



## Macquarie platinum benefits

This document contains important information on the following benefits available to Macquarie platinum debit Mastercard and/or Macquarie Transaction Account holders:

- Platinum Concierge Services
- Emergency Travel Assistance Services, and
- Platinum Debit Mastercard Insurance.

Please take some time to read through the terms and conditions in relation to each of these benefits as they contain details on specific services and insurance benefits available to you.

Platinum Concierge Services and Emergency Travel Assistance Services are provided by Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104.

Platinum Debit Mastercard Insurance is provided by Chubb Insurance Australia Limited ABN 23 001 642 020, AFS Licence No. 239 687.

Macquarie Bank Limited does not guarantee these products or services. Should you have any questions relating to these benefits please contact us on 133 174.

## Platinum Concierge Services

Effective 6 October, 2016

These terms and conditions apply to use of the services provided by the Macquarie Platinum Concierge Services. Please read through these terms and conditions as they contain details about the services available and other important information.

The services offered by Macquarie Platinum Concierge Services are available 24 hours a day, seven days a week by calling +61 2 9372 2306. The Lifestyle Services have been made available to Cardholders by Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104.

Cardholders receive automatic access to the benefits in these terms and conditions. A Cardholder's acceptance of the Macquarie transaction and savings accounts terms and conditions or the Macquarie debit card conditions of use (as applicable) constitutes acceptance of these terms and conditions.

### 1. Meaning of key words

**Cardholder** means a person who has been issued with a Macquarie Platinum Debit Mastercard and who permanently resides in Australia.

**Lifestyle Services** means the following personal assistance and lifestyle services:

- a) flight information
- b) hotel information, referrals and reservations
- c) car rental, limousine and car service information, referrals and reservations
- d) mail/fax travel destination package (major cities only)
- 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 and music entertainment information
  - time, house and holiday 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) gift sourcing:
  - gift arrangements
  - gift basket
  - floral arrangements
- p) arranging and booking hairstylists/make-up artists for special events
- q) arranging and booking with qualified personal fitness trainers
- r) stress relief massage therapy
- s) sourcing, purchasing and delivery of goods
- t) referrals to providers of goods and services, and
- u) assistance in locating lost articles.

**Macquarie** means Macquarie Bank Limited ABN 46 008 583 542 (Australian Financial Services Licence and Australian Credit Licence 237502) and its successors and assigns.

**Macquarie Platinum Concierge Services** means Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104 who provides the Lifestyle Services under an arrangement with Macquarie.

## 2. Eligibility

Lifestyle Services are available locally and worldwide to Cardholders whilst they hold a Macquarie Platinum Debit Mastercard or Macquarie Transaction Account.

## 3. Conditions to the provision of the Lifestyle Services

The Cardholder will be informed of the cost and options, if available, before any booking or purchase is made on behalf of the Cardholder. Any costs associated with the provision of these Lifestyle Services will be the sole responsibility of the Cardholder.

Any ticket purchases once authorised and confirmed by the Cardholder will be deemed non-refundable and non-exchangeable items. Macquarie Platinum Concierge Services will always strive to secure the best seats available according to the Cardholder's specific request and price range.

## 4. Charges relating to use of the Lifestyle Services

Macquarie Platinum Concierge Services will provide the Cardholder with a clear and detailed breakdown of any costs associated with the provision of a Lifestyle Service prior to arranging the service. Macquarie Platinum Concierge Services will always request the Cardholder's authorisation before their Macquarie Platinum Debit Mastercard is charged for the provision of a Lifestyle Service. Returns, refunds and cancellations are at the discretion of the supplier of the goods and services.

The Cardholder will not be charged for research and/or co-ordination services performed by Macquarie Platinum Concierge Services (including any telecommunication charges associated with fulfilling a request and costs incurred in utilising the Macquarie Platinum Concierge Services international network of agents/correspondent companies).

Macquarie Platinum Concierge Services will use its best efforts to source reasonably priced shipping and delivery charges for goods or services purchased on behalf of the 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, and
- funds advanced to fulfil a request.

Goods and services acquired on behalf of the Cardholder will be charged directly to the Cardholder by the supplier of the goods or services.

All transactions you make with your Macquarie Platinum Debit Mastercard in a currency other than Australian dollars will be converted to Australian dollars.

For further details regarding international transactions, including fees, please refer to the Macquarie transaction and savings accounts terms and conditions and Macquarie transaction and savings accounts interest rates, fees, limits and lodgement times or the Debit card conditions of use (as relevant).

## 5. Exclusions in sourcing goods

Macquarie Platinum Concierge Services will not source any goods or services:

- for large-scale commercial use
- from overseas when customs regulations prohibit the shipping of the items to

- the Cardholder
- which are prohibited under applicable law, or
- which contravene popular moral or ethical standards.

## 6. Purchase and shipping restrictions

Macquarie Platinum Concierge Services will arrange for the purchase and shipping of goods or services on behalf of the Cardholder, provided that such goods and services are for personal use and a shipping agency can be located to ship the requested quantity of items and with insurance for the total value of the items.

Macquarie Platinum Concierge Services 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 direct arrangements.

Macquarie Platinum Concierge Services will not arrange the purchase or delivery of any commercial consignment. Macquarie Platinum Concierge Services 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 charges.

## 7. Restaurant reservations

Macquarie Platinum Concierge Services will recommend restaurants to Cardholders and secure reservations, subject to availability.

## 8. Exclusions

The following will not be provided by Macquarie Platinum Concierge Services:

- any request involving the use of illegal channels
- any requests which are deemed as immoral and/or unethical (e.g. invasion of privacy)
- requests which contravene any applicable laws in force, or
- services to or from countries which are the subject of Australian Government sanctions.

## 9. General Conditions and Exclusions

Any fraudulent act, forgery, false or misleading act or omission on the part of the Cardholder shall automatically end all obligations to provide the Cardholder with the Lifestyle Services on that particular occasion.

Macquarie 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 any other event of force majeure which prevents the provision of the Lifestyle Services.

The Lifestyle Services may not be provided to the Cardholder if the Cardholder's Macquarie Platinum Debit Mastercard is suspended or cancelled for any reason or their relevant account linked to the Macquarie Platinum Debit Mastercard is stopped or closed.

To the extent permitted by law, Macquarie makes no representations or warranties, either express or implied, and Macquarie expressly disclaims any and all liability (including consequential damages) in relation to the arrangement of the Lifestyle Services.

Macquarie may vary or terminate these terms and conditions at any time without the Cardholder's consent. Macquarie will notify the Cardholder of any variation of these terms and conditions electronically. If you have any complaint in relation to the provision of the Lifestyle Services, please call +61 2 9372 2306. You may be charged the cost of a local call if you are calling this number from a landline in Australia. You may incur additional costs if you are calling from a mobile telephone or from overseas.

## Emergency Travel Assistance Services

Effective 17 January, 2019

These terms and conditions apply to use of the services provided by Macquarie Emergency Travel Assistance Services. Please read through these terms and conditions as they contain details about the services available and other important information.

The services offered by Macquarie Emergency Travel Assistance Services are available 24 hours a day, seven days a week to Cardholders whilst abroad by calling +61 2 9372 2306.

Macquarie has arranged for these services to be made available to Cardholders by Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104.

All responses are on a reasonable effort basis. Unavoidable delays may occur for several reasons, including aircraft availability, weather conditions or other factors affecting the safety of a flight, or unscheduled airport closures.

Cardholders receive automatic access to the benefits in these terms and conditions. A Cardholder's acceptance of the Macquarie transaction and savings accounts terms and conditions or the Macquarie debit card conditions of use (as applicable) constitutes acceptance of these terms and conditions.

### 1. Meaning of key words

**Cardholder** means a person who has been issued with a Macquarie Platinum Debit Mastercard and who permanently resides in Australia.

**Home Country** refers to the Cardholder's country of citizenship.

**Macquarie** means Macquarie Bank Limited ABN 46 008 583 542 (Australian Financial Services Licence and Australian Credit Licence 237502) and its successors and assigns.

**Macquarie Emergency Travel Assistance Services** means Aspire Lifestyles (Australia) Pty Ltd ABN 83 052 247 104 who provides Medical Assistance and Travel Assistance under an arrangement with Macquarie.

**Medical Assistance** means the services as set out in clause 3 of these terms and conditions.

**Travel Assistance** means the services as set out in clause 4 of these terms and conditions.

**Usual Country of Residence** refers to Australia.

### 2. Eligibility

The Medical Assistance and Travel Assistance services are valid for a trip of a maximum duration of 90 consecutive days abroad.

### 3. Medical Assistance

**(a) Telephone medical advice:** Macquarie Emergency Travel Assistance Services will arrange for the provision of medical advice to the Cardholder over the telephone.

**(b) Medical service provider referral:** Macquarie Emergency Travel Assistance Services will provide the Cardholder, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively,

“Medical Service Providers”). Macquarie Emergency Travel Assistance Services shall not be responsible for providing medical diagnosis or treatment. Although Macquarie Emergency Travel Assistance Services will make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider will be the decision of the Cardholder. Macquarie Emergency Travel Assistance Services, however, will exercise care and diligence in selecting the Medical Service Providers.

**(c) Arrangement of hospital admission:** If the medical condition of the Cardholder is of such gravity as to require hospitalisation, Macquarie Emergency Travel Assistance Services will assist the Cardholder in obtaining hospital admission.

**(d) Delivery of essential medicine:** Macquarie Emergency Travel Assistance Services will refer the Cardholder to an appropriate Medical Service Provider to provide an appropriate diagnosis, upon which the Medical Service Provider will present the necessary medicine. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Macquarie Emergency Travel Assistance Services will not pay for the costs of such medicine, drugs or medical supplies and any associated delivery costs shall be the sole responsibility of the Cardholder.

**(e) Arrangement of emergency medical evacuation:** Macquarie Emergency Travel Assistance Services 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. Macquarie Emergency Travel Assistance Services will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

**(f) Arrangement of emergency medical repatriation:** Macquarie Emergency Travel Assistance Services 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. Macquarie Emergency Travel Assistance Services will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

**(g) Arrangement of transportation of mortal remains:** Macquarie Emergency Travel Assistance Services will arrange for the transportation of the Cardholder's mortal remains to the Home Country or Usual Country of Residence or, if requested by the Cardholder's family, arrange for local burial at the place of death, subject to any governmental regulations.

**(h) Arrangement of compassionate visit:** Macquarie Emergency Travel Assistance Services will arrange 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.

**(i) Arrangement of return of minors:** Macquarie Emergency Travel Assistance Services will arrange for one-way airfares for the return of minors 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. An escort will be provided, when requested.

**(j) Arrangement of accommodation:** Macquarie Emergency Travel Assistance Services will arrange for the hotel accommodation of the Cardholder's companion who is visiting the Cardholder whilst the Cardholder is hospitalised outside the Home Country or Usual Country of Residence.

#### 4. Travel assistance

**(a) Legal Referral:** Macquarie Emergency Travel Assistance Services will, if requested by the Cardholder, provide the Cardholder with the name, address, telephone numbers, and if

available, office hours for referred lawyers and legal practitioners. Macquarie Emergency Travel Assistance Services will not give any legal advice to the Cardholder.

Although Macquarie Emergency Travel Assistance Services will make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider will be the decision of the Cardholder. Macquarie Emergency Travel Assistance Services however, will exercise care and diligence in selecting the service providers.

**(b) Lost document advice & assistance:** Macquarie Emergency Travel Assistance Services will assist Cardholders who have lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or Usual Country of Residence by providing instructions for recovery or replacement.

**(c) Emergency document delivery:** Macquarie Emergency Travel Assistance Services will assist the Cardholders to arrange for emergency documents to be delivered to the Cardholder's friend, relative or business associate, upon the Cardholder's request to do so.

**(d) Arrange transportation and accommodation for accompanying family members:** Macquarie Emergency Travel Assistance Services will co-ordinate emergency travel arrangements for family members who accompany a hospitalised Cardholder.

**(e) Inoculation and visa requirements information:** Macquarie Emergency Travel Assistance Services will provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time on the World Health Organization's website or in published information which Macquarie Emergency Travel Assistance Services deems relevant. This information will be provided to the Cardholder at any time, whether or not the Cardholder is travelling or an emergency has occurred.

**(f) Interpreter referral:** Macquarie Emergency Travel Assistance Services will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries. Although Macquarie Emergency Travel Assistance Services will make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider will be the decision of the Cardholder. Macquarie Emergency Travel Assistance Services, however, will exercise care and diligence in selecting the service providers.

## **5. General conditions and exclusions for Macquarie Emergency Travel Assistance Services**

Macquarie Travel Assistance Services will advise the Cardholder of the costs and options applicable before it provides Medical Assistance and Travel Assistance. The Cardholder is responsible for all costs associated with the provision of Medical Assistance and Travel Assistance unless otherwise stated in these terms and conditions.

Any fraudulent act, forgery, false or misleading act or omissions on the part of the Cardholder will automatically end all obligations to provide the Cardholder with Medical Assistance and Travel Assistance on that particular occasion.

Macquarie will not be responsible for delays or failures to provide Medical Assistance and Travel Assistance 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 any other event of force majeure which prevents the provision of Medical Assistance and Travel Assistance.

Medical Assistance and Travel Assistance may not be provided to the Cardholder if the Cardholder's Macquarie Platinum Debit Mastercard is suspended or cancelled for any reason or their relevant account linked to the Macquarie Platinum Debit Mastercard is stopped or closed.



To the extent permitted by law, Macquarie makes no representations or warranties, either express or implied, and Macquarie expressly disclaims any and all liability (including consequential damages) in relation to the arrangement of Medical Assistance and Travel Assistance. Neither Macquarie nor its related bodies corporate guarantee or are liable to pay for the Medical Assistance and Travel Assistance services.

Macquarie may vary or terminate these terms and conditions at any time without the Cardholder's consent. Macquarie will notify the Cardholder of any variation of these terms and conditions electronically.

If the Cardholder has any complaints in relation to the provision of Medical Assistance and Travel Assistance, please call +61 2 9372 2306. You may be charged the cost of a local call if you are calling this number from a landline in Australia. You may incur additional costs if you are calling from a mobile telephone or from overseas.



## Platinum Debit Mastercard Insurance

### Cover is effective from 2 April 2020.

Importantly, “We”, “Us” and “Our” in this section refers to the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Level 38, 225 George Street, Sydney NSW 2000 (**Chubb**), and not the Card Issuer.

Please note that amounts quoted are in Australian dollars.

### Important Information about the covers

These Terms and Conditions set out important information about the insurance available to Cardholders. These Terms and Conditions explain the nature of the insurance arrangements and their relevant benefits and risks.

The Card Issuer is the insured under a master policy which is underwritten by Chubb (**Master Policy**).

The Macquarie Platinum Debit Mastercard Insurance **policy number is 01PN529932**.

This Master Policy may be accessed by Cardholders.

### Chubb can be contacted as follows:

|                 |  |
|-----------------|--|
| Address         | Level 38, 225 George Street, SYDNEY NSW 2000                                       |
| Postal Address  | GPO Box 4065 SYDNEY NSW 2001   |
| Telephone       | 1300 791 804   |
| Facsimile       | +61 2 9335 3467  |
| Email           | <a href="mailto:CustomerService.AUNZ@chubb.com">CustomerService.AUNZ@chubb.com</a> |
| Claim lodgement | <a href="mailto:A&amp;HClaims.AU@chubb.com">A&amp;HClaims.AU@chubb.com</a>         |

Under the Master Policy entered into between The Card Issuer and Chubb You get automatic access to the benefits detailed in these Terms and Conditions provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Cardholder.

Access to cover is provided to You solely by reason of the statutory operation of section 48 of the *Insurance Contracts Act 1984* (Cth). You do not enter into an agreement with Chubb and Chubb does not hold anything on trust for You under this Master Policy. The Card Issuer is not the insurer, does not guarantee or hold this right on trust for You, does not act on Chubb's or Your behalf and is not authorised to give personal advice in relation to these insurances. Neither the Card Issuer nor any of its related corporations are Authorised Representatives as the term is defined under the *Corporations Act 2001* (Cth) of Chubb or any of its related companies. The Card Issuer has no responsibility or liability to You in relation to any insurance claims.

Chubb or the Card Issuer may vary, terminate or not renew the Master Policy where permitted by law and Your consent may not be required in each case. The Card Issuer will notify You electronically of any variation, termination or non-renewal of the policies. Variation, termination or non-renewal does not affect Your rights arising before these events occurred.

No advice is provided by Chubb or the Card Issuer on whether this insurance is appropriate for Your needs, financial situation or objectives. You are not obliged to accept any of the benefits of the cover applicable to Your Platinum Debit Card. However, if You wish to make a claim under the appropriate cover provided in this section, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. Please read this document carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss You may suffer including, but not limited to, the sales receipt and Your relevant account statement showing the relevant purchase made with Your Platinum Debit Card.

## Other Insurance

The insurance cover described in this document is provided for Your benefit under the Master Policy entered into between Chubb and the Card Issuer. If You are entitled to receive a benefit or make a claim under another policy (for example a travel insurance policy) in respect of the same loss as Your claim under this Master Policy, then Chubb is not liable to provide indemnity under this Master Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Master Policy in respect of the same loss shall only be excess insurance cover over and above the applicable other policy.

## BENEFITS AND SCOPE OF COVER – PURCHASE SECURITY COVER AND WALLET GUARD

**Important:** In order to be eligible for the complimentary insurance benefits, You must be a Cardholder and in relation to Purchase Security Cover, You must first purchase and pay for the full amount of an Eligible Item with Your Macquarie Platinum Debit Mastercard via the Mastercard Network.

### Benefits and Scope of Covers

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy. You must be a Cardholder in order to be eligible for the following complimentary insurance benefits:

- Purchase Security Cover, and
- Wallet Guard.

Please refer to each section below for the applicable benefit limits, excess and terms and conditions that apply with respect to each benefit.

#### (a) Purchase Security Cover – Theft or Damage of Eligible Items

Following Theft or damage to an Eligible Item within ninety (90) days of purchase, We will repair the Eligible Item or credit Your Macquarie Platinum Debit Mastercard with an amount not exceeding the Purchase Price of the Eligible Item.

We will pay up to:

- a) \$2,500 for Eligible Items, from any one (1) event,
- b) \$25,000 in any one (1) three hundred and sixty-five (365) day period.

#### Excess applicable to Purchase Security Cover

\$250 per Cardholder per claim – payable by the Cardholder(s).

#### Terms and Conditions applicable to Purchase Security Cover

1. You must firstly purchase and pay the full Purchase Price of an Eligible Item with Your Macquarie Platinum Debit Mastercard.
2. Claims made for an Eligible Item belonging to a Pair or Set, will be paid to You up to the full Purchase Price of the Pair or Set, provided the items are not useable individually and cannot be replaced.
3. If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
4. In the event of a claim You must provide Us with copies of invoices and/or receipts relating to the Eligible Item verifying the items were charged to Your Macquarie Platinum Debit Mastercard and upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.

#### (b) Wallet Guard - Theft of Personal Effects, Cash, Valuable Documents and Wallet

Lump sum payment of up to \$500 to replace Your Personal Effects, Cash, Valuable Documents and Wallet when force or violence is used or threatened to deprive You of Your Personal Effects, Cash, Valuable Documents or Wallet, as a result of Wallet Theft.

**Excess applicable to Wallet Guard**

1. 10% of the amount claimed per cardholder per claim - payable by the Cardholder(s).

**(c) Exclusions under Purchase Security Cover and Wallet Guard**

Cover does **not** extend to:

1. Damage to Eligible Items physically abused by You.
2. Lost or stolen Eligible Items not reported to the Police within forty-eight (48) hours of discovery and a written report obtained.
3. Eligible Items which are left unattended in a Public Place.
4. Normal wear and tear to Eligible Items.
5. Damage to Eligible Items caused by product defects.
6. Theft or damage to Eligible Items in an unattended vehicle.
7. Theft or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision or under the supervision of a travelling companion previously known to You.
8. Theft or damage to animals, living plants, perishable goods.
9. Theft or damage to items from Your Home or office.
10. Wallet Theft occurring inside Your Home.
11. Wallet Theft not reported to the police or relevant authority having jurisdiction where the event occurred, immediately or within 24 hours.
12. Wallet Theft where Your Wallet was not being carried by You and under Your personal supervision nor carried by and under the supervision of a travelling companion previously known to You.
13. Any loss arising from any business pursuits or Theft of commercial identity.
14. A deliberate, criminal or illegal act by You.
15. Any loss or expense with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
16. Theft, or damage, to electronic items and equipment, including but not limited to, personal stereos, MP3 players, iPods or equivalents, computers/laptops or computer related equipment (and software), PDAs, mobile phones, smart phones, and their accessories.

The following additional exclusions are effective from **8 May 2020**:

17. You being under the influence of alcohol or any other drug unless it was prescribed by a medical doctor and taken in accordance with the doctor's advice.
18. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
19. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
20. service in the military, naval or air service of any country.
21. participation in any military, police or fire-fighting activity.
22. activities undertaken as an operator or crew member of any conveyance.
23. flying in military aircraft or any aircraft which requires special permits or waivers.

24. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
25. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
26. any loss or expense with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
27. Any act of Terrorism.

### Termination

Cover will terminate at the earlier of the following:

- a) cancellation of Your Macquarie Platinum Debit Mastercard, or
- b) termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

### How do I make a claim under my Policy?

**Overseas emergency** – Call Chubb Assistance on +61 2 8907 5666.

If You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this Policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

**Non-emergency** – Making a claim is quick and easy; in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre [www.chubbclaims.com.au](http://www.chubbclaims.com.au)

### What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

- Your **Policy number** as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1300 791 804.
- Your **email address**.
- Your **contact information**, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
- **Supporting documents**. The documents required vary based on claim type, but may include any relevant:
  - receipts or other proof of expenses;
  - proof of earnings that are being claimed;
  - reports that have been obtained from the police, accommodation provider or Transport Provider (including an airline) about the loss, theft or damage
  - photographs or quotes. Please attach these to Your online submission to expedite assessment.
  - additional evidence that We may request to enable Us to assess Your claim.
- **Intended payee information**, which allows Us to quickly make approved payments.

### What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses which may be covered under this Policy are likely to exceed \$2,000;

2. Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must report the Event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider, Transport Provider (including airline as in some instances the airline may be responsible for the loss, theft and/or damage) and written acknowledgment obtained;
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider prior to lodgment of a claim with Us.

### **When should I notify Chubb of my claim?**

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

### **Is depreciation applied to any claimable amount?**

Unless Your Policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflect in the price of the item if You were to purchase it now.

### **Can I claim under this Policy if I can claim for the same expense under another insurance policy e.g. my private health insurance?**

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

### **Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?**

No, expenses (other than medical examination expenses) incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

### **Can I admit liability if an Event occurs which may give rise to a claim?**

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

### **Do I need to help Chubb make recoveries for any amounts paid under the Policy?**

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

### **How long will it take for my claim to be assessed?**

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

### **If my claim is approved, how long will it take for me to receive payment?**

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

### **If I die, will my estate be able to claim under the Policy?**

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the policy.

**I don't have internet access / an email address to submit my claim online; can I still submit a claim?**

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1300 791 804 to request a claim form to be mailed out to You which can then be mailed back to Us.

## **COMPLAINTS AND DISPUTE RESOLUTION**

We take the concerns of Our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that You can access. Please note however that if We have resolved Your initial complaint to Your satisfaction by the end of the 5<sup>th</sup> business day after We have received it, and You have not requested that We provide You a response in writing, the below-mentioned complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

### **Stage 1 – Complaint Handling Procedure**

If You are dissatisfied with any aspect of Your relationship with Us including Our products or services and wish to make a complaint, please contact Us at:

Complaints.AU@chubb.com  
The Complaints Officer  
Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
Tel: 1800 815 675

The members of Our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation.

We will respond to Your complaint in writing within fifteen (15) business days provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames and, if We cannot agree, You may request that Your complaint is taken to Stage 2 and referred to Our internal dispute resolution team.

We will otherwise keep You informed about the progress of Our response at least every ten (10) business days, unless You agree otherwise.

Please note if Your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), We may elect to refer it straight to Stage 2 for review by Our Internal Dispute Resolution team.

### **Stage 2 – Internal Dispute Resolution Procedure**

If You advise Us that You wish to take Your complaint to Stage 2, Your complaint will be reviewed by members of Our internal dispute resolution team, who are independent from Our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact Our internal dispute resolution team by phone, fax or post (as below), or email at:

[DisputeResolution.AU@chubb.com](mailto:DisputeResolution.AU@chubb.com)

Internal Dispute Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

Tel: +61 2 9335 3200

Fax: +61 2 9335 3411

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your dispute.

We will keep You informed of the progress of Our review of Your dispute at least every ten (10) business days and will respond to Your dispute in writing within fifteen (15) business days, provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames. If we cannot agree, You may refer Your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules.

If Your complaint or dispute falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

### **Stage 3 – External Dispute Resolution**

If You are dissatisfied with Our internal dispute determination, or We are unable to resolve Your complaint or dispute to Your satisfaction within forty-five (45) days, You may refer Your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. Where a dispute is covered by the AFCA Rules, AFCA offers a free and accessible dispute resolution service to consumers.

You may contact AFCA at any time at:

[info@afca.org.au](mailto:info@afca.org.au)

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Tel: 1800 931 678

Fax: +61 3 9613 6399

Web: [www.afca.org.au](http://www.afca.org.au)

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA Website to find out if or when the time limit relevant to Your circumstances expires

### **PRIVACY STATEMENT**

Chubb Insurance Australia Limited (Chubb) is committed to protecting Your privacy. This document provides You with an overview of how We handle Your personal information. Our Privacy Policy can be accessed on Our website at [www.chubb.com/au](http://www.chubb.com/au).

### **Personal Information Handling Practices**

*Collection, Use and Disclosure*



We collect Your personal information (which may include sensitive information) when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim in order to help Us properly administrate Your insurance proposal, policy or claim.

Personal information may be obtained by Us directly from You or via a third party such as Your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your personal information in this way and We take reasonable steps to ensure that You have been made aware of how We handle Your personal information.

The primary purpose for Our collection and use of Your personal information is to enable Us to provide insurance services to You. Sometimes, We may use Your personal information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You.

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom We or those other Chubb Group entities have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by Us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, We have measures in place to ensure that those parties hold and use that information in accordance with the consent You have provided and in accordance with Our obligations to You under the Privacy Act 1988 (Cth).

#### *Your Choices*

In dealing with Us, You agree to Us using and disclosing Your personal information as set out in this statement and Our Privacy Policy. This consent remains valid unless You alter or revoke it by giving written notice to Our Privacy Officer. However, should You choose to withdraw Your consent it is important for You to understand that this may mean We may not be able to provide You or Your organisation with insurance or to respond to any claim.

#### **How to Contact Us**

If You would like a copy of Your personal information, or to correct or update it, please contact Our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com).

If You have a complaint or would like more information about how We manage Your personal information, please review Our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com).

#### **General Insurance Code of Practice**

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

## Definitions under Purchase Security Cover and Wallet Guard

**Cardholder** means a person who has been issued with a Macquarie Platinum Debit Mastercard and who permanently resides in Australia.

**Card Issuer** means Macquarie Bank Limited ABN 46 008 583 542, AFSL 237502 of 1 Shelley Street, Sydney, NSW 2000.

**Cash** means coins and bank notes of legal tender.

**Dependent Child/Children** means either:

1. Cardholder's children up to and including the age of nineteen (19) who permanently reside with You, and or
2. Cardholder's children from the age of nineteen (19) to and including the age of twenty-five (25) who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon You for their maintenance and support and permanently reside with You when they are not attending the accredited institution of higher learning.
3. Any Cardholder's child who is physically or mentally incapable of self-support upon attaining age 19 may continue to be included as a Dependent Child under this policy whilst they remain incapacitated and unmarried.

**Eligible Item** means an item that is:

1. purchased solely for personal use, and
2. new and has not been used, and
3. not purchased privately, and
4. charged to Your Macquarie Platinum Debit Mastercard via the Mastercard Network ('Mastercard Transaction'), and
5. not a Non-Eligible Item.

**Non-Eligible Item** means an item that is:

1. acquired for the purpose of re-supply/ re-sale, or
2. acquired for transformation in a business, or

3. purchased in a business name, or
4. business owned or business related articles, or
5. an animal or plant life, or
6. computer software or a non-tangible article, or
7. cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related articles, tickets of any description, travellers cheques, or collections such as stamps, coins and cards, or
8. consumable or perishable (including but not limited to food, drugs, fuel or oil), or
9. a boat, automobile, motorboat, airplane or any other motorised vehicle, or their integral parts and installed accessories, or
10. a second-hand article, including antiques, or
11. an articles of contraband, or
12. real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which form part of, or are intended to form part of, any home or real estate.

**Home** means Your usual place of residence in Australia.

**Mastercard Transaction** means transactions where You purchase goods or services online, by phone, pressing the 'Debit Mastercard', 'credit', or 'CR' button at a merchant terminal or tapping Your card on a Mastercard PayPass™ terminal.

**Pair or Set** means a number of Eligible Items used together, associated as being similar or complementary.

**Personal Effects** means the personal items contained in Your Wallet.

**Public Place** means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches and any place that is accessible by the public.

**Purchase Price** means the amount shown on Your statement for the relevant account linked to Your Macquarie Platinum Debit Mastercard that was paid for an Eligible Item.

**Specially Designated List** means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, United Nations, European Union or United Kingdom.

**Theft** means the unlawful and unauthorised taking of property with the intention to permanently deprive the owner of it.

**Valuable Document** means Your passport, visa, birth certificate, drivers licence or any other documents belonging to You issued by any governmental, statutory or regulatory authority in Australia.

**Wallet** means a wallet, handbag, purse, satchel or backpack used for carrying Your Personal Effects.

**Wallet Theft** means the act of Theft of Personal Effects, Cash, Valuable Documents, and Wallet from You whilst You are outside Your Home.

**You/Your** means a Cardholder, their spouse and Dependent Child/Children as the context requires.

**We/Our/Us** means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).