

Emergency Travel Assistance

Terms and Conditions 30 August 2010

For Commonwealth Bank American Express Cardholders Only

CBA1922 300810

4.6 Referrals to Lawyers

Emergency Travel Assistance can provide you with the name, address and telephone number of a local lawyer. Wherever possible you will be given the details of two or more lawyers. Although the final selection of a lawyer will be your responsibility, Emergency Travel Assistance guarantees that any lawyer which it refers you to shall be admitted to practice in accordance with the laws of the relevant jurisdiction, be of good repute and not have been the subject of any reprimand or malpractice proceedings.

4.6 Referrals to Interpreters

Emergency Travel Assistance will provide you with the name, address and telephone number of an interpreter and, if requested by you and if available, the office hours of the interpreter.

4.7 Dispatch of Interpreter

Emergency Travel Assistance will provide for the dispatch of an interpreter if requested by you. The cost of translation and any related costs shall be your responsibility.

4.8 Emergency Ticket Replacement

Emergency Travel Assistance will provide you with assistance in replacing lost airline tickets by referral to a travel agent, airline or other authority.

5. General Conditions and Exclusions for Assist Services

- (a) The Assist Services may not be provided to you if the Card or Card account is suspended for any reason or is in default.
- (b) Any fraudulent act, forgery, false or misleading evidence or omissions by you shall automatically end all obligations to provide you with Assist Services on that particular occasion.

- (c) We and Emergency Travel Assistance shall not be responsible for delays or failures to provide Assist 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, radioactivity, pandemics or any other event of force majeure which prevents Emergency Travel Assistance from providing the Assist Services.
- (d) 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 Assist Services.
- (e) We may give written notification to the primary Cardholder of the cessation of our relationship with Emergency Travel Assistance.
- (f) If you have a complaint in relation to the provision of the Assist Services, please contact International SOS on **02 8987 1683** and **+61 2 8987 1683** (overseas).

13 2221
24 hours a day, 7 days a week
commbank.com.au

Commonwealth Bank of Australia
ABN 48 123 123 124

1. Definitions

1.1 Emergency Travel Assistance Service

The Emergency Travel Assistance service is offered 24 hours a day, seven days a week by calling **02 8987 1683** or **+61 2 8987 1683** (reverse charges accepted) and covers Credit Card-Related Services while abroad and Travel and Medical Assistance while abroad (together the 'Assist Services').

1.2 Service Provider

The Commonwealth Bank of Australia ('Commonwealth Bank', 'we', 'us', 'our') is not the provider of the Assist Services. The Assist Services are a service benefit offered to the Cardholders of a Commonwealth Bank American Express credit card ('Card'). As the issuer of the Card, we have arranged for International SOS Pte Ltd (referred to as 'Emergency Travel Assistance' in these Terms and Conditions) to provide the Assist Services.

Neither we nor our related bodies corporate, guarantee or are liable to pay for any of the Assist Services.

The Assist 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 Assist Services, you will be bound by the terms and conditions issued by Emergency Travel Assistance which relate to the Assist Services.

1.3. Cardholders

For Emergency Travel Assistance, cardholders are defined as primary and additional cardholders of a Card.

2. Eligibility

The Assist Services are valid for trips of a maximum duration of 90 consecutive days for any one trip undertaken by you.

3. Credit Card-Related Services While Abroad

3.1 Referrals to American Express Travel Service Offices ("TSO's") worldwide

Emergency Travel Assistance can provide address, telephone number and hours of opening of the nearest American Express TSO.

3.2 Emergency Card Replacement

Where you are overseas, an emergency replacement Card can be arranged via an American Express TSO.

3.3 Emergency Cash Advances

In the event of lost or stolen cash, Travellers Cheques, credit and charge cards or in the event that there are no branches of Commonwealth Bank, American Express TSO's or ATMs available at your location, Emergency Travel Assistance can advance cash to you of up to US\$1,000 for each and every case as required by you and free telephone assistance. Any related handling fee is your responsibility and the cash advance amount will be charged to your Card account, and subject to Card authorisation by us. This will be billed to your Card account within 30 days from the date of the service.

3.4 Information on American Express ATM Locations

Emergency Travel Assistance can provide information on American Express ATM locations.

4. Travel Assistance and Medical Assistance While Abroad

4.1 Information on preparing a journey

Emergency Travel Assistance can provide you with information about destinations or travel planning as requested by you. This information may include, but not be limited to, the types of travel documents required for various destinations, ways to approach booking flights and accommodation, currency issues and /or standard of hotels.

4.2 Referrals to Medical Service Providers

Emergency Travel Assistance will provide you with the name, address, telephone number and if requested by you and if available, the office hours and the level of English language proficiency of physicians (including both General Practitioners and Specialists), Hospitals, Clinics, Dentists and Dental Clinics (collectively referred to as "Medical Service Providers"), ambulances, private duty nurses, services for disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment. Wherever possible, you will be provided with the details of two or more Medical Service Providers. The final selection of the Medical Service Provider shall be your responsibility.

4.3 Hospital admission

Emergency Travel Assistance will organise hospital admission and, if requested, the guarantee of medical expenses. This will be charged to your Card account and subject to Card authorisation by us.

4.4 Dispatch of a doctor

If your condition or the circumstances require it, Emergency Travel Assistance will arrange for the dispatch of a doctor to you. The cost of health treatment and any doctor's fees shall be your responsibility.