

The American Express® Corporate Purchasing Card Application for Non-Plastic Card Account Individual Name only – New Zealand



Please allow up to 10 business days for processing.
All fields are MANDATORY and must be completed in black pen and BLOCK LETTERS.

☐ By ticking this box I request that my application is given priority handling.
Please note: applications handled on a priority basis will be reviewed within 5 business days once the application meets all necessary requirements.

s/c: PD10700202

1. IMPORTANT INFORMATION

Before completing the application form below, please read this important information to ensure this application is completed correctly and to limit processing delays. In order to comply with the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009* (the 'Act'), there are certain procedures that must be undertaken in order to verify your identity. American Express will undertake the following option to validate verification of your identity.

Electronic Identity verification

- American Express will attempt to verify your identity electronically.
- Where electronic identity verification fails, American Express will reach out to you to collect certified ID documents.
- Where collection of further ID documents is required, refer to Section 9 to undertake one of the options provided to validate verification of your Identity.

APPLICATION SUBMISSION

1. For all Applications follow the process as prescribed within Section 6 then – scan Application pages and email to corporatenewaccountsanz@aexp.com or mail to American Express PO Box 4005, Shortland Street, Auckland 1140 or fax to 0800 005 557 or +612 9271 1151.

2. Legibility – please ensure the application is legible as you may be asked to resupply if they are not which will cause processing delays.

3. Correct and Valid Documentation – please ensure you have the correct and valid documentation available prior to completing this Application. Refer to Section 9.

2. OFFICE USE ONLY

PROD	609	PROC	3	TEAM	6
CAN/DEC		FEE	0	DELIV	XXX
REV	7	BILL IND		SEX	
CB REPORT	N	PRES/PREV		XREF RSN	
SIGN	Y	CARD DESIGN TYPE	000005	ID VERO	

Comments

3. CORPORATION DETAILS

Corporation Name (Company)

Corporate ID

Cost Centre Number

Employee ID

4. APPLICANT DETAILS

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Last Name (in full)

First Name (in full)

Middle Name (in full, if applicable)

If you are known by another name, please provide here

Your email address will be used to send you online statement and servicing notifications and marketing.

☐ If you do not wish to receive marketing from American Express, please tick this box.

New Zealand Business Address (PO Box not accepted)

Unit Street Number

Street Name

Suburb City PostCode

Business Telephone –

Mailing Address (PO Box accepted)

☐ Same as Business Address

Unit Street Number

Street Name

Suburb City PostCode

Years with Company Y Y M M

5. PERSONAL DETAILS

Full Residential Address (PO Box not accepted)

Unit Street Number

Street Name

Suburb City PostCode

Date of birth DD / MM / YYYY

(To assist with electronic verification, please provide your Driver's Licence Number)

Driver's Licence No. (Field 5a on your Licence) OR (Field 5b)

Passport number OR other ID reference

Contact Number

Residential Status ☐ Own Outright ☐ Mortgage ☐ Rent Time at address Y Y M M

All Citizenship(s)

Your name as you would like it to appear on the Corporate Card (max 20 characters)

Have you ever held an American Express Card?

Current Member ☐ Former Member ☐ No ☐

Account Number: 3774 – –

6. AGREEMENT AND SIGNATURES

Declaration by Applicant

I, the Corporate Purchasing Card applicant, hereby apply to you American Express International (NZ), Inc. for an American Express Corporate Purchasing Card. If issued to me, I agree to use that Corporate Purchasing Card for business purposes and to comply with the Terms and Conditions attached to this Application. I certify that the information given in support of my Application is true and correct. You authorise American Express to contact your bankers or any other sources and/or reports, in relation to our organisation including from, but not limited to, credit reporting or other similar agencies for the purpose of identity verification of individuals named by us (whether in this application or otherwise) or identified by American Express before, during or after providing services to us to establish the chosen Accounts. I understand and agree that the Company will be solely liable for all Charges I make as set out in Clause 3 of the Terms and Conditions attached.

By signing below I acknowledge that I have read and agree to the declaration stated above, and I have read and clearly understood the Terms and Conditions attached.

I confirm that I have completed my identification verification requirements, as detailed in Section 1.

Name of Applicant (Please print)	First Name	Last Name
Signature of Applicant		
Date DD / MM / YYYY		

Certified Signatory (Please print full name of Certified Signatory)

Name of Certified Signatory	First Name	Last Name
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7. DECLARATION BY AUTHORISED SIGNATORY

On behalf of the Company named in this application (the 'Company'), I hereby request issuance of a Corporate Purchasing Card (CPC) to the individual named above and certify that the named individual is an employee of the Company. I confirm that the information given in this application form is to the best of the Company's knowledge true and correct, and that the Company hereby agrees to be bound by the American Express Corporate Purchasing Card Terms and Conditions attached.

Name of Authorised Signatory (please print)	First Name	Last Name
Signature of Authorised Signatory		
Date DD / MM / YYYY		

8. AUTHORITY UNDER THE PRIVACY ACT

In order to process your Application and manage your Account we need to collect personal information about you and share it with our partners and other external sources. The privacy of individuals, including our customers and clients, is of utmost importance to American Express. Our Privacy Policy Statement sets out our policies for managing personal information across the American Express businesses operating in New Zealand. Generally, we will collect and process your information in the following ways:

- **Programme Administrator** – Exchanging information with the Company and the Programme Administrator for matters relating to the management of your Account, including but not limited to viewing your transactions, changing credit limits, cancelling Cards and updating Card Member information.
- **Company** – Exchanging personal information about you with the Company to administer and service your Account.
- **Co-brand partners** – Sharing your personal information with our Co-brand partners for marketing, planning, product development, research and management information purposes.
- **Marketing lists** – Using your personal information including your email for marketing purposes. These communications may be sent electronically (for example by email, mobile message or push notification), by phone or by post. You can choose to opt out at any time by calling us on 0800 722 333 or by clicking on unsubscribe in an email communication.
- **Our service providers** – Sharing your personal information with our service providers that help us operate our business.
- **Persons you tell us about** – Exchanging personal information with any person whose name you give us from time to time, for example landlord, accountant etc to assess your Application.
- **Overseas Transfer** – Transferring personal information to the United States or other countries for data processing and servicing.

8. AUTHORITY UNDER THE PRIVACY ACT (CONT.)

For full details about what personal information we will collect and what we may do with your personal information please see **Clause 17 – Privacy Act and Consent** of the attached Terms and Conditions. You agree that where you have provided us with information about another individual in this Application form, you will make sure that the individual is aware of:

- you supplying their information to us and the purposes for which we have collected it;
- their ability to access and correct that information; and
- the contact details of our Privacy Officer.

If you do not provide the information requested or give your agreement, American Express International (NZ), Inc. may not be able to process your Application. To arrange access to personal information about you, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to: The Privacy Officer, American Express International (NZ), Inc., PO Box 4005, Shortland Street, Auckland 1140.

9. IDENTIFICATION DOCUMENT PROCEDURE

In order to comply with the *Anti-Money Laundering and Countering Financing of Terrorism Act 2009* (the 'Act'), there are certain procedures that must be undertaken in order to verify your identity. You must undertake the following to validate verification of your identity.

Verification of Identity by Certified Signatory

This is an individual who has been defined under the 'Act' as having authority to sight and certify a copy of an identification document as being an original copy of that identification document.

The following persons are Certified Signatories:

- Commonwealth representative (as defined in the *Oaths and Declarations Act 1957*)
- An employee of the Police who holds the office of constable (as defined in Section 4 of the *Policing Act 2008*)
- Justice of the peace
- Registered medical doctor
- Kaumātua
- Registered teacher
- Minister of religion
- Lawyer (as defined in the *Lawyers and Conveyancers Act 2006*)
- Notary public
- New Zealand Honorary consul
- Member of Parliament
- Chartered accountant (within the meaning of Section 19 of the *New Zealand Institute of Chartered Accountants Act 1996*).

- 1.1. You must have a copy of a primary photo identification document certified. The Certified Signatory must sight the original documentary identification, and make a statement on the copy by writing or stamping "I certify this to be a true copy of the original, which I have sighted and which represents a true likeness of [applicant's name]". The certification must not be over 3 months old. A list of primary photo identification documents and Certified Signatories are listed below.
- 1.2. You must provide proof of your residential address.
- 1.3. In order to certify the copy of the primary photo identification document, the Certified Signatory must put the following details on the copy on the same page as the actual identification document, if these are not included processing your Application will be delayed:
 - (a) Print full name of Certified Signatory
 - (b) Signature
 - (c) Date
 - (d) Category/occupation of Certified Signatory (e.g. Justice of the Peace)
 - (e) Stamp, seal, or identification number of Certified Signatory, if applicable
- 1.4. Write the full name of the Certified Signatory on this Application form in Section 6.

Primary photo identification document

This is a Government-issued identification document containing a current photograph, signature and name of the individual applying for the Card. If this document is not in English, it must be accompanied by an English translation prepared by an accredited translator.

For verification purposes, only the following are accepted:

- A current **New Zealand Driver's Licence**

If you do not hold a current New Zealand Driver's Licence then a current Passport will be accepted.

Certified copy

Certified copy means a primary photo identification document that has been certified by a Certified Signatory as a true copy of an original document. The Certified Signatory must also confirm that the photo identification represents the identity of the named individual. The certification must not be over 3 months old.

Your photo must be legible via fax to facilitate identity. Low quality photographs will be rejected and you will be asked to provide a higher quality image.

Proof of address

Proof of address means a copy of a utility bill, bank statement or Government issued document or letter less than 3 months old.

Please keep the attached Terms and Conditions for your reference.

Scan Application pages and ID documents and email to corporatenewaccountsanz@aexp.com or mail to American Express PO Box 4005, Shortland Street, Auckland 1140 or fax to 0800 005 557 or +612 9271 1151

americanexpress.co.nz/cs

American Express International (NZ), Inc. Incorporated in Delaware, USA. Principal Place of Business in New Zealand, Jarden House, Level 5, 21 Queen Street, Auckland 1010.

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IMPORTANT These Terms and Conditions only apply in relation to those products you have selected and any reference to other products do not apply. Before you complete the application form and use your American Express Corporate Meeting Card or Corporate Purchasing Card, please read these Conditions thoroughly. If you keep or use the Card, you will be agreeing to these Conditions and they will govern your use of the Card. If you do not accept these Conditions, please destroy the Card immediately or notify American Express in writing by registered mail to: American Express International (NZ), Inc. PO Box 4005, Shortland Street, Auckland 1140.

1. DEFINITIONS In these Conditions, the words **'you'**, **'your'** and **'Card Member'** means an individual authorised by the Company to incur Charges on a Corporate Meeting Card Account or Corporate Purchasing Card Account, whether by use of a Card or otherwise. The words **'we'**, **'our'** and **'us'** means American Express International (NZ), Inc. **'Affiliate'** means any entity that controls, is controlled by, or is under common control with the relevant party, including its subsidiaries. **'Card'** means any Card, whether plastic, non-plastic or a Virtual Account Number (VAN), issued to you pursuant to this application. **'Code'** means any PIN, telephone Codes or online passwords approved by us to be used on your Account. **'Charge'** means a transaction made with the Card, whether or not a Record of Charge is signed, and all other amounts payable under these Conditions. **'Company'** means the company, firm or organisation whose name appears on the Card and, has requested us to issue the Card to you. **'Merchant'** means a business or organisation which accepts the Card. **'Unauthorised Charges'** are Charges that did not benefit either you or the Company and which were incurred by someone who was not the Card Member and who had no actual, implied, or apparent authority to use the Card.

2. SIGNING THE CARD Where a Card is issued as a physical Card, you agree to sign the Card as soon as possible for identification purposes and to prevent misuse. You agree to sign the Card as soon as you receive it and before you use it.

3. LIABILITY FOR CHARGES You agree to use the Card for bona fide business expenses which are in accordance with the Company's business expenses policies. The Company shall be fully liable to American Express for all Charges incurred on the Account.

4. LIABILITY FOR UNAUTHORISED CHARGES The Company is liable for Unauthorised Charges in the following circumstances only:

- If you or the Company fail to comply with these Conditions or to protect your Codes as required under "Use of the Card";
- Where you or the Company contributed to, were in any way involved in or benefitted from the theft, loss or misuse of the Card; and/or
- Where you or the Company failed to notify us as required under the "Lost, Stolen or Misused Card" section.

Otherwise, the Company is not liable for Unauthorised Charges. For example, if you or the Company gave your Card and/or Codes to another person to use, or if either of you contributed to, were in any way involved in or benefitted from the theft, loss or misuse of the Card, then the Company would be liable for any Unauthorised Charges.

5. USE OF THE CARD You may only use the Card in accordance with these Conditions and within the validity dates. The Card is for your use only. You must not give the Card or your Account details to others or allow them to use it for Charges, identification or any other purpose. You must not return any goods, tickets or services obtained with the Card for a cash refund, but you may return them to a Merchant for credit to your Account, if that Merchant agrees or is obliged to do so. You must not use the Card if you do not honestly expect that your Account will be paid in full on receipt of your monthly statement. You must not use the Card if you believe that the Company may be unable to pay its debts or that it may not be in a position to reimburse you for any business expenses. You may not use the Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of New Zealand or any country where the Card is used or where the goods or services are provided. You may not use your Card for amounts that do not represent bona fide sales of goods or services, e.g. purchases at Merchants that are owned by you (or your family members) or employees or any other person contrived for cash flow purposes.

To protect your PIN, telephone Codes, online password and any other Codes approved by us to be used on your Account (Codes), you must ensure that you:

- memorise the Code;
- destroy our communication informing you of the Code (if applicable);
- do not write the Code on the Card;
- do not keep a record of the Code with or near the Card details;
- do not tell the Code to anyone;
- if you select a Code, do not choose a Code that can easily be associated with you such as your name, date of birth or telephone number; and
- take care to prevent anyone else seeing the Code when entering it into an Automatic Teller Machine (ATM) or other electronic device.

6. PAYMENTS The Company must always pay us in New Zealand dollars. If we accept late or part payments or any payment described as being in full or in settlement of a dispute, we shall not lose any of our rights under these Conditions or at law, and it does not mean we agree to change these Conditions. We may credit part payments to any of your outstanding Charges as we choose.

7. FEES & CHARGES Fees and Charges applicable to a Card are outlined in the attached Fee Schedule and will appear as Charges on the Card. Various service related fees may be charged if you elect additional services from us. Any such fee will be disclosed to you at the time of accepting the service. We may also charge fees to a Card for services that we provide to you that are not covered by these Conditions. We reserve the right to make changes to the attached Fee Schedule as provided under "Changing these Terms and Conditions".

8. LATE PAYMENT CHARGES If your Account is not paid in full on receipt of your monthly statement, or by the due date as set out in the monthly statement, you are in default. Therefore, you acknowledge that we may suspend or cancel your Charge privileges, and you agree that late payment charges may be incurred as follows:

- If you do not pay the full closing balance by the due date on your monthly statement, the unpaid balance will be identified as the 'Overdue' amount.
- Late payment charges will be incurred on any Overdue amount which is identified in a statement and will be billed in that statement.
- The Overdue amount may include any unpaid late payment charges billed on previous statements.
- The amount payable is set out in the attached Fee Schedule

9. DISHONOURD PAYMENTS If we receive a draft, direct debit or other payment instrument from the Company and/or you which is not honoured in full, the Company agrees to pay us the dishonoured amount plus a dishonoured payment fee, our reasonable collection costs and legal fees, except as prohibited by law. The dishonoured payment fee is set out in the attached Fee Schedule.

10. RENEWAL CARDS Where a Card is issued as a physical Card, a replacement Card will be sent when the current Card expires. The Company agrees to pay the annual Card fee (if any), as outlined in the attached Fee Schedule, when we bill you, until you cancel the Card and where a physical Card is issued, destroy the Card.

11. BILLING ADDRESS You and/or the Company must notify us immediately in writing of any change in the Company name, billing address or email address. If we send statements directly to you, you must notify us immediately of any changes in your name, billing address or email address. We may charge an additional annual administration fee, where any billing address is outside New Zealand.

12. PROBLEMS WITH BILLS OR PURCHASES You are responsible for confirming the correctness of your monthly statement. If you dispute a Charge, you must notify us at once. We will take reasonable steps to assist you. If a Merchant issues a credit for a Charge, we will credit the amount to your Account on receipt. If a problem cannot be resolved immediately then pending resolution of the problem, we may agree to place a temporary credit on any disputed amount, but the Company must pay us for all other Charges. Unless required by law, we are not responsible for goods or services obtained with the Card, or if any Merchant does not accept the Card. You must raise any claim or dispute direct with the Merchant concerned. You and/or the Company are not entitled to withhold payment from us because of such claim or dispute.

You agree that if requested to do so you shall provide us with written confirmation in relation to your claim of Unauthorised Charges including without limitation, supplying any or all of the following, a statutory declaration, an affidavit of forgery and/or a copy of an official Police report. By reporting the existence of Unauthorised Charges, you agree to allow American Express to release any information that you have provided or which is the subject of an investigation into the Unauthorised Charges to the Police and any other investigative or statutory authority. You also agree that when requested you shall provide all reasonable assistance and relevant information to us and/or the Police in relation to your claim of Unauthorised Charges.

13. SUBROGATION If a Merchant fails to provide you with goods or services purchased with the Card, we may at our discretion credit the Account for the amount charged. If we do so, you by these Terms appoint us your attorney to pursue any right you may have against the Merchant in your name, but at our cost, including but not limited to voting and proving in any insolvency, administration of or commencing any proceedings against, the Merchant. You agree to assign to us on demand any such rights.

14. SET-OFF We shall be entitled to deduct and offset any amounts we or our Affiliates owe to you, from or against any amounts you, the Company or Company Affiliates owe to us or any of our Affiliates under this or any other agreement.

15. LOST, STOLEN OR MISUSED CARD You must notify us immediately if:

- a Card is lost or stolen,
- a mobile device through which your Card may be used is lost or stolen,
- a renewal Card has not been received,
- someone else learns a Code, or
- you suspect that your Account is being misused.

If a Card that you have reported lost or stolen is later found, you must destroy it and wait for the replacement Card.

16. CHARGES MADE IN FOREIGN CURRENCIES

- (a) For each Charge submitted to us in a currency other than New Zealand Dollars (a 'Foreign Charge'), on the day we process the Foreign Charge we will: (i) convert it to US Dollars first (unless it was submitted to us in US Dollars); (ii) convert the US Dollar amount into New Zealand Dollars; and (iii) apply a single non-refundable currency conversion commission to the New Zealand Dollar amount of the Foreign Charge.
- (b) We will use exchange rates selected from customary industry sources on the week day prior to the day we process the Foreign Charge, unless required by law or as a matter of local custom or convention to use a specific rate (in which case we will look to be consistent with that custom or convention). The exchange rate we use may be higher or lower than the exchange rate available on the day you make the Foreign Charge. Exchange rate fluctuations can be significant. The American Express Exchange Rate is set daily between Monday and Friday, except 1 January and 25 December. Changes in the rate will be applied immediately and without notice to you.
- (c) When making a Charge in a foreign currency you may have the choice to allow a third party to convert the Charge into New Zealand Dollars at the point of sale. You should check the third party fees and charges before completing the Charge. If you choose this option, then that third party will: (i) determine the exchange rate and any commission or fees payable for the currency conversion; and (ii) submit that Charge to us in New Zealand Dollars, meaning we will not convert the Charge or apply a currency conversion commission.
- (d) Any refund transactions are processed at the date of the refund and you acknowledge that the refund amount may not be the same as the Charge. The amount of any refund of a Charge made in foreign currency will generally differ from the amount of the original Charge because: (i) in most cases, the rate applied to any refund will differ from the original rate applied to the Charge; (ii) any currency conversion commission charged on the original purchase is not refunded. We do not, however, charge an additional currency conversion commission on the refunded amount; and (iii) where third parties convert foreign currency Charges into New Zealand Dollars, those third parties may also apply a different conversion rate to any refund.

17. PRIVACY ACT AND CONSENT The American Express Privacy Principles sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by us, and advise if you think it is inaccurate, incomplete or out-of-date. To arrange access to personal information about you, request a copy of the American Express Privacy Principles or enquire generally about privacy matters, write to: The Privacy Officer, American Express International (NZ), Inc., PO Box 4005, Auckland, New Zealand. In this section 'personal information' means information about you, including about your financial circumstances, your use of the Card and conduct of your Card Account. You agree that, subject to the Privacy Act, we and our agents may do the following (and other persons mentioned below can disclose personal information to us for these purposes):

- **Company** – Exchange personal information about you with the Company (including any related entity of the Company), and its and their processors, in connection with the Corporate Meeting Card and/or Corporate Purchasing Card.
- **Co-brand partners** – Provide personal information to any organisation whose name, logo or trademark appears on your application for the Card or on the Card issued to you for marketing, planning, product development, research and management information purposes.
- **Marketing lists** – Use personal information for marketing purposes. This includes putting your name and contact details on marketing lists for the purposes of customer research and offering you goods or services of an American Express Company or of any third party, by telephone, mail or electronically (for example by email, mobile message or push notification) or having our related companies do so directly. Please call us on 0800 263 936 if you wish us to remove your name from our marketing lists.
- **Our service providers** – Transfer personal information confidentially to our related companies and other organisations which issue or service American Express Cards or provide services to us. This includes transferring personal information to the United States or other countries for data processing and servicing.
- **Call monitoring** – Monitor and record your telephone conversations with us from time to time for training, quality control or verification purposes.
- **Persons you tell us about** – Exchange personal information with any person whose name you give us from time to time. This includes, for example, for the purpose of confirming your employment and income details with any employer, landlord/mortgagee, Accountant, financial adviser or tax agent named in your application for the Card.
- **Collection Agent** – If you are in default under the Card Account, notify and exchange personal information with our collection agent.

Transfer of your personal information overseas

American Express is a global organisation and we may use international entities to help our business functions. As a result American Express may need to share your information outside of New Zealand. It is impracticable to list out each and every country that American Express may share your information to, but such countries include the United States of America, Malaysia, India and the United Kingdom. American Express will ensure that any transfer of your personal information is subject to appropriate conditions of confidentiality to ensure your information is handled consistently with the Privacy Act.

18. EXCHANGE CONTROL, TAX AND LEGAL REQUIREMENTS

The Company must pay any government tax, duty or other charge imposed by law in New Zealand or in any country in respect of the Card, your use of it or any amount debited or credited to your Account. We may charge to your Account the full amount or a reasonable part of that amount (as determined by us) except as prohibited by law, and we may make such charge in advance. You must comply with exchange control, tax and any other laws which apply to your use of the Card and you agree to indemnify us against any consequence of your failure to comply.

19. ENFORCEMENT EXPENSES The Company will pay us our reasonable costs in recovering or attempting to recover overdue amounts from you, including reasonable legal fees.

20. SUSPENSION We have the right to refuse authorisation for any Charge without cause or prior notice, and we shall not be liable to you or anyone else for any loss or damage resulting from a refusal. We have the right to suspend your right to use the Card with or without cause and without notice. After suspension, we may, at our discretion, restore your use of the Card on conditions determined by us.

21. CANCELLATION Either you or the Company may at any time cancel the Card issued to you. Your cancellation will not be effective until you or the Company notify us and we acknowledge receipt of the notification. On cancellation, you must destroy the Card. The Company will be liable for all Charges made with the Card before it is destroyed, or in the case of an Account before it is cancelled. The Card will be cancelled as soon as you stop being employed by the Company. The Card remains our property and we can cancel your right to use the Card at any time, with or without cause and without notice. If we cancel the Card without cause we may refund a portion of the annual fee (if any). We may inform Merchants of cancellation. If the Card is cancelled or expires, you must not use it for any purpose, and you must destroy it at once. You must hand it over to any Merchant which so requests or to any third party we nominate.

22. OUR LIABILITY Subject to applicable law, you agree that if we fail to carry out any of our obligations in connection with your Card or your use of the Card and, as a direct result, you suffer loss or costs, we will be liable to you for that loss or cost only but not otherwise. In particular we will not be liable for consequential loss or any other loss or damage not directly and naturally resulting from the failure, including damages which may flow from special circumstances. In any event, we will not be responsible for losses or costs caused by any third party including (for example only) resulting from mechanical or systems failure affecting such third parties.

23. CHANGING THESE TERMS AND CONDITIONS We have the right to change these Conditions at any time. We shall notify you of any change. By keeping or using the Card after notification, you agree to the change. If you do not accept any change to these Conditions you must cancel the Card and destroy the Card. We may then refund a portion of the annual fee (if any). The Company will still be liable for all Charges incurred before the Card is destroyed or cancelled.

24. GENERAL

- (a) You understand that the Company will designate an employee as a Programme Administrator and authorises the Programme Administrator to act on its behalf for all matters relating to these Conditions including but not limited to viewing Card Member transactions, changing credit limits, cancelling Cards and updating Card Member information.
- (b) You will be deemed to have received any billing statement or notice we give you under these Conditions seven (7) days after we send it, unless you actually receive it earlier.
- (c) A certificate signed by one of our officers stating the amount you owe us under these Conditions is proof of such amount. A copy of any document relating to your Account with us or produced from data received by us electronically from a Merchant, shall be admissible to prove the contents of that document for any purpose.
- (d) We may assign these Conditions at any time without your consent.
- (e) No waiver or amendment of these Conditions is valid unless we have agreed to it in writing.
- (f) These Conditions are governed by the laws of New Zealand.

FEE SCHEDULE* – New Zealand (NZD)

Corporate Products	Fees			
	Late Payment Charge	Foreign Currency Conversion Commission	Annual Card Fees (figure in brackets denotes number of Cards issued)	Dishonoured or Returned Payments
Corporate Purchasing Card (CPC)	The greater of \$10 or 3% of the outstanding balance.	2.5%	(1 – 2) \$50 (3 – 9) \$43 (10 – 19) \$38 (20 – 49) \$33 (50 – 249) \$28 (250 +) \$23	\$15
Corporate Meeting Card (CMC)	The greater of \$10 or 3% of the outstanding balance	2.5%	(1 – 2) \$50 (3 – 9) \$43 (10 – 19) \$38 (20 – 49) \$33 (50 – 249) \$28 (250 +) \$23	\$15

* Various service related fees may be charged if you elect additional services from us. Any such fees will be disclosed to you at the time of accepting the service.