

Westpac Rewards Credit Cards Emergency Travel Assistance.

Terms and Conditions.

Effective 25 March 2013



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 Rewards card(s), as well as details on specific services and insurance benefits available through Westpac Concierge.

To access Emergency Travel Assistance Services for Black Card customers, please call the dedicated Black Card Priority Service line available 24/7 on **1300 651 999** or our Priority Service line on **1300 859 100** (option 5) for all other Card customers.

Should you have any questions relating to any other aspect of your Westpac Rewards card, please call our Cards Service Centre on 1300 651 089.

Westpac Rewards Credit Cards Emergency Travel Assistance.

1.0 Definitions.

1.1 Travel Assistance Services.

Emergency Travel Assistance is a service benefit offered by Westpac Concierge 24 hours a day, seven days a week by calling 1300 859 100 or +61 2 9374 7082.

1.2 Assistance Providers.

Emergency Travel Assistance is a service benefit of the Cardholders of Westpac Altitude Cards, Westpac Altitude Qantas Cards, Westpac Earth Cards and Singapore Airlines Westpac Cards ("Westpac Rewards Cards") detailed in 1.3. 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 Rewards Credit Cards Concierge Service.

1.3 Cardholders.

For Emergency Travel Assistance, Cardholders are defined as:

- Westpac Altitude Cardholders.
- Westpac Altitude Additional Cardholders.
- Westpac Altitude Platinum Cardholders.
- Westpac Altitude Platinum Additional Cardholders.
- Westpac Altitude Black Cardholders.
- Westpac Altitude Qantas Cardholders.
- Westpac Altitude Qantas Additional Cardholders.
- Westpac Altitude Qantas Platinum Cardholders.
- Westpac Altitude Qantas Platinum Additional Cardholders.
- Westpac Altitude Qantas Platinum Plus Cardholders.
- Westpac Altitude Qantas Platinum Plus Additional Cardholders.
- Westpac Earth Cardholders.
- Westpac Earth Additional Cardholders.
- Westpac Earth Platinum Cardholders.
- Westpac Earth Platinum Additional Cardholders.

- Westpac Earth Black Cardholders.
- Singapore Airlines Westpac Platinum Cardholders.
- Singapore Airlines Westpac Platinum Additional Cardholders.

2. Eligibility.

Overseas Travel Emergency Medical Assistance.

- Travel Emergency Medical Assistance is valid for trips for a maximum duration of 90 consecutive days whilst travelling outside Home Country/Usual Country of Residence, in the case of accident and emergency only.

Travel Emergency Assistance Services and Lifestyle Services.

- Travel Emergency Assistance Services are valid worldwide.

3. Overseas Travel Medical Assistance.

3.1 Medical Assistance

3.1.1 Telephone Medical Advice

Westpac Concierge will arrange for the provision of medical advice to the Cardholder over the telephone.

3.1.2 Medical Service Provider Referral / Dispatch

Westpac Concierge shall provide the Cardholder, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). Upon request Westpac Concierge will arrange for a physician to be dispatched to the Cardholder. Westpac Concierge shall not be responsible for providing medical diagnosis or treatment. Although Westpac Concierge shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of

a Medical Service Provider shall be the decision of the Cardholder. Westpac Concierge, however, will exercise care and diligence in selecting the Medical Service Providers.

3.1.3 Arrangement of Hospital Admission

If the medical condition of the Cardholder is of such gravity as to require hospitalisation, Westpac Concierge will assist such Cardholder with the hospital admission.

3.1.4 Guarantee of Medical Expenses Incurred during Hospitalisation & Monitoring of medical Condition during Hospitalisation

Westpac Concierge will, subject to Westpac Concierge first securing payment from the Cardholder through the Cardholder's credit card or from funds from the Cardholder's family, assist the Cardholder by guaranteeing on behalf of the Cardholder medical expenses incurred during a Cardholder's hospitalisation.

In the event Westpac Concierge has guaranteed the Cardholder's hospitalisation expenses, Westpac Concierge shall monitor the Cardholder's medical condition with the hospital's attending physician; subject to any and all obligations in respect of confidentiality and relevant authorisation. Westpac Concierge shall ensure that the hospitalisation expenses incurred by the Cardholder are reasonable and customary and consistent both with reasonable standards for the Cardholder's condition and location.

3.1.5 Delivery of Essential Medicine

Westpac Concierge will arrange to deliver to the Cardholder essential medicine, drugs, medical supplies and or prescriptions that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder's location. The delivery of such medicine, drugs, medical supplies and prescriptions will be subject to the laws and regulations applicable locally. Westpac Concierge will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

3.1.6 Arrangement of Emergency Medical Evacuation

Westpac Concierge will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available.

Westpac Concierge will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

3.1.7 Arrangement of Emergency Medical Repatriation

Westpac Concierge will arrange for the return of the Cardholder to the Home Country or Usual Country of Residence following the Cardholder's emergency medical evacuation and subsequent hospitalisation outside the Home Country or Usual Country of Residence. Westpac Concierge will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

3.1.8 Arrangement of Repatriation of Mortal Remains

Westpac Concierge will arrange for the transportation of the Cardholder's mortal remains to the Home Country or Usual Country of Residence if requested by the Cardholder's family, or arrange for local burial at the place of death.

3.1.9 Arrangement of Compassionate Visit

Westpac Concierge will assist in arranging for one return airfare for a relative or a friend of the Cardholder wishing to join the Cardholder who, when travelling alone, is hospitalised outside the Home Country or Usual Country of Residence.

3.1.10 Arrangement of Return of Minor Children

Westpac Concierge will arrange for one-way airfares for the return of minor children to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying Cardholder's illness, accident or emergency medical evacuation. Escort will be provided, when requested.

3.1.11 Arrangement of Travel & Accommodation

Westpac Concierge will assist in arranging travel and hotel accommodation of the Cardholder's relatives and or travelling companions related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

3.1.12 Return home on the death of a relative.

Westpac Concierge will assist in making travel arrangements including but not limited to purchasing an airline ticket, to return as soon as possible to the Cardholder's usual place of residence in the event of death of a relative, in order to attend the deceased's funeral, of any one of the following residing in Australia: father, mother, parent-in-law, legal spouse, child, brother or sister.

The above Services item 3.1.4 to 3.1.12 are charged on a case by case basis. The provision of financial guarantees by Westpac Concierge is subject to Westpac Concierge first securing payment from the Cardholder through the Cardholder's credit card or from funds from the Cardholder's family. Westpac Concierge shall not be responsible for any third party expenses which shall be solely the Cardholder's responsibility.

3.2 Restrictions to 3.1

- 3.2.1** There may be certain countries where emergency medical assistance services are not available or capabilities may be limited. The following conditions restrict the ability to render these standard assistance services: War/civil strife/invasion, natural disasters, riots/terrorist activities/hostilities; strikes or industrial actions; circumstances where there is danger of explosion/nuclear radiation/economic sanctions etc.
- 3.2.2** In the event of a medical emergency, when the Designated Physician, in consultation with a local attending physician, determines it is medically necessary for the Cardholder to be transported to a different hospital or repatriated to his/her usual country of residence for proper medical treatment, Westpac Concierge will arrange for the transport under proper medical supervision.

All decisions as to the medical need for evacuation/repatriation, the means and/or timing of any evacuation/repatriation, the medical equipment and medical crew to be used, and final destination, are medical decisions which will be made by the Designated Physician in consultation with a local attending physician based on medical factors, and their decisions shall be conclusive in determining the need for such services.

- 3.2.3** Except for Designated Physicians, the health care professionals, and/or any other professional who provides the services enumerated herein, are independent contractors and Westpac Concierge shall not be liable for the negligence or other wrongful acts or other omissions of such health care professionals.

3.3 Medical Assistance Exclusions.

3.3.1 Pre-existing medical conditions.

Westpac Concierge shall have no obligation to provide medical assistance where the illness giving rise to the necessity of medical attention falls within any of the following categories: illness arising from a medical condition which existed prior to the period of a Covered Trip (unless the treating practitioner or treating specialist has given specific written confirmation of fitness to travel prior to departure); sickness and bodily injury resulting from the use of drugs; attempted suicide or mental illness; premature birth or miscarriage within three months of the estimated date of delivery.

3.3.2. Repatriation of persons.

Westpac Concierge shall have no obligation to repatriate the Cardholder in case of the following: illness or injuries of a mild nature which can be treated on the spot or which do not prevent the Cardholder from continuing his journey, fractures and sprains of a mild nature, chronic diseases, pregnancies unless an unforeseeable complication arises (limited to the first six months of pregnancy), abortions, recovery periods of an illness contracted before the beginning of the journey, (unless the treating practitioner or treating specialist has given specific written confirmation of fitness to travel prior to departure), attempted suicide, accidents occurring while the Cardholder is

participating in any official sports contest, injuries or accidents occurring within 180 days from when bodily injury or illness covered under this Agreement was sustained or contracted.

3.4 Limitation of Guarantee.

When Westpac Concierge organises a repatriation or other transportation, and if the covered claim does not oblige Westpac Concierge to change the date on which the Cardholder has initially planned to go back home, or if the Cardholder's ticket can be modified, Westpac Concierge shall ask the Cardholder to use his/her ticket.

4.0 Travel Assistance.

The following services are available under Travel Emergency Assistance worldwide.

4.1 Emergency Card Replacement Assistance.

4.2 Information on preparing for a journey.

4.3 Information on customs and duty regulations.

Westpac Concierge shall provide information relating to customs and duties on goods carried into countries/cities including the quantity of duty – free goods travellers are permitted to take into such countries/cities. Westpac Concierge reserve the right to provide information only on goods carried for personal use.

4.4 Information on foreign exchanges rates.

Westpac Concierge shall provide official foreign exchange rates and value added taxes of foreign countries.

4.5 Replacement of broken, lost or stolen glasses or contact lens.

Westpac Concierge will arrange and organise transportation of replacement spectacles or contact lenses left behind or lost, provided that the Cardholder is able to provide sufficient information

to Westpac Concierge to locate the optical provider regularly used by him/her.

The cost of research packing and transport of replacement lenses, spectacles and any costs incurred due to import duties or taxes will be charged to the Cardholder's credit cards.

4.6 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 Westpac or ATMs available at the Cardholder's location, Westpac Concierge shall advance cash to the Cardholder of up to AUD\$1,000 for each and every case required by the Cardholder (free telephone assistance, related handling fee to be borne by Cardholder, and the cash advance amount to be charged to Cardholder's account, and subject to authorisation by Westpac).

4.7 Interpreter Referral

Westpac Concierge will provide the names, telephone numbers and hours of opening of interpreters' offices in foreign countries. Upon request Westpac Concierge will arrange for an interpreter to be dispatched to the Cardholder.

Although Westpac Concierge shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Cardholder. Westpac Concierge, however, will exercise care and diligence in selecting the service providers.

4.8 Lost Article Assistance

Westpac Concierge will assist the Cardholder who has lost articles including but not limited to luggage and passports while travelling outside the Home Country or Usual Country of Residence by referring the Cardholder to the appropriate authorities involved.

4.9 Legal Referral

Westpac Concierge will provide the Cardholders with the name, address, telephone numbers and if requested by the Cardholder and if available, office hours for referred lawyers and legal practitioners. Westpac Concierge will not give any legal advice to the Cardholder.

Although Westpac Concierge shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Cardholder. Westpac Concierge, however, will exercise care and diligence in selecting the service providers.

4.10 Arrangement of Appointment with Lawyers

Westpac Concierge will assist the Cardholder to arrange for appointments with lawyers. All related expenses shall be borne by the Cardholder.

4.11 Arrangement of Bail Bond

Westpac Concierge shall arrange the bail bond, up to a limit of AUD\$2,500 for the Cardholder's conditional release when travelling outside the Home Country or Usual Country of Residence. The Cardholder shall be responsible for any other related expenses. The provision of bail bond is subject to Westpac Concierge first securing payment from the Cardholder's credit card or from funds from the Cardholder's family.

4.12 Embassy Referral

Westpac Concierge shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

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

General Conditions and Exclusions for Emergency Travel Assistance.

- 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 of 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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