection Cover

Cover does not extend to any loss caused or contributed to by:

- a) Damage to Eligible Items physical abused by You.
- b) Lost or stolen Eligible Items not reported to the Police within forty-eight (48) hours of discovery and a written report obtained.
- c) Eligible Items which are left unattended in a place accessible to the public.
- d) Normal wear and tear to Eligible Items.
- e) Damage to Eligible Items caused by product defects.
- f) Theft or damage to Eligible Items left in an unattended vehicle overnight.
- g) Theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision or under the supervision of a travelling companion previously known to You.
- h) Theft, or damage to cash, its equivalents, traveller's cheques, tickets or negotiable instruments.
- i) Theft, or damage to animals, living plants, perishable goods. Theft, or damage to electronic items and equipment, including but not limited to, personal stereos, MP3 players, iPods or equivalents, computers/laptops or computer-related equipment (and software), PDAs, "Blackberry"/mobile phones and their accessories.
- Cover shall cease when the Eligible item is placed in Your home or office or where it is a gift, Your home or office or the recipients home or office.

Excess applicable to Purchase Protection Cover

AUD250 per person per claim.

3. EXTENDED WARRANTY INSURANCE

Specific Definitions under Extended Warranty Insurance

Eligible Product(s) means a product(s) which:

- a) is purchased by You in full using Your Jetstar Platinum MasterCard Account;
- b) is purchased new (i.e. it must not have been used in any way at the time of purchase);
- c) is purchased with an original manufacturer's serial number;
- d) is subject to an Original Warranty;
- e) is only used wholly for personal, domestic or non-commercial purposes;
- f) is not within the Excluded Products list; and
- g) has a purchase price of less than or equal to AUD10,000 (including GST).

Excluded Product(s) are:

- items acquired for the purpose of re-supply/re-sale; or
- items acquired for transformation in a business; or
- items purchased in a business name; or
- business owned or business related items; or
- animals or plant life; or
- computer software or non tangible items; or
- cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related items, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
- consumable or perishable items (including but not limited to food, drugs, fuel or oil); or
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
- · second-hand items, including antiques; or
- items of contraband; or
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or items acquired for a purchase price exceeding AUD10,000.

Original Warranty means a manufacturer's written warranty that is applicable within Australia to the product that is more than six (6) months but does not exceed four (4) years.

Cover

Cover is provided under this part for the following benefits, subject to all other terms, conditions and limitations set out in this document.

You will receive automatic cover for the breakdown or defect of Eligible Product(s) purchased by You using Your Jetstar Platinum MasterCard Account provided that the failure is covered by the Original Warranty, from the time the Original Warranty for the product ends until the end of the Extended Warranty period that applies (usually this is the same period of time as Your original warranty but it will not exceed a year).

By way of an example, Extended Warranty commences on expiry of the original manufacturer's warranty for the period as follows:

Original Warranty	Extended Warranty
6 months	6 months
11 months	11 months
1 – 4 years	1 year
4+ years	No Cover

We may at Our option:

- repair, rebuild or replace the product; or
- pay the reasonable costs to repair, rebuild, or replace the product; or
- pay the actual purchase price (including GST) of the Eligible Product(s) charged to the Jetstar Platinum MasterCard Account; and

The maximum amount We will pay for all claims by a Jetstar Platinum MasterCard Cardmember in any twelve (12) month period is AUD25,000 (including GST).

Please make sure You keep a copy of the Original Warranty, the sales receipt and Jetstar Platinum MasterCard Account statement showing the purchases as You need these in order to make a claim.

Exclusions under Extended Warranty Insurance

Extended Warranty does not cover the following:

- any loss or damage caused by a failure to take reasonable care in the circumstances to protect and maintain the product against loss or damage or to take reasonable care to mitigate any loss or damage to the property;
- any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
- any obligations, costs or losses beyond those set out in the Original Warranty;
- 4. any payments, costs, expenses or claims for bodily injury, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;
- any repair or rebuilding undertaken other than by ACE or its authorised representatives;
- any Excluded Product(s).

Claiming for Extended Warranty

In order to claim for Extended Warranty, You must:

- provide a copy of the Original Warranty to Us.
- provide detailed explanation and proof of breakdown and defects to Us, including sales receipt and Platinum Credit Card statement showing the purchase and any other documentation necessary to support Your claim.
- disclose to Us details of any other insurance cover under which you may be entitled to claim.
- retain the Eligible Product(s) for inspection by Us or Our authorised representative.
- give ACE all necessary information and assistance We reasonably require
 to institute proceedings against other parties for the purpose of enforcing
 any rights or remedies to which it shall or would become entitled or
 subrogated upon it making good any loss or damage under this Policy.

Excess applicable to Extended Warranty Insurance

AUD250 per person per claim.

4. TRANSPORT ACCIDENT INSURANCE

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

Loss arising while riding as a passenger in a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

- 2. Loss arising from transport to/from a Common Carrier Conveyance If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in a Common Carrier Conveyance:
 - (a) when going directly to a point of departure (as designated on Your ticket) for the purpose of boarding a Common Carrier Conveyance; or
 - (b) when leaving a destination after alighting from a Common Carrier Conveyance.

We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

3. Loss arising while in a departure terminal or destination terminal If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on the Your ticket) either immediately before or immediately after taking a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered I imits".

4. Loss arising from Exposure

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

5. Loss arising from Disappearance

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".

6. Benefit Amounts and Covered Limits

Loss type	Benefit Amount (AUD)
Loss of life	AUD500,000
Dismemberment	
Loss of both hands or both feet	AUD500,000
Loss of one (1) hand and one (1) foot	AUD500,000
Loss of entire sight of both eyes	AUD500,000
Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	AUD500,000
Loss of one (1) hand or one (1) foot	AUD250,000
Loss of the entire sight of one (1) eye	AUD250,000

Limits on what we pay

The most We will pay in claims under this transport accident cover, resulting from one accident is AUD4,000,000 regardless of the number of Jetstar Platinum MasterCard Cardmembers, spouses and/or dependent children who sustain a Loss in the accident. This means that if as a result of one incident a number of Jetstar Platinum MasterCard Cardmembers, spouses and/or dependent children sustain a Loss, we will pay each on a proportional basis (using the applicable benefit noted in paragraph 6 of this section entitled "Benefit Amounts and Covered Limits".) up to a total of AUD4,000,000.

Therefore, if for example ten (10) Jetstar Platinum MasterCard Cardmembers lost their lives in the same incident, we would pay AUD400,000 to each of their legal representatives.

Terms and Conditions applicable to Transport Accident Cover

- In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.
- If You are entitled to make a claim We will only make one (1) payment equal to the highest benefit amount payable under any of the Macquarie Bank cards which provides cover in relation to the accident and Loss in question.
- Benefits will be paid in Australian currency to You or Your estate.
 Any amount payable to a minor may be paid to the minor's legal guardian.
 Benefits for all other Losses sustained by You will be paid to You, or in the event of Your accidental death to Your estate.

Excess applicable to Transport Accident Cover

Nil excess.

5. INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Specific Definitions under Interstate Flight Inconvenience Insurance.

Interstate Flight means travel on a registered passenger airline (but not charter trips) from Tasmania to any mainland Australian State or Territory, or from any mainland Australian State or Territory to another mainland Australian State or Territory or to Tasmania.

Cover

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Delays

Flight Delay - If the intended Interstate Flight is delayed for four (4) hours or more and no alternative transport is made available, You are entitled to charge up to AU100 per person to Your Jetstar Platinum MasterCard Account for meals and refreshments up to a total of AUD500 per family. 12 Hour Luggage Delay - If following an Interstate Flight, Your luggage containing clothes and toiletries is delayed in getting to You for over twelve (12) hours, You are entitled to charge up to AUD100 per person to Your Jetstar Platinum MasterCard Account for essential clothing and toiletries, up to a total of AUD500 per family.

2. Loss or damage to personal Items

We insure You during Your holiday for the theft and accidental loss or damage to clothing and Your personal items (but not laptop computers or business items) that You have with You.

We will pay up to a value of AUD500 for each item to a maximum of AUD1,250 per family.

3. Funeral expenses as a result of accidental death

If whilst on the interstate holiday, You die as a result of injuries caused accidentally directly and solely by a sudden physical force (but not illness or disease), We will pay for Your funeral expenses up to AUD20,000 per person to a maximum of AUD40,000.

By funeral expenses We mean:

the reasonable costs of returning Your remains or ashes to Your home town/city in Australia; and/or

the reasonable cost of Your funeral or cremation.

4. Cancellation of domestic travel arrangements

Under this section we cover You, after the payment of the entire cost of Your return Interstate Flight fares, to a maximum AUD3,000, if holiday travel arrangements You have paid for (but not business related travel) are cancelled for any of the following reasons.

- i) You, Your Travel Companion or a Close Relative unexpectedly: dies; is seriously injured; or becomes seriously ill. We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.
- ii) Your normal residence in Australia is totally destroyed but not as an act of terrorism;
- iii.) You are quarantined;
- iv.) You are subpoenaed to attend court in Australia;
- v.) Your arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters; or
- vi.) the cardholder or Spouse is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.

Terms and Conditions applicable to Interstate Flight Inconvenience Insurance.

- This cover will cease fourteen (14) days after You leave Your
 Australian home to travel directly to the airport from where You are
 catching Your Interstate Flight or when You return to Your Australian
 home if You return to Your Australian home before the fourteen (14)
 days has expired.
- 2. Cover does not extend to any loss caused or contributed by the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

Excess applicable to Interstate Flight Inconvenience Cover Nil excess.

6. GLOBAL HIRE CAR EXCESS WAIVER

Specific Definitions under Global Hire Car Excess Waiver Cover

Car Rental Company means the company that You have entered a Vehicle Rental Agreement with.

Collision Excess means the specified first amount listed in the Vehicle Rental Agreement that you have agreed to pay as a result of damage to a Hire Car. Hire Car means a rented passenger vehicle rented from a licensed motor vehicle rental company.

Hirer means the person named as the hirer on the Vehicle Rental Agreement, who has provided their credit card details to the car rental company, but not a Joint Hirer.

Joint Hirer means a person named as a joint hirer on the Vehicle Rental Agreement. Vehicle Rental Agreement(s) means the written agreement between you and the Car Rental Company, which stipulates the terms You agree to follow when renting the Hire Car.

Cover

Cover is provided under this section for the following benefit, subject to all terms, conditions and limitations set out in this document.

If You become legally liable to pay any Collision Excess in respect of loss or damage to a Hire Car during the rental period stipulated in the Vehicle Rental Agreement, We will reimburse You any Collision Excess that you have paid under that Vehicle Rental Agreement(s) up to AUD5,000, provided:

- 1. the Hire Car must be rented from a licensed Car Rental Company; and
- 2. as part of the hiring arrangement You must take up all comprehensive motor insurance offered by the Car Rental Company, whether discretionary or mandatory, against loss or damage to the Hire Car; and
- 3. You must comply with all the requirements of the Car Rental Company under the Vehicle Rental Agreement and of the Hire Car insurer.
- 4. You were the Hirer of the Hire Car or You are a Joint Hirer and You were driving the Hire Car when the accident occurred.

Exclusions applicable to Global Hire Car Excess Waiver Cover

Global Hire Car Excess Waiver Cover does not extend to any loss or damage:

- resulting from the operation of the Hire Car in violation of the terms of the Vehicle Rental Agreement; or
- that is wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- 3. caused or contributed to by driving the Hire Car on non-public roads; or
- where the driver of the car is not listed on the Vehicle Rental Agreement; or
- where you are the Joint Hirer and were not driving when the accident occurred: or
- where the Car Rental Company is not suitably licensed or authorised, under applicable law or regulation, to hire out vehicles.

Excess applicable to Global Hire Car Excess Waiver Cover AUD250 excess per claim

Contact Card Services

Phone: 1300 150 100

Online: www.jetstar.com.au/cards

Post: Card Services

PO Box 3665

RHODES NSW 2138

Lost or stolen Cards, suspected unauthorised transactions or divulged PINS

Call 1800 618 167 in Australia or +61 2 9017 9520 from overseas – available 24/7