

Westpac Rewards Credit Cards Concierge Service.

Terms & Conditions.

Effective Date: 1 June 2017.

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We would ask you to take some time to read through these Terms and Conditions, as they contain important information regarding the use of your Westpac Platinum Rewards Cards, Westpac Platinum Plus Rewards Cards, Westpac Black Cards, and BusinessChoice Rewards Platinum Cards as well as details on specific services available through Westpac Concierge. Should you have any questions relating to any aspect of your cards, please call our Platinum Priority Service Line on **1300 859 100**, Black Card Priority Service line on **1300 651 999** or BusinessChoice Rewards Platinum line on **1300 791 188**.

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1. Definitions.

1.1 Westpac Concierge.

Westpac Concierge is a service benefit offered by Westpac Concierge under these terms and conditions 24 hours a day, seven days a week by calling:

- Platinum Cards 1300 859 100 or +61 2 9374 7082
- Black Cards 1300 651 999 or +61 3 6345 1999
- BusinessChoice Rewards 1300 791 188 or +61 2 9155 7718

1.2 Assistance Providers.

Westpac Concierge is a service benefit of the following Westpac Rewards Cards:

Westpac Altitude Platinum Cards (including Altitude Qantas Platinum), Westpac Altitude Platinum Plus Cards, Westpac Altitude Business Platinum Cards, Westpac BusinessChoice Rewards Platinum Cards, Westpac Altitude Black Cards Account (including Altitude Qantas Black), Westpac Earth Platinum Cards, Westpac Earth Platinum Plus Cards, Westpac Earth Black Cards and Singapore Airlines Westpac Platinum Cards (“Westpac Rewards Cards”). Westpac Banking Corporation (“Westpac”), the issuer of Westpac Rewards Cards shall utilise the services of reputable third parties in the provision of services falling under Westpac Concierge.

1.3 Cardholders.

For Westpac Concierge, Cardholders are defined as:

- Westpac Altitude Platinum Cardholders (including Altitude Qantas Platinum).
- Westpac Altitude Platinum Additional Cardholders (including Altitude Qantas Platinum).
- Westpac Altitude Business Platinum Cardholders.
- Westpac Altitude Business Platinum Additional Cardholders.
- Westpac BusinessChoice Rewards Platinum Cardholders.
- Westpac Altitude Black Cardholders (including Altitude Qantas Black).
- Westpac Altitude Black Additional Cardholders (including Altitude Qantas Black).
- Westpac Altitude Qantas Platinum Plus Cardholders.
- Westpac Altitude Qantas Platinum Plus Additional Cardholders.
- Westpac Earth Platinum Cardholders.
- Westpac Earth Platinum Additional Cardholders.
- Westpac Earth Platinum Plus Cardholders.
- Westpac Earth Platinum Plus Additional Cardholders.
- Westpac Earth Black Cardholders.
- Westpac Earth Black Additional Cardholders.
- Singapore Airlines Westpac Platinum Cardholders.
- Singapore Airlines Westpac Platinum Additional Cardholders.

2. Eligibility.

2.1 Local + Overseas Lifestyle Services.

Lifestyle Services are valid locally and worldwide.

3. Lifestyle Services.

Lifestyle Services cover all types of personal assistance and lifestyle services including:

- (a) Flight Information.
- (b) Sourcing, purchasing, and delivery of tickets for theatre shows, concerts, and sporting events.
- (c) Sourcing and arranging hospitality packages.
- (d) Providing details of events and shows in cities worldwide.
- (e) Fine dining, restaurant referrals and reservations.
- (f) Hotel information, referrals & reservations.
- (g) Car rental, limousine & car service information, referrals & reservations.
- (h) Mail/Fax travel destination package (major cities only).
- (i) Country & major cities Information:
 - Festivals/museums/music entertainment information.
 - Time/house/holiday information.
- (j) Health Club information, referrals, reservations.
- (k) Golf tee time information & 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) Stress relief massage therapy.
- (r) Gift Sourcing:
 - Gift arrangements.
 - Gift basket.
 - Floral arrangement.
- (s) Referrals to American Express Selects Program, Visa Platinum Program and Mastercard Priceless[®] Cities Program.
- (t) Referrals to providers of goods & services.

- (u) Sourcing, purchasing and delivery of goods.
- (v) Referrals to conference and business services.
- (w) Computer rental, audio/visual equipment referrals & arrangements.
- (x) Help with relocating to another country.

The above services are purely on a referral or arrangement basis. Westpac Concierge shall not be responsible for any third party expenses which shall be solely the Cardholder's responsibility.

3.1 Lifestyle Services Conditions.

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

3.2 Charges.

Westpac Concierge will endeavour to provide the Cardholder with a clear and detailed breakdown of any costs associated with the provision of a service, prior to arranging the service. The Cardholder will not be charged for research and/or co-ordination services performed by Westpac Concierge (including for any telecommunication charges associated with fulfilling a request and costs incurred in utilising the Westpac Concierge international network of agents/correspondent companies). Westpac Concierge will use its best efforts to source reasonably priced shipping and delivery charges for goods or services purchased on behalf of Cardholder.

The following are the responsibility of the Cardholder:

- 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 advanced to fulfil a request.

To the extent possible, goods and services acquired on behalf of the Cardholder will be charged directly by the service establishment to the Cardholder.

If Westpac Concierge advances funds for goods or services, Westpac Concierge shall bill that amount and any applicable surcharge to the Cardholder's 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 published by OANDA.com on the day the payment is effected to the establishment and a surcharge of 1% of the transaction amount will be levied.

3.3 Exclusions in locating goods.

Westpac Concierge will not locate goods & services mentioned in clause 3 requested for large-scale commercial use, or locate goods and services mentioned in clause 3 abroad when customs regulations prohibit the shipping of the items to the Cardholder. Westpac Concierge will not locate items, which are prohibited under applicable law or which contravene popular moral or ethical standards.

3.4 Purchase and Shipping Restrictions.

Westpac Concierge will purchase and ship gifts on behalf of the Cardholder, provided 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. Westpac Concierge will not arrange the purchase or delivery of any commercial consignment. Westpac Concierge will purchase and ship items in accordance with international shipping regulations and will observe the customs and excise restrictions in force. The Cardholder will be informed if customs, excise and value added taxes are applicable. The Cardholder is responsible for any such levies. Westpac Concierge requires that all items shipped must be insured for the full purchase value and such insurance costs shall be borne by the Cardholder. If the Cardholder refuses to do so, he/she will be referred to the shipping agent to make arrangements direct.

3.5 Restaurant Reservations.

Westpac Concierge will recommend restaurants to Cardholders and secure reservations, subject to availability.

3.6 entré, American Express connect™ and Visa Platinum.

Participating merchants and clubs provide special offers for the exclusive use of Cardholders. Cardholder reservations must be made through the Westpac Concierge. Details of merchants and clubs participating in these programs will be provided by American Express® and Visa and Westpac and are subject to change.

3.7 Cancellation Charges.

In the event that a Cardholder cancels a reservation in an establishment participating in the entré, American Express Network™, Visa Platinum or Mastercard Priceless® Cities Program or any other promotions at short notice, the Cardholder may be liable for a cancellation charge which will be billed to the Cardholder's account. Any cancellation charges that may apply will be advised at the time of booking.

3.8 Lifestyle Services Exclusions.

The following will not be provided by Westpac Concierge:

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

4. General Conditions and Exclusions for Westpac Concierge.

- (a) Any fraudulent act, forgery, false or misleading evidence or omissions on the part of the Cardholder shall automatically end all obligations to provide the Cardholder with assistance services on that particular occasion.
- (b) Westpac Concierge shall use all available means to provide all assistance services as detailed in these Terms and Conditions. However, Westpac Concierge shall not be held responsible for non-execution or delays resulting from any cause or event not reasonably within its control, including but not limited to: natural disasters; civil war; armed rebellion or conflict; war; insurrection; military acts of foreign nations; revolution; riots by collective action involving threats and actual disturbance authorities to permit such services; all acts of sabotage or terrorism; radioactivity; nuclear war; toxic fallout; volcanic eruption and all "Acts of God".
- (c) As a general rule, Westpac Concierge shall not reimburse any costs for which it was not contacted by the Cardholder in the first instance in accordance with these Terms and Conditions.

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