

American Express Card PayID – Terms and Conditions

These terms and conditions apply to your use of your American Express Card PayID. By using your American Express Card PayID, you agree to these terms and conditions.

Your use of the American Express Card PayID is optional. You may use your American Express Card PayID to make New Payments Platform (NPP) Payments to us from the NPP participating banks or financial institutions only.

- 1. What is PayID?** Your American Express Card PayID allows you to make payments to your American Express Account from your participating bank or financial institution account, via the NPP. American Express has partnered with Cuscal Limited, an Authorised Deposit Taking institution, to provide you access to the NPP and make payments using an American Express Card PayID.
- 2. Your American Express PayID identifier:** Your American Express Card PayID is a unique identifier assigned to your Card Account. Your PayID must be created by activating your American Express Card PayID. If you have multiple American Express Cards, you must activate a different American Express Card PayID for each American Express Card that you have. You only need to activate your American Express PayID for each eligible Card once. You cannot change the unique identifier assigned to your Card. Additional, supplementary, or corporate Cards are not eligible to activate an American Express PayID.
- 3. Processing Times:** Payments to your American Express Card Account should arrive in under a minute, and you will have access to use that credit immediately once we have received the payment. However, your balance in the Online Account or Amex App will be updated at different times depending on your Card type. For Credit Cards, your 'Available Credit' will be updated immediately upon receiving your payment and 'Current Balance' will be updated within 24 hours. For Charge Cards, your 'Current Balance' will be updated within 24 hours after receiving your payment. Account balance updates and payments will appear on your online statement under 'Transactions' within 24 hours. From time to time, there may also be delays in processing payments because of additional checks or processes conducted by your bank. For example, your bank may delay a payment for 24 hours for security reasons. This may happen the first time you use your American Express Card PayID. American Express is not responsible for delays or limits imposed by your bank. For more information, contact your bank directly.
- 4. Bank Limits:** You can make as many American Express Card PayID payments as you choose, however your bank may impose limits on the value of payments from your bank account (for example, daily limits or single transaction limits). This may mean that you cannot pay the full amount of your Card balance in one transaction. For more information, contact your bank directly. **Unauthorised Use of Your PayID:** You must notify us as soon as possible if you identify or suspect any fraudulent or unauthorised use of your American Express Card PayID.
- 5. Mistaken Payments:** You are solely responsible for ensuring that payments you make are for the correct amount and using the correct American Express Card PayID. You must notify us as soon as possible if you suspect that you have made a mistaken in payment when using your American Express Card PayID (for example, a payment for the incorrect amount, paying twice or paying to the wrong American Express Card PayID). You may request a refund of a payment, however the payment will only be refunded in full and cannot be partially refunded.
- 6. Suspending your PayID:** We may suspend your American Express Card PayID in our discretion, for example if we suspect misuse of your American Express Card PayID. If your American Express Card PayID is suspended, you will no longer be able to make payments via the NPP via your American Express Card PayID. It is your responsibility to use another means of payment and you must still make your repayments of your Card on-time in accordance with your agreement with us.
- 7. If Your PayID is Unavailable or Not Working:** If for any reason you are unable to use your American Express Card PayID (for example, technical issues or down-time due to maintenance), you must still make your repayments of your Card on-time in accordance with your agreement with us.
- 8. Privacy:** Your personal information will be shared with Cuscal, NPP Australia Limited and other NPP participants (for example, your bank or financial institution) including their service providers in order to enable and manage payments, to manage fraud and unauthorised transactions and for related purposes as permitted by law. We will always handle your personal information in accordance with our Privacy Policies and the *Privacy Act 1988* (Cth).