

American Express Australia Limited – AMEX Insurance ‘Travel Insurance – Receive 10,000 Membership Rewards Points’ Terms and Conditions

- 1) Information on how to enter this promotion forms part of these Terms and Conditions of entry. Entry into the promotion or acceptance of Bonus Membership Rewards Points deemed acceptance of these Terms and Conditions.
- 2) The Promoter is American Express Australia Limited (ABN 92 108 952 085) of Level 7, 12 Shelley Street, Sydney NSW 2000, Ph (02) 9271-1111. (“Promoter”).
- 3) The promotion commences at 12:01am AEST on **01/10/2010** and ends at 11:59pm AEST on **31/12/2010** (“Promotion Period”).
- 4) Subject to clause 5, entry is only open to residents of Australia aged 18 years or over who currently hold an American Express Card (includes Primary Account holders & Supplementary Card holders) issued by American Express Australia Limited and are enrolled in one of the following Membership Rewards program options: *Choices, Ascent, Ascent Premium or Blue sky* (“Eligible Entrant”).
- 5) To enter, Eligible Entrants, who are current American Express Card Members, must during the Promotion Period,
 - (i) Call 1800 230 566 or visit www.americanexpress.com.au/travelinsurance
 - (ii) Purchase a Frequent Traveller American Express Travel Insurance Policy issued by American Express Australia Limited AND Mondial Assistance Australia, using any American Express Card issued by American Express Australia Limited, including any Proprietary and co-branded Cards.
 - (iii) A Policy must be current & beyond the 14 days cancellation period to be eligible to qualify and be entered into the Promotion.
- 6) Membership Rewards enrolment is a mandatory requirement to enter the promotion and redeem the Major Prize. Annual membership fees apply, and enrolment is not automatic. Subject to the Terms and Conditions of the Membership Rewards program available at: <https://catalogue.membershiprewards.com.au/aboutProgram.mtw>
- 7) An Eligible Entrant will receive 10,000 (ten thousand) Membership Rewards Points, that will be credited to the balance of the Eligible Entrant’s current Membership Rewards account within 8 weeks of receipt of full payment for an American Express Frequent Traveller Policy issued by American Express Australia Limited AND Mondial Assistance Australia.
- 8) There is a limit of 10,000 (ten thousand) Membership Rewards Points per Frequent Traveller Insurance Policy purchased.
- 9) The Promoter accepts no responsibility for:
 - a. any late, lost or misdirected entries; or
 - b. instances where Eligible Entrants are not automatically entered into the promotion due to forces beyond the Promoters control.
- 10) Bonus Membership Rewards Points must be taken as stated and are not exchangeable or redeemable for cash, or other goods or services. Bonus Membership Rewards Points cannot be transferred to any other person or to another American Express Rewards Program unless agreed to by the Promoter.

- 11) The Promoter accepts no responsibility for any variation in the prize value. The Promoter accepts no responsibility for any tax implications that may arise from prize winnings. Independent financial advice should be sought.
- 12) If any act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions, the Promoter will not be liable for any failure to perform or delay in performing its obligations and the Promoter reserves the rights (subject to any applicable law) to cancel, terminate, modify or suspend this promotion.
- 13) If for any reason this promotion is not capable of running as planned for reasons including but not limited to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the reasonable control of the Promoter which corrupts or affect the administration security, fairness, integrity or proper conduct of this competition, the Promoter reserves the right (subject to any directions given under relevant lottery legislation) to disqualify any individual who tampers with the entry process and to cancel, terminate, modify or suspend the competition.
- 14) Privacy Consent. Entry details remain the property of the Promoter. To provide you with this promotion, the Promoter needs to collect personal information about each Eligible Entrant. If the Eligible Entrant does not provide the information requested, the Promoter may not be able to provide the Eligible Entrant with entry into the promotion. In Australia, the American Express Privacy Policy Statement sets out policies on management of personal information. To arrange access to your personal information, to request a copy of the American Express Privacy Policy Statement or to enquire generally about privacy matters, write to the Promoter. Each Eligible Entrant agrees that subject to the Privacy Act, the Promoter or its agents may do the following:
 - transfer personal information confidentially to the Promoter, its related companies or other organisations that provide services in relation to this promotion, including transferring personal information to the USA or other countries for processing and servicing;
- 15) The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions of entry, who is engaged in unlawful or other misconduct which jeopardises the fair and proper conduct of the promotion or who tampers with the entry process. The Promoter's legal rights to recover damages or other compensation from such a person are reserved.