

Authority to American Express International (NZ), Inc. under the Privacy Act:

To assess your application, and if it is approved, to establish and manage your Card Account, American Express International (NZ), Inc. needs to:

- collect personal information about you in this application form and from other sources, and
- obtain your agreement in relation to handling this personal information.

If you do not provide the information requested or give your agreement on this form, American Express International (NZ), Inc. may decline your application.

In accordance with the Privacy Act, you can access personal information about you held by American Express International (NZ), Inc., and advise if you think it is inaccurate, incomplete or out-of-date.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 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.

In this section 'personal information' means information about me, including about my financial circumstances, my credit worthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my Account with you.

I agree that, subject to the Privacy Act, you and your agents may do the following (and if my application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Exchange personal information about me with the Company (including any related entity of the Company), and its and their processors, in connection with the Corporate Card.
- Obtain credit reports about me from reporting agencies to assess my application or to collect overdue payments from me, or from a business that provides commercial credit worthiness information.
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
 - the fact that I have applied for a Card, and that you are a credit provider to me;
 - advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
 - advice that cheque(s) drawn by me, or direct debit requests to my bank account which I have authorised you to make, have been dishonoured;
 - your opinion that I do not intend to meet my credit obligations (or that I have committed some other serious credit infringement); and

– that credit provided to me has been paid or otherwise discharged.

- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency.

This is for purposes including but not limited to:

 - assessing my credit worthiness, this application and any subsequent application by me for credit;
 - notifying other credit providers of a default by me;
 - exchanging information about my Card Account where I am in default with other credit providers;
 - your approval process as to any transactions I wish to make with the Card; and
 - your administration of my Account.
 - Exchange personal information with any person whose name I give you from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
 - If I am in default under my Card Account, notify and exchange personal information with your collection agent.
 - Provide personal information to any organisation whose name, logo or trademark appears on my application or on the Card issued to me for marketing, planning, product development and research purposes.
 - Use personal information for marketing purposes. This includes putting my name and contact details on marketing lists for the purposes of customer research and offering me goods or services of an American Express company or of any third party, by mail, email or telephone or having your related companies do so directly. After approval of this application, I understand that I can call 0800 263 936 to remove my name from your marketing lists.
 - Transfer personal information confidentially to your related companies and other organisations which issue or service American Express Cards or provide services to you, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.
 - Monitor and record my telephone conversations with you from time to time for training, quality control or verification purposes.
- I also agree that where I have provided you with information about another individual in this application form, I will make sure that the individual is aware of:
- my supplying their information to you and the purposes why you have collected the information; and
 - their ability to access that information in accordance with the Privacy Act (and to advise you if they think the information is inaccurate, incomplete or out-of-date); and the contact details of your Privacy Officer.

Customer Service

The Corporate Card Department is open during business hours for any inquiries about your Card Account, for advice on Card services, or to request contact details regarding any American Express Travel Office.

Please call on 0800 722 333 between 8.30am - 5.30pm Monday to Friday or visit our website at: americanexpress.co.nz/cs

americanexpress.co.nz/cs

American Express International (NZ), Inc. Incorporated in Delaware, U.S.A.

® Registered Trademark of American Express Company.

