

Cash Passport Platinum Mastercard Complimentary Insurance Terms and Conditions

Under a policy of group insurance (the “**Group Policy**”) which has been issued to the Policyholder by AIG Australia Limited of Level 19, 2 Park Street Sydney NSW 2000 (“**AIG**”), You (as defined below) are entitled to the insurance coverage detailed in these terms and conditions. Such coverage is however subject to the terms and conditions contained herein.

I. PREAMBLE AND DISCLOSURES

This document contains important information about the Cardholders (“**You/Your**”) rights and obligations under the Group Policy and sets out the terms, conditions and exclusions relevant to the cover provided.

The Policyholder is a group purchasing body under the ASIC Corporations (Group Purchasing Body) instrument 2018/751 (“the Instrument”) and has arranged the coverage under the Group Policy issued to the Policyholder by the Insurer.

This document also constitutes the necessary disclosure required by the Policyholder as a Group Purchasing Body under the Instrument issued by the Australian Securities and Investments Commission. The Policyholder is not an Authorised Financial Services Licensee as provided for under the *Corporations Act 2001*.

The Policyholder is not the issuer of the insurance coverage and neither the Policyholder nor any of its related corporations guarantee any of the benefits under the Group Policy nor are they under any financial or monetary obligation under the Instrument. You however are a beneficiary under the Group Policy. This means that subject to the terms of the Group Policy, Your right to claim under the Group Policy will be covered and paid by the Insurer.

The cover is provided at no additional cost to You and the Policyholder does not receive any commission or remuneration from the Insurer for arranging this cover.

Neither the Policyholder nor any of its related corporations are Authorised Representatives (under the Corporations Act 2001) of the Insurer. The Policyholder is not authorised to provide any financial advice in respect of the coverage under the Group Policy. You should consider obtaining Your own financial product advice about the coverage under the Group Policy from a person who is able to give such advice under an Australian Financial Services Licence.

If the Group Policy is terminated any claim arising prior to such date of termination will, subject to the terms of the Group Policy, be covered by the Insurer.

The Policyholder will give You prior written notice if the Group Policy ends but does not need to notify You if substantially similar cover applies or will apply. If You are not provided with such notice, the Policyholder is liable to compensate You for any loss or damage You may suffer as a result of the Policyholders failure to notify You.

You are able to verify the current status of Your coverage and whether the Group Policy is still current by contacting the Insurer at:

AIG Australia Limited
Level 19, 2 Park Street
Sydney, NSW 2000
Australia
APAC.Mastercard@aig.com

General Insurance Code of Practice

The Insurer is a signatory to the General Insurance Code of Practice (“Code”). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair, and honest in their dealings with customers.

The Insurer is committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers’ compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers. For more information on the Code please visit www.codeofpractice.com.au.

For more information on the Code Governance Committee please visit www.insurancecode.org.au.

Complaints and Feedback

Learning about Your experiences with Us and Our service partners helps to improve the way We do business with You. If You have feedback, or an issue You would like resolved We encourage You to make contact. Below is information on how to contact Us and how We will work together to resolve any concerns You have.

How to provide feedback

1. Speak to our Complaints team

Our complaints team can be contacted on **1800 339 669**. To get the best out of Your call with Us, please have Your policy and/or claim number available and any specific information about the issue.

2. Provide Your feedback in writing

If You would prefer to provide Your feedback or complaint in writing You can do so by lodging Your complaint on Our website, or by writing to:

The Complaints Team

AIG Australia Limited
Level 13, 717 Bourke Street
Docklands VIC 3008
Email: aucomplaints@aig.com

What happens if You make a complaint?

If You make a complaint, We will record Your complaint and make sure that Your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess Your complaint upon receipt. During the complaints process as set out in this notice, We will meet the following requirements in respect of Your complaint.

- Acknowledge Your complaint within one (1) business day or as soon as practicable.
- We will tell You who will handle Your complaint and their contact details.
- We will, where applicable, keep You informed via Your preferred method of communication of the progress of Your complaint every ten (10) business days, more frequently or necessary or as agreed by both of Us.
- We will treat Your complaint respectfully and handle all personal information in accordance with Our [Privacy Policy](#).
- Within 30 calendar days from the date We receive Your complaint, We will provide a response to Your complaint.

If We cannot meet any of the stated time frames, We will communicate to You the reasons why this has not been possible. We will also advise You when You should expect to receive a response or decision, Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied with such reasons and provide You with the contact details for AFCA.

What You can do if You are not happy with our response or handling of Your complaint

If You are not satisfied with Our response or the handling of Your complaint, You may wish to have the matter reviewed by Our Internal Dispute Resolution Committee ("Committee").

If You wish to have Your complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of Your request, please include detailed reasons for requesting the review and the outcome You are seeking. This information will assist the Committee in carrying out its assessment and review of Your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to You.

If We are unable to provide a response within 30 calendar days of receipt of the initial complaint, We will inform You of (i) the time frame for when Your complaint will be heard by the Committee, (ii) when You should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) Your right to complain to AFCA if You are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take Your complaint to AFCA at any time, including:

- if We have been unable to resolve Your complaint within 30 calendar days;
- You are dissatisfied with the outcome of Your complaint; or
- You are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which We are obliged to comply.

Under AFCA Rules, Your complaint may be referred back to Us if it has not gone through Our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

The use of AFCA does not preclude You from subsequently exercising any legal rights which You may have if You are still unhappy with the outcome. Before doing so however, We strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within AFCA's Rules, We will advise You to seek independent legal advice or give You information about any other external dispute resolution options where available to You.

PRIVACY NOTICE

This notice sets out how the Insurer ("AIG") collects, uses and discloses personal information about:

- You, if an individual; and
- other individuals You provide information about.

Further information about Our Privacy Policy is available at www.aig.com.au or by contacting Us on 1300 030 886 or at australia.privacy.manager@aig.com.

How We Collect Your Personal Information

AIG usually collects personal information from You or Your agents.

AIG may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

Why We Collect Your Personal Information

AIG collects information necessary to:

- underwrite and administer Your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise You of Our and other products and services that may interest You.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling Your insurance cover or reducing the level of cover, or declining claims.

To Whom We Disclose Your Personal Information

In the course of underwriting and administering Your policy We may disclose Your information to:

- Your or Our agents, entities to which AIG is related, reinsurers, contractors or third-party providers providing services related to the administration of Your policy;
- banks and financial institutions for policy payments;
- Your or Our agents, assessors, third-party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third-party providers for data analytics functions;
- other entities to enable them to offer their products or services to You; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Philippines, India, Hong Kong, New Zealand as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

Access to Your Personal Information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent

If applicable, Your application includes a consent that You and any other individuals You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

II. SUMMARY OF COVER

Subject to the terms contained in this document and the Group Policy, the Insurer agrees to provide the following coverage to Cardholders:

Insurance Coverage	Benefit Amount (AUD)	
E-Commerce Purchase Protection*	Combined Per Occurrence Limit for Ecommerce Purchase Protection and Purchase Protection : Up to \$280*	
Purchase Protection*	Per Occurrence Limit: Up to \$700* Annual Aggregate Limit: Up to \$700 *	Combined Annual Aggregate Limit for Ecommerce Purchase Protection and Purchase Protection: Up to \$280*
Price Protection	Per Occurrence Limit: Up to \$350 Annual Aggregate Limit: Up to \$700	

Each insurance benefit limit described in this document is in Australian Dollars (AUD). Payment of claims will be made in Australian Dollars (AUD).

Claim Amount and Excess

We will pay (if applicable) up to the Per Occurrence Limit per Cardholder for each claim as stated in the Summary of Cover table above. For any consecutive twelve-month period within the Group Policy Period, the maximum amount We will pay per Eligible Cardholder for all claims during such consecutive twelve-month period is the Annual Aggregate Limit set out in the table above.

There is no Excess applicable for the coverages in the Group Policy.

Under the Group Policy, the Insurer agrees to provide coverage to Eligible Cardholders of the Policyholder as set out in the Group Policy and based on information offered by the Policyholder.

* The Combined Limits for E-Commerce Purchase Protection and Purchase Protection applies to claims for both E-Commerce Purchase Protection and Purchase Protection. In addition there is a separate stand-alone Per Occurrence Limit and Annual Aggregate Limit for Purchase Protection. The examples set out below provides further details as to how these Limits will operate in relation to eligible claims:

Example 1

- An Eligible Cardholder purchased Goods online for \$ 80 but did not receive them. A claim for non-delivery for \$80 was paid by Us under E-Commerce Protection cover. This amount is deducted from the combined Annual Aggregate Limit of \$ 280 for E-Commerce Purchase Protection and Purchase Protection. The remaining combined Annual Aggregate Limit is therefore \$200.
- The Eligible Cardholder then purchased Goods in the form of a Fridge for \$1,000.
- In the fourth month after purchase, the Fridge was stolen. A claim was made under Purchase Protection. The Eligible Cardholder can in effect claim \$900 under Purchase Protection although the Annual Aggregate Limit for Purchase Protection is only \$700. That is the Eligible Cardholder can claim \$ 200 under the remaining combined Annual Aggregate Limit for E-Commerce Purchase Protection and Purchase Protection and \$700 under the Annual Aggregate Limit for Purchase Protection.
- However once the Eligible Cardholder receives the amount of \$900, no further claims can be made under either E-Commerce Purchase Protection or Purchase Protection for the rest of the 12-month period as Annual Aggregate limit has been used up.

Example 2

- An Eligible Cardholder purchased Goods online for \$400 but did not receive the Goods due to a failure by the seller to deliver such Goods. A claim was made under E-Commerce Purchase Protection for non-delivery and We paid \$280.
- The Eligible Cardholder then purchased a TV set for \$900 and two months thereafter accidentally damaged it beyond repair. As the Eligible Cardholder has already utilised the full combined Annual Aggregate limit for E-Commerce Purchase Protection and Purchase Protection due to the non-delivery claim per above point, the Eligible Cardholder can only claim the full Annual Aggregate Limit of \$700 under Purchase Protection.
- However once the Eligible Cardholder receives the amount of \$700 under Purchase Protection, no further claims can be made under either E-Commerce Purchase Protection or Purchase Protection for the rest of the 12-month period as Annual Aggregate limit has been used up.

III. DEFINITIONS

Terms with a specific meaning are defined below and shall have the same meaning wherever they appear:

Accidental Damage means items that can no longer perform the function they were intended for due to broken parts or material or structural failures resulting from an unexpected and unintentional external event.

Annual Aggregate Limit means the maximum amount per Eligible Cardholder (as specified in the Limits of Liability and Summary of Cover as well as the applicable coverage sections) within a period of twelve (12) consecutive months for which the Insurer is liable during the Group Policy Period.

Business means (i) a trade, profession or occupation engaged in on a full-time, part-time or occasional basis, or, (ii) any other activity engaged in for money or other compensation.

Cardholder(s)/You/Your means all individuals who have been issued an Eligible Card, including secondary or additional Cardholders on the same account, in Australia where such Eligible Card is issued by a participating Issuer.

Collectable Item means an object suitable for a collection, originally a work of fine art or an antique, also including any of a wide variety of items collected as a hobby, that may include but not limited to antiques, toys, coins, comic books and stamps and which items or objects are used for display, or as an investment and whose value may appreciate.

Courier means a transportation company.

Covered Purchases means items, other than those listed in Exclusions section of each insurance Coverage, purchased entirely with the Eligible Card and/or have been acquired with points earned by a rewards program associated with the Eligible Card.

Customized/Personalized Items means items that may have been specially ordered by the Eligible Cardholder with a distinguishing feature bespoke to the Eligible Cardholder such as a name or logo.

Eligible Card means a participating Issuer's Mastercard credit or debit cards which have been issued to Eligible Cardholders.

Eligible Cardholder means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Summary of Cover and the Group Policy.

Excess means a monetary contribution You are required to pay towards a claim You make.

Goods means items, other than those listed in Coverage Exclusions below, purchased entirely with the Eligible Card and/or have been acquired with points earned by a rewards program associated with the Eligible Card.

Group Policy means the contract of insurance between the Insurer and the Policyholder.

Group Policy Period means the period beginning from 12 June 2024 and until the Group Policy is terminated.

In-store Printed Promotion means a sales promotion taking place in a retail store which shows: (i) the authorised dealer or store's name; (ii) item (including model number); (iii) item price; and (iv) the dates in which the item's price is effective on a printed poster, leaflet or is shown on the product shelf.

Insurer/We/Us/Our means AIG Australia Limited.

Issuer means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in the Territory.

Natural Catastrophe means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and/or tsunami.

No-Auction Internet Advertisement means an advertisement posted on the internet by a non-auction merchant with a valid tax identification number.

Per Occurrence Limit means the maximum amount of benefit available under the Summary of Cover for any single incident during the Group Policy Period.

Policyholder means Mastercard Asia/Pacific Pte. Ltd. ("MAPPL").

Printed Advertisement means an advertisement appearing in a newspaper, magazine or store circular which states: (i) the authorized dealer or store's name; (ii) item (including model number); (iii) item price; and (iv) the dates in which the item's price is valid.

Seller means an online entity legally selling Goods via the internet.

Territory means Australia.

Theft means the unlawful, intentional and dishonest taking of a Covered Purchase belonging to the Eligible Cardholder without their consent, with intent to deprive him/her of such Covered Purchase.

IV. COVERAGES

A. E-COMMERCE PURCHASE PROTECTION

Subject to the the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Cardholder as specified in the Summary of Cover section above, We will cover You under E-Commerce Purchase Protection for the following:

- a. Non-delivery/and or incomplete delivery of Goods, that are purchased on the internet: Goods are insured against non-delivery if (i) unless so otherwise advised by the Seller that the Goods will be delivered at a date beyond 30 days of the scheduled delivery date, the Goods have not been delivered within 30 days of the scheduled delivery date; and (ii) the Seller has failed to refund You via Your Eligible Card within 60 days of non-delivery. We will only provide coverage under this part a. for any amounts You have not been able to or could reasonably recover under other applicable insurance or source. Under this part a., Our indemnity is limited to a cash refund up to the purchase price and shipment costs of the Goods. The total refund paid to You will not exceed the limits stated under the Summary of Cover above.
- b. Improper functioning due to physical damage of delivered Goods that are purchased on the internet. The delivered Goods are insured against improper functioning, provided (i) such improper functioning is as a result of physical damage which was apparent or manifest at time of delivery of the Goods to You; and (ii) the Seller has failed to refund You via Your Eligible Card within 60 days of delivery. We will only provide coverage under this part b. for any amounts you have not been able to or could reasonably recover under other applicable insurance or source. Under this part, Our indemnity is limited to a cash refund up to the purchase price and shipment costs of the Goods. The total refund paid to You will not exceed the limits stated under the Summary of Cover above.

Coverage under this section will only be provided if the date of purchase referenced above occurs during the Group Policy Period.

EXCLUSIONS Specific to E-Commerce Purchase Protection

We will not pay for any claim, expenses or loss under this section in connection with:

- a. lawful confiscation of Goods by police, Government Agencies, Courts or other empowered authorities; or
- b. any fraudulent or willful act by You.

We shall not be liable to pay under this section any claim in connection with:

- animals or plant life;
- cash, bullion, negotiable instruments, shares, travelers cheques, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);
- consumable or perishable items (including but not limited to food, flowers, drink, medicines, nutrition supplements);
- motor vehicles, motorcycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
- Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
- access to internet websites, software or data files downloaded off the internet including music files, photos, reading material, books and movies;
- services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental or financial advice;
- Goods purchased from a natural person either through a private transaction or an online auction website.
- Counterfeit or fake goods
- loss or damage due to a Natural Catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- losses due to mechanical failure, electrical failure; software or data failure;
- loss of data;
- Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
- permanent household anFd/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
- Goods used for, or intended to be used for, commercial, retail and/or property rental, or other business purposes;
- items that You have rented or leased;
- items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
- art, antiques, firearms and Collectable Items;
- furs, watches, jewelry, gems, precious stones and articles made of orF containing gold (or other precious metals and/or precious stones);
- the costs or charges which do not relate to any e-commerce purchase, which You paid for using Your Eligible Card;

- Goods deemed to be illegal by local government authorities;
- losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
- losses due to, or related to, a nuclear, biological radiation or chemical event.

Coverage Conditions Applicable to E-Commerce Purchase Protection

The following conditions of coverage are applicable to this section:

- the delivery address for the Goods must be to an address in the Territory.
- a shipment tracking number must have been assigned and provided by the Seller of the Goods or a designated Courier.
- You must have informed the Seller in writing where applicable of the non-delivery of Goods or the fact that the Goods were damaged on delivery and demanded in writing replacement Goods or alternatively in a case where the Goods have not been delivered, a full refund .
- in the event that a claim is submitted for improper functioning due to damage of delivered Goods- You shall, as soon as reasonably practicable, notify the Seller of the Goods and Us.
- You will reasonably cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.
- in the event that a claim for non-delivery is paid to You, and the original Goods eventually arrive, You should pay back to Us any indemnity received by You from Us.
- no Excess is payable by You.

B. PURCHASE PROTECTION

The Insurer will pay for loss of Covered Purchases due to Accidental Damage or Theft, occurring within one hundred eighty (180) days from the date of Your physical possession of the Goods, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Cardholder as specified in the Summary of Cover section above:

- Covered Purchases given as gifts are covered.
- Goods that are purchased on the internet.
- Covered Purchases do not have to be registered with Us.

Coverage under this section B will only be provided if the date of purchase referenced above occurs during the Group Policy Period.

EXCLUSIONS Specific to Purchase Protection

No coverage is provided under this section B for loss due to Accidental Damage or Theft of or in connection with any of the following:

- any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
- permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
- travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
- art, antiques, Collectable Items, furs, jewelry, gems, precious stones and fragile items;
- consumables or perishables;
- plants or animals;
- hazardous materials and any item banned in the Territory;
- access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
- used, rebuilt, refurbished, or remanufactured items at the time of purchase;
- items rented out, rented or leased;
- items purchased for resale, professional, or commercial use;
- services, shipping, handling, installation or assembly costs;
- losses occurring to item(s) You purchased online prior to Your taking possession of such item(s);
- items damaged through alteration (including cutting, sawing, and shaping);
- items left unattended in a place to which the general public has access;
- any item confiscated by government authorities; or

- losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure.
- losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
- losses due to, or related to, a nuclear, biological radiation or chemical event.

CONDITIONS Specific to Purchase Protection

The following conditions of coverage are applicable to this section B:

- the Insurer will make a reasonable determination whether to have the item repaired or replaced, or to reimburse the original purchase price considering any rebates, discounts or rewards points in relation to the purchase of such item.
- Covered Purchases that are a pair or a set will be limited to the cost of replacement of the specific item if replaceable; otherwise, the value of the pair or set will be covered, but will not exceed the Per Occurrence Limit specified above.
- no Excess is payable by You.

C. PRICE PROTECTION

We will reimburse You for the price difference between:

- the original price of a Covered Purchase You paid a retailer with Your Eligible Card: and
- a lower price for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement from a different retailer.

Coverage under this section will only be provided if the Covered Purchase was paid with Your Eligible Card during the period the Group Policy is operative.

EXCLUSIONS Specific to Price Protection

No coverage is provided under this section C:

- if an item's original purchase price is below AUD 80;
- for items purchased from an internet auction site;
- for items advertised as "limited quantity", "going out-of-business sales", "cash only" or "close out" sales;
- items purchased in connection with or by way of package offers, manufacturer's coupons, employees discount, an item where the advertised price of the item includes bonus or free offers, special financing, installation, rebate, one-of-a-kind or other limited offers;
- for items sold by retailers that are affiliated through common ownership interest;
- for cash, cheques, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events or admission tickets;
- for items which are art, antiques, firearms and Collectable Items;
- for furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- for perishable items including food, beverages, tobacco and fuel;
- for used, recycled, previously owned, rebuilt, or remanufactured items, whether or not You knew the item was used, previously owned, rebuilt, or remanufactured at the time of purchase;
- for pharmaceutical, optical or medical products or equipment;
- for Customized/Personalized Items, unique and one-of-a-kind items;
- for any item acquired illegally;
- for counterfeit or fake goods;
- for animals and plants;
- for any motor vehicles, including but not limited to, automobiles, boats, airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
- for land, permanent structures and fixtures including, but not limited to, buildings, homes, dwellings, and building and home improvements;
- for services You may purchase including, but not limited to, the performance or rendering of labour or maintenance, repair or installation of products, goods or property, or professional advice of any kind;
- for items purchased by a person not resident of the Territory;
- for shipping and/or transportation costs, handling costs and sales tax;
- for items advertised outside the Territory or in a duty-free zone;

- for items only available via special deal(s), available only to the members of specific organizations, or, in a place not open to the public, such as clubs and associations;
- for items purchased for resale, professional, or commercial use;
- for items not purchased during the Group Policy Period;
- for the purchase of an item in connection with Business pursuits including Your work or profession;
- for any merchant's credit, discount and/or manufacturer's rebates; or
- for instances where the amount charged for the purchased item is greater than the actual amount displayed.
- losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
- losses due to, or related to, a nuclear, biological radiation or chemical event.

CONDITIONS Specific to Price Protection

The following conditions of coverage are applicable to this section C:

- the item must be paid entirely with the Eligible Card;
- purchase can be made in-store or from online retailers;
- the price difference must be the within the same sales channel as Your original purchase;
- the lower price must be in a Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement;
- no Excess is payable by You;
- the lower price must be from a retailer in the same city or region where Your original purchase is made;
- the Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement must be published within thirty (30) days of Your original purchase;
- if the lower priced item is the result of, or is further reduced due to any of the following:
 - an advertised rebate;
 - a redeemable manufacturer's coupon; or
 - a refund of any sort,

We will add back such advertised rebate amount, redeemable manufacturer's coupon, or refund of any sort to the calculation of the lower item price by the applicable amount and refund any net difference in price.

V. DUTIES AFTER A LOSS

You are required to reasonably cooperate with Us in investigating, evaluating and settling a claim. In the event of any loss which may be covered under these coverages, You must contact Us within as soon as reasonably practicable after the discovery of such loss. To file a claim, You may log on to <https://au.mycardbenefits.com> or send a notification to Us to obtain a claim form and instructions on what to do after a loss.

Our contact details are set out below:

AIG Australia Limited

Level 19, 2 Park Street

Sydney, NSW 2000

Australia

Tel: +61395224111

Customer Service Timing: 8:30AM to 5:30PM, Monday to Friday

Email: APAC.Mastercard@aig.com

Duties after a Loss for each applicable Insurance Coverage:

E-Commerce Purchase Protection

The Cardholder must as soon as reasonably practicable:

- a. complete, sign and return the claim form to Us together with the Cardholder's statement of account or copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card; and
- b. any other relevant document We may reasonably ask You to provide.

Purchase Protection

The Cardholder must as soon as reasonably practicable:

- a. complete, sign and return the claim form to Us* together with:
 - the Cardholder's statement of account or copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
 - for theft claims, official copies of the police report;
 - for Accidental Damage claims, official copies of the repair estimate; and
 - any other relevant document We may reasonably ask You to provide.

**Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim. We will advise You as soon as reasonably practicable if this is required and We will also advise You as to the form conditions and requirements of delivery.*

Price Protection

The Cardholder must as soon as reasonably practicable:

- a. complete, sign and return the claim form to Us together with:
 - the original item purchase receipt;
 - the Eligible Cardholder's statement of account or original receipt demonstrating that the entire purchase was made with Your Eligible Card;
 - the original or copy of the Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement showing the purchased item, sale date and/or date of the advertisement, lower advertised price, and advertising retailer's name; and
 - any other relevant document We may reasonably ask You to provide.

General Obligations following a Loss

In the event of an occurrence that may lead to a claim or loss under the coverages set out above, You must:

- take all reasonably practicable measures to prevent and avoid further loss or damage;
- complete, sign and return the claims form within a reasonable time period together with copies of all reasonable proof of your loss and other relevant documents such as relevant receipts, documents, letters, credit and debit card statements together with accompanying documents and such details and written proof as may reasonably be required by Us.
- disclose to Us details of any other insurance cover under which You are entitled to claim;
- upon notifying Us of the claim You cannot make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent;
- where reasonably necessary, grant authorization for Us to obtain Your records and other information, such as credit reports

(if applicable)

- provide Your financial reports, including, but not limited to bank statements, as reasonably necessary to assess your claim;
- reasonably co-operate with Us in investigating, evaluating and settling a claim; and
- if the loss involved theft report of the theft to the police as soon as reasonably practicable.

VI. LIMITS OF LIABILITY

Per Occurrence: Our liability for any one incident shall not exceed the limit stated in in the section headed “Claim Amount and Excess” under Section II-Summary of Cover.

Annual Aggregate: The total of all benefits paid or payable while the Group Policy is in force in connection with any particular Coverage shall not exceed the limit stated in in in the section headed “Claim Amount and Excess” under Section II-Summary of Cover.

VII. GENERAL COVERAGE CONDITIONS

A. Disputes

Subject to the Complaints and Feedback section process outlined above, in the event of a dispute under the Group Policy, the parties agree to submit to the non-exclusive jurisdiction of the Courts of New South Wales.

B. Governing Law

The Group Policy shall be governed by the laws of the state of New South Wales.

C. Loss Prevention

You must use all reasonable means to avoid future loss at and after the time of loss.

D. Sanctions

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America or the Commonwealth of Australia.

E. Transfer

The Policyholder or You may not transfer its interest in this insurance to anyone.

F. Cancellation

Subject to the obligations specified under Part I above, the Policyholder can cancel the Group Policy at any time by providing 15 days written notice to Us.

G. Changes

The Policyholder must notify Us as soon as reasonably practicable of any change in circumstance which will affect the Group Policy. If the Policyholder advises Us of any change in circumstance that will affect the Group Policy, We reserve the right to amend any of the terms and conditions of the Group Policy following at least 15 days' notice to You or the Policyholder by Us. No change or modification of the Group Policy shall be effective except when made by written endorsement signed by Our authorized representative.

H. Subrogation

If We settle any claim or payment or otherwise cover any loss applying under the Group Policy, We shall be subrogated to all Your rights of recovery against any other person or persons and You shall complete, sign and deliver any documents necessary to secure such rights. You shall not take any action following a loss to prejudice such rights of subrogation.

I. Compliance

The benefits of the Group Policy are subject always to Your compliance with the terms and conditions to each Group Policy section and these coverage terms .

J. Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme ("Scheme") applies to the Group Policy. In the unlikely event that we are unable to meet our obligations under the insurance, persons entitled to make a claim under the insurance cover under the Group Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <https://www.fcs.gov.au>.