

Your Concierge service.

Terms and Conditions

1 April 2019

Available on Commonwealth Bank
Travel Money Cards issued by Visa.



1. Definitions

1.1 *Your Concierge* service

The *Your Concierge* service is offered 24 hours a day, seven days a week by calling **13 56 07** (within Australia) or **+61 2 9921 5075** (from overseas) for all Travel Money Cards issued by us through Visa. *Your Concierge* covers Lifestyle Services set out in section 2 of these Terms and Conditions ('Lifestyle Services')

1.2 Service Providers

The Commonwealth Bank of Australia ('Commonwealth Bank', 'we', 'us', 'our') is not the provider of the Lifestyle Services. *Your Concierge* is a service benefit of all Commonwealth Bank Travel Money Cards issued by Visa ('Cards'). As the issuer of the Card, we have arranged for **Aspire Lifestyles (Australia) Pty. Ltd.** (referred to as 'Your Concierge' in these Terms and Conditions) to provide the Lifestyle Services. Neither we nor our related bodies corporate guarantee or are liable to pay for any of the Lifestyle Services. The Lifestyle Services are automatically available to you as a Cardholder and you are not under any obligation to accept any of them. If you wish to use the Lifestyle Services, you will be bound by the terms and conditions issued by *Your Concierge* which relate to the Lifestyle Services.

1.3. Cardholders

For *Your Concierge*, Cardholders are defined as the Travel Money Card account owner.

2. Lifestyle Services

Lifestyle Services cover all types of privileges, personal assistance and lifestyle services including for example:

- a. Flight information/bookings based on availability/travel itinerary planning
- b. Hotel information, referrals and reservations
- c. Car rental, limousine and car service information, referrals and reservations
- d. Travel destination guides (including partner privileges)
- e. Sourcing, purchasing, and delivery of tickets for theatre shows, concerts, and sporting events
- f. Sourcing and arranging hospitality packages

- g. Providing details of events and shows in cities worldwide
- h. Fine dining, restaurant referrals and reservations
- i. Country and major cities information:
 - Festivals/museums/music entertainment information
 - Time/house/holidays information
- j. Health Club information, referrals, reservations
- k. Golf tee time information and reservations
- l. Shopping location information
- m. Floral arrangement and delivery
- n. Party planning for special occasions
- o. Arrangement and appointment booking of hairstylist/make-up artist for special event
- p. Arrangement and appointment with qualified personal fitness trainer
- q. Spa and wellness information and reservations
- r. Gift sourcing
- s. Referrals to providers of goods and services
- t. Sourcing, purchasing and delivery of goods
- u. Information on preparing a journey
- v. Information on customs and duty regulations
- w. Information on foreign exchange and value added taxes
- x. Assistance with business arrangements for business-related services, such as secretarial services and business centre referrals
- y. Assistance concerning business equipment, such as fax machines and mobile phones
- z. Assistance in locating lost articles

For more information on any of these Lifestyle Services, please contact *Your Concierge* on **13 56 07** (within Australia) or **+61 2 9921 5075** (from overseas).

3. Lifestyle Services Conditions

You will be informed of the cost and options, if available, before any booking or purchase is made on your behalf. *Your Concierge* will not incur costs on your behalf unless your prior consent has been received. Any ticket purchases once authorised and confirmed by you will be deemed non-refundable on non-exchangeable items. *Your Concierge* will always strive to secure the best seats available according to your specific request and price range.

4. Charges

Your Concierge will provide you with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. You will not be charged for research and or co-ordination services, performed by *Your Concierge* (including for any telecommunication charges associated with fulfilling a request and costs incurred in utilising the *Your Concierge* international network of agents/ correspondent companies).

The following are your responsibilities:

- Costs of goods/services purchased
- Any deposit paid
- Costs of cancellation
- Delivery/shipping costs including insurance costs
- Custom duties and import taxes
- Costs incurred in transferring funds to fulfil a request
- Funds that may be required to be advanced to fulfil a request

To the extent possible, goods and services acquired on your behalf will be charged directly by the service establishment to your Card. If *Your Concierge* advances funds for goods or services, *Your Concierge* shall bill that amount to your Card account. If the transaction is in a currency other than Australian Dollars the amount shall be converted to Australian Dollars at the prevailing foreign exchange rate detailed on the Oanda website on the day the payment is effected to the establishment and a surcharge of 1% of the transaction amount will be levied. *Your Concierge* will make this surcharge known to you at the time of the transaction. *Your Concierge* will endeavour at all times to source reasonably priced shipping and delivery charges for goods or services purchased on your behalf.

5. Exclusions in locating goods

Your Concierge will not locate goods and services which have been requested for large-scale commercial use, or locate goods and services from abroad when customs regulations prohibit the shipping of the items to you. *Your Concierge* will also not locate items, which are prohibited under applicable law or which contravene reasonable moral or ethical standards.

6. Purchase and Shipping Restrictions

Your Concierge will ship gifts on your behalf, provided that such goods are for personal use and a shipping agency can be located to ship the requested quantity of items and provide insurance to the total value of the items.

Your Concierge will not arrange the purchase or delivery of any commercial consignment. *Your Concierge* will purchase and ship items in accordance with international shipping regulations and will observe the customs and excise restrictions in force. You will be informed if customs, excise and value added taxes are applicable and you will be responsible for the payment of any such levies.

Your Concierge requires that all items shipped must be insured for the full purchase value and such insurance costs shall be your responsibility. If you refuse to do so, you will be referred to the shipping agent to make the arrangements yourself.

7. Restaurant Reservations

Your Concierge will recommend restaurants to you and secure reservations, subject to availability.

8. Lifestyle Services Exclusions

The following will not be provided by *Your Concierge*:

- a. Any request involving the use of illegal channels, any requests which are deemed as immoral and or unethical (e.g. invasion of privacy) or requests which contravene any applicable laws in force; and
- b. Services in countries which are the subject of Australian, US or other Government sanctions.

9. General Conditions and Exclusions for *Your Concierge* service

- a. The Lifestyle Services may not be provided to you if:
 - i. the Card or Card account is suspended for any reason or is in default; or
 - ii. we elect to cancel, suspend or terminate the provision of Lifestyle Services to you, for any reason, which we may do at any time, at our complete discretion.We will notify you as soon as possible if sub-paragraph (ii) applies.
- b. Any fraudulent act, forgery, false or misleading evidence or omissions by you in relation to the provision of the Lifestyle Services shall automatically end all obligations to provide you with the Lifestyles Services on that particular occasion.
- c. We and *Your Concierge* shall not be responsible for delays or failures to provide the Lifestyle Services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity, or pandemics or any other event of force majeure which prevents *Your Concierge* from providing the Lifestyle Services.
- d. As a general rule, *Your Concierge* shall not reimburse any costs for services for which it was not contacted by you in the first instance in accordance with these terms and conditions.
- e. We make no warranties or representations, either express or implied, and expressly disclaim any and all liability (including consequential damages) in relation to the provision of the Lifestyle Services.
- f. We may give written notification of the cessation of our relationship with *Your Concierge*. You will still be responsible for costs incurred to date.
- g. If you have a complaint in relation to the provision of the Lifestyle Services, please contact *Your Concierge* on **13 56 07** (within Australia) or **+61 2 9921 5075** (from overseas).
- h. We may change these Terms and Conditions at any time.

13 56 07

(within Australia)

+61 2 9921 5075

(from overseas)

**Your Concierge service is available
24 hours a day, 7 days a week.**

Commonwealth Bank of Australia
ABN 48 123 123 124



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