

DEFINITIONS

Account means an ANZ Business Black credit card account.

Card means a current and valid credit card issued on an Account.

Cardholder means an individual who holds a Card.

Principal means the individual or entity who has been issued, and is liable for transactions on, an Account.

Service Provider means Visa Worldwide Pte Limited or any other person who operates the ANZ Global Business Concierge on ANZ's behalf from time to time.

Supplier means any third party or service provider who has agreed to provide any goods and services requested by a Cardholder or to whom a Cardholder is referred.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Item No. 93080 09.2017 W582760

ANZ GLOBAL BUSINESS CONCIERGE

FOR CUSTOMERS WHOSE PRINCIPAL BILLING
ACCOUNT WAS OPENED BEFORE 02.09.2017
THE EFFECTIVE DATE WILL BE 06.11.2017

FOR CUSTOMERS WHOSE PRINCIPAL BILLING
ACCOUNT WAS OPENED ON OR FROM 02.09.2017
THE EFFECTIVE DATE WILL BE 02.09.2017

ELIGIBILITY

1. The ANZ Global Business Concierge will be available to Cardholders 24 hours a day, 7 days a week, worldwide. The ANZ Global Business Concierge will provide the Services to Cardholders in accordance with these terms and conditions.
2. Cardholders may make an unlimited number of requests for Services in accordance with these terms.
3. Cardholders may access the ANZ Global Business Concierge by calling 1800 233 688 when in Australia. For contact details when overseas <http://www.visapremium.com.au/concierge/> or alternatively email concierge@visaplatinum.com.
4. ANZ does not directly provide the Services and has arranged for the Service Provider to provide the ANZ Global Business Concierge as a benefit for Cardholders. Neither ANZ nor any of its related bodies corporate guarantees, or is liable to pay for, the Services.

ANZ GLOBAL BUSINESS CONCIERGE SERVICES

5. The Services include a variety of assistance, travel and lifestyle services including:
 - a. Information, referrals and reservations for business and personal travel (including flights, hotels, car hire and transfers);
 - b. Providing information about major destinations;
 - c. Fine dining and restaurant referrals and reservations;
 - d. Information about events at major destinations;
 - e. Assistance with special event planning, including referrals to venues;
 - f. Sourcing and purchasing of tickets for attractions, activities, special events and performances;
 - g. Priority access and discounted ticketing to trade shows, major sporting and special events (subject to availability);
 - h. Arranging access to serviced offices in major Australian and international cities;
 - i. Referrals to providers of goods and services and sourcing and purchasing of goods;
 - j. Foreign language support in selected languages;
 - k. Assistance with accessing airport benefits made available to Visa cardholders.

LIMITATIONS

6. All Services are subject to Supplier availability.
7. The ANZ Global Business Concierge may decline any request that contravenes any applicable law or moral or ethical standards. Services will not be provided in any territory which is subject to any Australian, US or other government sanctions.
8. The ANZ Global Business Concierge will not locate goods & services for large-scale commercial use, or locate goods or services abroad where customs or other regulations prohibit the shipping of the items to the Cardholder.
9. The Service will not be available if the Card or the Account is suspended or in default under the ANZ Commercial Card Terms and Conditions, or if the Cardholder or Principal breaches these terms.
10. ANZ Global Business Concierge will not provide any Services if the Cardholder or Principal is involved in any fraudulent act, forgery or false or misleading information or omissions in relation to the Services.

CONDITIONS

11. The Cardholder will be informed of the costs and options (if any) before a booking or purchase is made on their behalf. The ANZ Global Business Concierge will not incur costs on behalf of the Cardholder without the Cardholder's consent.
12. The Cardholder is responsible for the purchase price of goods and services purchased, and any associated expenses, including (but not limited to) booking fees, cancellation or change fees, delivery, postage, insurance, duties and taxes and costs associated with foreign exchange.
13. By requesting goods or services, the Principal authorises ANZ or the Service Provider to bill all applicable costs and charges to the Account and acknowledges that, wherever possible, goods and services will be charged directly to the Cardholder by the Supplier. Suppliers may impose booking fees, and overseas transaction fees and foreign currency exchange costs may apply if the Supplier is overseas or the transaction not in Australian dollars. The ANZ Global Business Concierge may not be able to provide complete information about charges imposed by a Supplier or third party.

14. Any contract for the provision of goods or services, and any liabilities arising indirectly or directly from that contract, will be between the Supplier and the Cardholder unless the Cardholder is expressly informed otherwise by the ANZ Global Business Concierge at the time of booking. It is the Cardholders' responsibility to ensure they are happy with the quality of any recommended Supplier and with any quotation provided.
15. Suppliers may restrict exchanges, refunds, transfers and cancellations. The ANZ Global Business Concierge will endeavour to provide the Cardholder with the Supplier's terms & conditions where possible, but is not liable if these are not provided. The Cardholder acknowledges that ANZ is not liable to the Cardholder or any other person for any cost, loss or inconvenience suffered due to any terms or restrictions set by a third party, and may not be able to offer a refund on non-exchangeable items.
16. Every effort will be made to ensure that Suppliers are qualified and competent to carry out the Services required to a proper standard. However, neither ANZ nor the Service Provider:
 - a. make any warranties or representations in respect of the Services or a Supplier; and
 - b. accepts any liability for any loss, claims, damages or expenses (including for consequential damages) in relation to any information, products or services provided by any Supplier. All disputes, warranty claims, cancellations and complaints must be directed to the Supplier.
17. ANZ will not be responsible for delays or failures to provide 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 provision of the Services.
18. ANZ may amend these terms, or terminate the Services, by providing notice to the Principal.