Bank of Melbourne
Here to get you there

Amplify Business Credit Card

Complimentary Insurance Terms and Conditions

1 June 2015

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The insurer is:

QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545, Level 5, 2 Park Street, Sydney NSW 2000.
Phone **+61 2 4224 3487**

QM7088 0615

Important information about the insurance

This document contains *your Bank of Melbourne* Amplify Business Credit Cards Complimentary Insurance benefits.

The complimentary insurance benefits are available to *account holders* and/or *cardholders* of *Bank of Melbourne* Amplify Business Credit Card.

Insurance	*Account holder*	*Cardholders*
Transit Accident Insurance	✗	✓
Account holder's Business Inconvenience Insurance	✓	✗
Account holder's Unauthorised Transaction Insurance	✓	✗

The complimentary insurance benefits apply to events that are covered under this policy, which occur on or after 1 June 2015.

Where insurance benefits are applicable, the complimentary insurance benefits are provided automatically to *account holders* and *cardholders* pursuant to the Credit Card Insurance Agreement dated 1 June 2015 between Westpac Banking Corporation ABN 33 007457141, AFSL and Australian credit licence No. 233714 of 275 Kent Street, Sydney, NSW ("Westpac") and QBE Insurance (Australia) Limited ("QBE"), ABN 78 003 191 035 AFS Licence No. 239545 of 2 Park Street, Sydney NSW 2000. In this document, QBE may also be expressed as 'we', 'us', 'our', 'insurer' or product issuer. *Bank of Melbourne* ("Bank of Melbourne") is a Division of Westpac Banking Corporation.

Although the benefits under the covers are automatically provided to Amplify Business Credit Card *account holders* and *cardholders*, they are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policies as set out in this booklet. Therefore please read this document carefully and keep it in a safe place. Please also keep detailed particulars and proof of any loss including the sales receipt and Amplify Business Credit Card account statement showing any purchases.

QBE is the product issuer of the policies detailed in this document and these benefits are provided at no additional cost to the *account holders* and *cardholders. Bank of Melbourne* is not the product issuer (insurer) of these policies and neither it nor any of its related corporations guarantee any of the benefits under these covers and *Bank of Melbourne* does not receive any commission or remuneration in relation to these benefits. Neither *Bank of Melbourne* nor any of its related corporations are Authorised Representatives of QBE or any of its related companies.

Other insurance

The insurance cover described in this booklet is provided for *your* benefit under the policy entered into between QBE and Westpac. *Bank of Melbourne* is the policy owner. As an eligible account holder or *cardholder, you* have the benefit of insurance cover as a third party beneficiary.

If *you* are entitled to receive a benefit or make a claim under another insurance policy ('Other Policy"), in respect of the same loss as *your* claim under this policy, then QBE is not liable to provide indemnity under this policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any insurance cover under this policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Termination of these covers

Bank of Melbourne may terminate the benefits under any one or all of the covers in this document for all *cardholders*, or an individual *cardholder*, and if so will notify the *account holder* of the termination. Purchases finalised before expiry of this notification will still be eligible for cover. However, purchases finalised after expiry of this notification will not be eligible for cover.

Privacy

All companies in the QBE Group are committed to safeguarding *your* privacy and the confidentiality of *your* personal information. QBE collects only that personal information from or about *you* for the purpose of assessing *your* application for insurance and administering *your* insurance policy, including any claim made by *you*. QBE will only use and disclose *your* personal information for a purpose *you* would reasonably expect. We will request *your* consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer *your* insurance or process *your* claim. Our aim is to always have accurate and up-to-date information. *You* should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in *Australia*.

QBE or our authorised agent may collect or disclose *your* personal information from or to:

- any person authorised by *you*;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology *overseas*, including in India, Ireland, USA or the Netherlands;
- an organisation that provides *you* with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by *you* to us);
- a financial services provider or our agent who is arranging *your* insurance (for the purpose of confirming *your* personal and insurance details);
- another person named as a co-insured on *your* Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of *your* no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and *you* or between QBE and a third party);

- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims *you* may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing *your* insured items);
- to an investigator, assessor (for the purpose of investigating or assessing *your* claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against *you* or recovering our costs including *your* excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about *you*) may also be obtained from the above people or organisations.

In addition we will:

- give *you* the opportunity to find out what personal information we hold about *you* and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to *you*, should *you* wish to complain about how we handle *your* personal information.

To obtain further information about our Privacy Policy, to request access to or correct *your* personal information, or to make a complaint please email: complaints@qbe.com.

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Find out more about the code from: www.codeofpractice.com.au

Complaints and dispute resolution process

At QBE we're committed to providing *you* with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that *you're* not totally happy about.

Step 1 – Talk to us

If there's something *you* want to talk to us about, or if *you* would like to make a complaint, our staff are there to work with *you* to try and resolve *your* issue.

If *you're* not happy with our staff, or if *you're* unhappy with how our staff have responded to *your* complaint, *you* can ask to speak to their Manager.

You can also make *your* complaint directly to our Customer Care Unit.

Phone	1300 650 503, Monday to Friday, 9am to 5pm AEST
Email	complaints@qbe.com
Post	Customer Care GPO Box 219 PARRAMATTA NSW 2124

Step 2 – Escalate your complaint

Whenever *you* make a complaint we will try and resolve it within 15 business days. If this hasn't happened, or if *you're* not happy with how our staff tried to resolve it, *you* can ask that *your* complaint be escalated to one of our Dispute Resolution Specialists.

Our Dispute Resolution Specialists will provide our final decision within 15 business days of *your* complaint being escalated, unless they have requested and *you* have agreed to give them more time.

Step 3 – Still not resolved?

If *you're* not happy with our decision, *you* can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body. *You* can also contact FOS if we've taken more than 45 days to respond to *you* from the date *you* first made *your* complaint.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there'll be no cost to *you*. QBE is bound by FOS' decisions – but *you're* not. If you wish to access FOS, *you* can contact them:

Phone	1300 780 808, Monday to Friday, 9am – 5pm AEST
Email	info@fos.org.au
Online	www.fos.org.au

Definitions and Interpretation

The following key words (and their plurals) when highlighted in italics have special meaning in the insurances included in this document.

"accident" means any sudden and unexpected physical force, which occurs on a *trip* and causes an *injury* that is described in the Schedule of Benefits contained in the 'Transit accident policy'.

"account holder" means the person in whose name the Amplify Business Credit Card account is opened.

"act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"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.

"A$" means Australian Dollars

"Bank of Melbourne" means Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

"cardholder" means a person who permanently resides in *Australia* or a person who holds a current and valid 457 Visa and resides in *Australia* and to whom *Bank of Melbourne* has issued, at the request of the *account holder* of an Amplify Business Credit Card. This includes additional *cardholders*.

"injury/injured" means loss of life or bodily hurt, but not an illness or sickness:

- caused by an *accident* whilst the policy is in force; and
- resulting independently of any other cause.

Furthermore *injury* as used in the 'Transit accident policy' with reference to hand or foot means severance through or above the wrist or ankle joint and, as used with reference to an eye means irrecoverable loss of the entire sight thereof.

"overseas" means outside *Australia*.

"spouse" means a defacto partner of the *cardholder* who is permanently living with the *cardholder* at the time the *trip* starts or a person married to the *cardholder*. We may ask for proof of any relationship.

"trip" means:

- *overseas* passage by the *cardholder* as a paying passenger (not as a pilot, driver, or crew member etc) in a licensed plane, bus, train or short-haul ferry (but not a cruise ship) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder*'s Amplify Business Credit Card account and the *cardholder* is not on their way to or from their place of work (whether paid, unpaid or voluntary work); and
- *overseas* passage by the *cardholder*'s *spouse* as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, bus, train or short-haul ferry (but not a cruise ship) authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the passage commenced the cost of the passage was charged to the *cardholder*'s Amplify Business Credit Card account and they are accompanying the *cardholder* who is on a *trip* and the *spouse* is not on their way to or from their place of work (whether paid, unpaid or voluntary work).

"unauthorised transaction" means a *Bank of Melbourne* Amplify Business card transaction, which has been processed to the Amplify Business Credit Card account of the *account holder* but was not authorised in any way by the *account holder* and or was outside the *cardholder's* authority to transact.

"you", "your", "yours", "yourself" means the *cardholder* or the *cardholder's spouse*.

Excess – what *you* contribute to a claim

Excesses may apply to certain sections of cover. An excess is not an additional fee charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which *you* are otherwise covered (i.e. the amount that *you* must contribute towards each claim). Details of the excess amounts and circumstances in which they will be applied are set out below:

- Transit Accident Insurance – *you* must pay the first *A$*250 for each claim;
- Unauthorised Transaction Insurance – *you* must pay the first *A$*250 for each claim; and
- Business Inconvenience Insurance – *you* must pay the first *A$*250 for each claim.

Enquiries

Additional copies of this document can be obtained by phoning *Bank of Melbourne* on **13 22 66**, or visit bankofmelbourne.com.au

If *you* require personal advice on any of these insurances, please see *your* insurance adviser.

Helpful FAQs, claims forms and copies of this document can be found at the QBE website https://travel.qbe.com/qbe/bankmelb or for general enquiries *you* can phone us on **1800 091 710**, however please make sure *you* have this document on hand when *you* phone us.

Claims procedures

The following claims procedure is applicable to 'Transit accident insurance' and 'Account holder's business inconvenience insurance'.

Please use the following policy numbers when making a claim;

Transit Accident Insurance	BM01000004-00
Account holders Business Inconvenience Insurance	BM01000012-00

Contact us on **1800 091 710** within 30 days or as soon as possible after learning of an insured event that may result in a claim..

You must provide us with any evidence/documentation we require to verify *your* claim. Depending on the policy *you* are claiming under, this might include (but is not limited to) any of the following:

- Police report(s);
- Medical / death certificate(s); or
- Credit card statements/receipts;
- Any *cardholder* correspondence provided, etc.

We may require you to complete a written report. If we do, we will provide you with the forms which should be returned to us within 30 days or as soon as possible after you receive them.

Subrogation and *you* assisting QBE with *your* claim

We may at any time, at our expense and in *your* name, use all legal means available to *you* of securing reimbursement for loss or damage arising under this policy. In the event we do so, *you* agree to give all reasonable assistance for that purpose.

Fraudulent claims

When making a claim *you* have a responsibility to assist QBE and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if *you* or any one acting on *your* behalf uses fraudulent means to make a claim on any of the covers in this document, then no payment will be made in regard to the claim. *Bank of Melbourne* will be informed of the situation. In the event we believe *you* or any one acting on *your* behalf has made or attempted to make a fraudulent claim, we may make a criminal complaint. *You* will also be liable for any loss we incur as a result of *your* fraudulent claim.

Transit accident insurance policy

Transit accident insurance is a benefit available to *Bank of Melbourne* Amplify Business *cardholders*. This cover provides certain accidental death and *injury* cover for *cardholders* who sustain an *injury* while riding as a passenger in (not as a pilot, driver or crew member), or boarding or alighting a plane, bus, or ferry (but not a cruise ship) as outlined in this policy.

This cover is available on *trips* where prior to the *trip*, the entire payment for the *trip* was charged to the *cardholder*'s Amplify Business Credit Card.

The benefits also extend to the *cardholder*'s *spouse*, provided they have travelled with the *cardholder* for the entire *trip* and before the *trip* the payment for their *trip* was also charged to the *cardholder*'s Amplify Business Credit Card.

The benefits listed under the Schedule of Benefits will be paid if whilst outside *Australia*, the *cardholder* and/or the *cardholder*'s *spouse* suffers a loss as a result on an *injury* suffered under the circumstances specified in points 1, 2, 3, 4 or 5 as follows:

1. The *injury* is sustained on a *trip* while *you* are riding as a passenger or boarding or alighting the plane, bus, train or ferry (but not a cruise ship);
2. The *injury* is sustained while *you* are riding as a passenger in (not as a pilot, driver or crew member), a licensed taxi pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided *you* are travelling directly to or from an airport, bus depot, railway station or dock, immediately preceding or following the scheduled *trip*;
3. When, by reason of an *accident* specified in points 1 or 2 above, *you* are unavoidably exposed to the elements and, as a result of such exposure, suffer an *injury* for which indemnity is otherwise payable hereunder, the loss shall be covered under the terms of this policy;
4. If *your* body has not been found within one year of the date of *your* disappearance arising out of an *accident* which would give rise to a loss as specified in points 1, 2 or 3 above, it will be presumed that *you* died as a result of bodily *injury* caused by the *accident* at the time of *your* disappearance;

5. This insurance does not cover any *injury* caused by or resulting from:
   - suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
   - hijack;
   - any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow; or attempted overthrow of a government/military power;
   - any *act of terrorism*;
   - an intentional or illegal or criminal act of:
     - *you*;
     - a person acting on *your* behalf;
     - a *cardholder* or their designated beneficiary, executor or administrator; or
     - a *cardholder's* legal heir or personal legal representative; or
     - any person acting on behalf of a *cardholder*.

Schedule of benefits

When an *accident* results in any of the following *injuries* within one year from the date of the *accident*, we will pay the amount shown below according to the *injury*.

If a person sustains more than one *injury* resulting from one *accident*, only the Benefit Amount for the greater *injury* will be paid.

Summary of benefits

Injury	Benefit Amount – A	Benefit Amount – B
Loss of life	*A$*250,000	*A$*25,000
Both hands and/or both feet	*A$*250,000	*A$*25,000
One hand in conjunction with one foot	*A$*250,000	*A$*25,000
The entire sight of both eyes	*A$*250,000	*A$*25,000
The entire sight of one eye in conjunction with one hand and/or one foot	*A$*250,000	*A$*25,000
One hand or one foot	*A$*125,000	*A$*25,000
The entire sight of one eye	*A$*125,000	*A$*25,000

Benefits payable under this policy will be paid as follows:

Benefit Amount – "A" will be paid to the *injured cardholder* or *injured spouse* or, if the *injured cardholder* or *injured spouse* is a minor, the amount will be paid to their legal guardian. When the benefit is payable due to death, the amount will be paid to the person's legal representative(s).

Benefit Amount – "B" will be paid to the *account holder's* Amplify Business Credit Card account.

Limits on what we pay

The most we will pay in claims under this policy, that result from one incident (e.g. a bus crash) is *A$*1,000,000 regardless of the number of *cardholders* or *spouses injured* in the incident.

This means that if as a result of one incident a number of *cardholders* or *spouses* were *injured*, QBE would pay each person on a proportional basis (using the above Schedule) to a total of *A$*1,000,000. Therefore if, five *cardholders* lost their lives in the same bus crash, QBE would pay *A$*181,818 per *cardholder* to each of their legal representatives and *A$*18,182 to the *account holder's* Amplify Business Credit Card account.

Account holder's business inconvenience insurance

Subject to the following terms and conditions and the details contained in the "Important information about the insurance" section of this booklet, Business inconvenience insurance is automatically available to *account holders*.

1. **Business premises invasion –** we will compensate the *account holder* up to *A$*10,000 when during normal business hours the *account holder's* business premises are invaded, provided that the invasion is reported to the police and a police report is provided to us.

   We will compensate the *account holder A$*500 per hour of business interruption due to business premises' invasion, up to a maximum amount of *A$*10,000.

   We will require the *account holder* to provide reasonable evidence as to the number of hours the business sustained interruption.

   We will only pay one claim per 12 month period.

2. **Recruitment expenses –** we will compensate the *account holder* up to *A$*10,500 for actual expenses incurred to advertise for, or engage a recruitment company to find a new employee to replace a *cardholder* who as a result of of an *accidental injury* (but not illness or disease), either dies or is medically unfit to continue working for the *account holder*.

   The accidental death must occur within 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 the *cardholder* was travelling in is involved in an *accident* caused by violent, external and visible means and the *cardholder*'s body can not be found, we will after 12 months treat the *cardholder* as having died as a result of the *accident*.

3. **Temporary replacement employee expenses –** we will compensate the *account holder* up to *A$*4,000 for actual expenses incurred to employ a temporary replacement for a *cardholder* who for in excess of 7 consecutive days is medically unfit to work for the *account holder*.

   The *cardholder* must be certified as being unfit for work by a qualified and registered member of the medical profession and we must be provided with the medica certificate.

   The most we will pay in any 12 month period is *A$*4,000 and there is no cover for the first 7 days that the *cardholder* is unfit to work.

4. What is not covered?

This insurance does not cover any event caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self destruction, whilst sane or insane;
- hijack;
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow; or attempted overthrow of a government/military power;
- any *act of terrorism*;
- an intentional or illegal or criminal act of:
  - *you*;
  - a person acting on *your* behalf;
  - a *cardholder* or their designated beneficiary, executor or administrator; or
  - a *cardholder's* legal heir or personal legal representative; or
  - any person acting on behalf of a *cardholder*.

Account holder's unauthorised transaction insurance

Under this insurance, *account holders* have the reassurance of being automatically protected, as outlined in this policy, against *unauthorised transactions* made by their *cardholders*.

The complimentary *unauthorised transaction* insurance is explained below. It is in the *account holder's* best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions

1. The *account holder* shall instruct its *cardholders* in writing of the limits of their authority in using their Amplify Business Credit Card; and

2. **When:**
   - the *account holder* no longer wishes a *cardholder* to use their Amplify Business Credit Card; or
   - the *cardholder*'s employment is terminated; or
   - the *account holder* becomes aware that *unauthorised transaction* amounts have been incurred or are likely to be incurred by the *cardholder*,

   the *account holder* must, if possible, immediately obtain the Amplify Business Credit Card from the *cardholder*, cut it in half and return it to *Bank of Melbourne* at the address appearing on the Amplify Business Credit Card statement. On the same day the *account holder* must direct *Bank of Melbourne* to cancel the *cardholder*'s Amplify Business Credit Card. This direction is preferably to be made by telephone or facsimile or by any other electronic advice, which may be approved by *Bank of Melbourne* in the future.

   If the *account holder* is unable to recover the *cardholder*'s Amplify Business Credit Card, they must write to the *cardholder* advising them that they are no longer authorised to use the Amplify Business Credit Card and direct the *cardholder* to return the credit card to the *account holder*.

3. Claim Procedure

When the *account holder* becomes aware of an *unauthorised transaction* they must:

- report the matter to the police and press charges against the *cardholder* who performed the *unauthorised transaction*; and
- complete and send to *Bank of Melbourne* the "Notification of Claim" form (see Appendix "A"), along with a copy of the letter sent to the *cardholder* if applicable, and a copy of the police report (or quote the report number). *Bank of Melbourne*, will forward this notification to us; and
- take all reasonable steps to recover from the *cardholder* all *unauthorised transaction* amounts transacted by the *cardholder*. In addition, the *account holder* shall utilise, where legally possible, any monies held for, or on behalf of, the *cardholder* so as to avoid or reduce any loss resulting from the *unauthorised transaction*.

4. Limit of Cover

Our liability to pay claims is limited, in any 12 months, to *A$*20,000 per *cardholder* up to a maximum of *A$*150,000 per *account holder*.

5. What is not covered

We shall not be liable under this policy for:

- any indirect losses or consequential liability of any kind;
- any *unauthorised transactions* which occur after the *account holder* became aware of, or should have been aware of any previous *unauthorised transactions* (e.g. receipt of a statement showing *unauthorised transactions*), but failed to report the matter to *Bank of Melbourne*;
- any *unauthorised transactions* incurred by a director, partner, principal or owner of the *account holder* or any family members of the said directors, partners, principal or owners; or
- any loss caused by or resulting from any *act of terrorism*.

Appendix "A"

(to be presented on *your* company's letterhead)

Bank of Melbourne Amplify Business Credit Card Notification of Claim
The Manager
Group Card Services
Bank of Melbourne
GPO Box 1518, Adelaide SA 5001

Amplify Business Credit Card number

Name of *cardholder*

Address of *cardholder* (business)

Street

Suburb / town | Post code

Address of *cardholder* (home)

Street

Suburb / town | Post code

We wish to lodge a claim in respect of an *unauthorised transaction* and request a claim form to be sent to this office. In terms of the conditions applying to such a claim we hereby request and authorise you to cancel the Bank of Melbourne Amplify Business Credit Card number specified above.

The police have been notified of this matter and a copy of the police report is attached. (Please tick the appropriate box below)

☐ The Bank of Melbourne Amplify Business Credit Card has been cut in half and destroyed by us.

☐ The Bank of Melbourne Amplify Business Credit Card was previously returned to *you*.

☐ Date *you* withdrew authority for the card:

☐ The Bank of Melbourne Amplify Business Credit Card is still in the possession of the *cardholder* and accordingly, we have notified the *cardholder* that he/she is no longer authorised to use the credit card (copy of letter attached).

In the event you have not reported this to the police, why?

Signed for and on behalf of:

Name of *Account Holder*

Signature of *Account Holder* | Date

Important

Should you lose your card, immediately notify the 24-hour card service centre on 1800 772 266 within Australia, 7 days a week.

To find out more:

- **Ask us today**
- **13 22 66**
- **bankofmelbourne.com.au**

If you wish to make a general enquiry regarding the cover outlined in this document you can phone us on 1800 091 710.

For claims contact us on 1800 091 710.

Bank of Melbourne
Here to get you there

Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.
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