

# American Express® Travellers Cheques Product Disclosure Statement

Dated 11<sup>th</sup> March 2004



Always safer than cash



Don't leave home without them™

AMERICAN  
EXPRESS

**The document is provided to purchasers in Australia only of American Express Travellers Cheques. The contents of this document do not necessarily apply to the purchase of American Express Travellers Cheques outside Australia.**

This Product Disclosure Statement is issued by:

- for Australian Dollar, Canadian Dollar, Euro, Japanese Yen and US Dollar Travellers Cheques:
  - ~ American Express Travel Related Services Company, Inc.  
Registered Number: 13-3133497  
American Express Tower, World Financial Centre, New York, NY, USA
- for South African Rand Travellers Cheques
  - ~ Southern Africa Travelers Cheques Company, Pty, Limited  
Forum II, Braampark, Braamfontein, Johannesburg, Republic of South Africa
- for Saudi Riyal Travellers Cheques:
  - ~ Saudi Travellers Cheque Company  
Registration Number: 1010059195  
Head Office, P O Box 7915, Riyadh 11472, Saudi Arabia
- for Swiss Franc Travellers Cheques:
  - ~ Swiss Bankers Travellers Cheque Centre  
Kramgasse 4, CH-3506 Grosshöchstetten, Switzerland
- for Pound Sterling Travellers Cheques:
  - ~ Travellers Cheques Associates Ltd  
Registration Number: 15915555  
154 Edward Street, Brighton BN2 2LH, England

Throughout this document these companies are collectively referred to as 'The Travellers Cheque Issuers'.

This Product Disclosure Statement covers travellers cheques issued by each of the Travellers Cheque Issuers, each of which takes full responsibility for the whole of this document.

## HOW TO CONTACT US

Travellers Cheque Service Centre  
Tel: 1800 688 022

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Travelling should be an enjoyable and relaxing experience – however a trip can easily be ruined in seconds by a pick-pocket or a loss of cash. Since 1891, American Express Travellers Cheques have been helping travellers achieve peace of mind whilst on their trip by offering a refundable, secure way to carry funds.

By carrying American Express Travellers Cheques you can help to minimize the risk of being stranded overseas without access to your funds.

American Express Travellers Cheques are accepted by millions of retailers, hotels and restaurants around the world. They can also be changed into local cash at thousands of banks, financial institutions, travel agents, post offices, bureaux de change & American Express offices.

Unlike cash, American Express Travellers Cheques can usually be replaced if lost or stolen – often within 24 hours, virtually anywhere in the world.

For convenience, American Express Travellers Cheques are available in a range of currencies including Australian Dollars, US Dollars, Pound Sterling and Euro. As they have no expiry date, any unused American Express Travellers Cheques can usually be kept for a future trip or as a secure supply of cash.

This booklet will help to provide you with important information about using American Express Travellers Cheques and explain why they form a vital part of your portfolio of travel funds.



Travellers Cheques are a form of non-cash payment facility, which the purchaser can use at various establishments and exchange for cash at numerous locations in most countries of the world.

The Travellers Cheque Issuers offer nine major currencies in various denominations to suit your travel needs.

Refer to the following table on the various currencies and denominations available. However, not all of them are available at all selling outlets. Please check with the selling outlets for more details.

Currency	Denominations (Loose)	Denominations (Express Pac)		
Australian Dollar	AUD 20		AUD 20 x 5	
	AUD 50	AUD 50 x 3	AUD 50 x 5	AUD 50 x 10
	AUD 100	AUD 100 x 3	AUD 100 x 5	AUD 100 x 10
	AUD 200		AUD 200 x 5	
Canadian Dollar	CAD 20			CAD 20 x 10
	CAD 50		CAD 50 x 5	CAD 50 x 10
	CAD 100	CAD 100 x 3	CAD 100 x 5	CAD 100 x 10
	CAD 500			
Euro	EUR 50		EUR 50 x 5	
	EUR 100		EUR 100 x 5	
	EUR 200		EUR 200 x 5	
	EUR 500		EUR 500 x 5	
Japanese Yen	NOT AVAILABLE		JPY 5000 x 5	JPY 5000 x 10
	JPY 10 000		JPY 10000 x 5	JPY 10000 x 10
	JPY 20 000		JPY 20000 x 5	JPY 20000 x 10
	JPY 50 000		JPY 50000 x 5	
Pound Sterling	GBP 20		GBP 20 x 5	GBP 20 x 10
	GBP 50	GBP 50 x 3	GBP 50 x 5	GBP 50 x 10
	GBP 100	GBP 100 x 3	GBP 100 x 5	
	GBP 200			
	GBP 500			
Saudi Riyal	SAR 50 SAR 100 SAR 500 SAR 1000	NOT AVAILABLE		
South African Rand	ZAR 100 ZAR 200 ZAR 500	NOT AVAILABLE		
Swiss Franc	CHF 50 CHF 100 CHF 200 CHF 500	NOT AVAILABLE		
US Dollar	USD 20			USD 20 x 10
	USD 50	USD 50 x 3	USD 50 x 5	USD 50 x 10
	USD 100	USD 100 x 3	USD 100 x 5	USD 100 x 10
	USD 500	USD 500 x 3	USD 500 x 5	
	USD 1000*	USD 1000 X 3 *	USD 1000 X 5 *	

\* Not available through American Express Foreign Exchange and Travel Service offices.

### CHEQUES FOR TWO™

American Express also offers Cheques For Two, which are perfect for people travelling together. This product is designed to allow two travellers to share the same Travellers Cheques. Only one person needs to be present to cash them. Plus they have all the convenience and security of the traditional American Express Travellers Cheques. Currently, Cheques For Two are only available in US Dollars and only available at selected locations.

Cheques For Two should be signed as soon as possible after purchase. Each of the two travellers should sign on one of the lines in the upper left-hand corner. The cheque needs to be signed on both upper left lines in order to be reimbursable if lost or stolen.

American Express Travellers Cheques are designed to provide peace of mind on trips. They are like cash only safer. They are not reliant on technology such as functioning ATMs (Automatic Teller Machines) or Personal Identification Numbers.

### SAFER THAN CASH

Lost or stolen cash can mean an early end to a holiday or business trip. By following a few simple steps, you can have your American Express Travellers Cheques refunded if lost or stolen – usually within 24 hours virtually anywhere in the world – with just a single telephone call.

They are the safe way to protect yourself against the hassle and inconvenience of losing cash.

### EASY TO USE

Using American Express Travellers Cheques could not be more convenient. Simply purchase the Cheques at a participating local bank, or other financial institution, American Express Foreign Exchange office, travel office, or participating Australia Post office. Cheques are available in different currencies and denominations as listed under Product Description and Types on Page 5.

Once purchased, be sure to immediately sign your Cheques in the upper left corner. Keep a record of the serial numbers in a different location for protection against loss, theft, or damage.

Then simply use the Travellers Cheques as payment at stores, restaurants and hotels or encash it at participating banks, American Express Foreign Exchange offices and travel offices or participating post offices.



## Benefits

### CAN BE EASILY REPLACED IF LOST OR STOLEN, USUALLY 24 HOURS

If you require assistance with regards to using or replacing lost American Express Travellers Cheques, you will have access to one of the best global refund networks of customer service centres in the world. Our Travellers Cheques Service Centre staff are available to help in your language, 24 hours a day, 365 days a year.

### ACCEPTED VIRTUALLY WORLDWIDE

American Express Travellers Cheques are welcomed around the world. Travellers Cheques are available in numerous currencies and denominations, and are accepted at millions of stores, restaurants and hotels, as well as banks, foreign exchange bureaux and American Express Travel and Foreign Exchange Service locations.

There are currently over 86,000 locations around the world that accept American Express Travellers Cheques without charging the presenter a fee.



## Benefits

### AVAILABLE IN A VAREITY OF CURRENCIES AND DENOMINATIONS

American Express Travellers Cheques are available in different currencies and denominations, suitable for every travel destination. The following table shows the different currencies. Details of the various denominations are shown on Page 5.

COUNTRY	LOCAL CURRENCY	SUGGESTED TRAVELLERS CHEQUE CURRENCY
Australia	Australian Dollar	Australian Dollar
Belgium	Euro	Euro
Canada	Canadian Dollar	Canadian Dollar
France	Euro	Euro
Germany	Euro	Euro
Greece	Euro	Euro
Hong Kong	HK Dollar	US Dollar
Indonesia	Rupiah	US Dollar
India	Rupee	US Dollar
Italy	Euro	Euro
Japan	Japanese Yen	Japanese Yen
Malaysia	Ringgit	US Dollar
Netherlands	Euro	Euro
New Zealand	NZ Dollar	Australian / US Dollar
People Republic of China	Yuan	US Dollar
Philippines	Peso	US Dollar
Saudi Arabia	Saudi Riyal	Saudi Riyal
Singapore	Singapore Dollar	US Dollar
South Africa	South African Rand	South African Rand
Spain	Euro	Euro
Switzerland	Swiss Franc	Swiss Franc
Thailand	Baht	US Dollar
UK	Pound Sterling	Pound Sterling
USA	US Dollar	US Dollar

It is usually best to get Travellers Cheques in the currency of the country being visited or a widely accepted currency such as US Dollars. This does vary by country. Every country has different requirements so it is important to research the particular countries being visited for specific advice. Sources include travel agents, Department of Foreign Affairs and Trade, the embassies, consulates and tourist boards of countries being visited, American Express and travel guidebooks. The above table can be used as a guide.



### NO EXPIRY DATE

As they never expire, any unused travellers cheques can be kept for your next trip or as a secure supply of cash.

Although Travellers Cheques are valid with no time limit, residents of countries in which exchange control restrictions are in force should acquaint themselves with their legal obligations in this respect as they may be required to surrender unused Travellers Cheques and other foreign currency facilities immediately upon their return home. If you are not an Australian resident, you may need to check with the respective authority on foreign exchange in the country where you reside.

You can buy American Express Travellers Cheques at American Express Foreign Exchange offices, American Express Travel Service locations, participating banks, credit unions, travel agents and most Australia Post offices.

Generally, you can either purchase your American Express Travellers Cheques with cash or EFTPOS. Other methods of payment maybe available. For example, if you purchase the Travellers Cheques from your financial institution, you can usually pay for the Travellers Cheques from your account with that financial institution. Please obtain further information from the place of purchase.

You may be required to present photo identification such as driver's licence or passport at time of purchase.

Upon purchase, please sign each cheque immediately in the top left corner.

Simply present the Travellers Cheques to the location where you wish to cash them. Make sure the acceptor watches while you countersign the Travellers Cheques in the lower left-hand corner.

You may be required to present photo identification such as driver's licence or passport

It is advisable to keep track of the encashment of your Travellers Cheques on the purchase agreements for future reference.

It is advisable to retain any receipts given at the time of encashment until you return to your country of residence in case of currency control regulations in the country of encashment.

You can encash your Travellers Cheques for local currency free of charge at over 86,000 bank locations, foreign exchange bureaux, post offices and travel agents, including 1,700 American Express Travel Service and Foreign Exchange offices around the world. Not all services are available at all locations and are subject to local laws and cash availability. Visit our Fee-Free Partners website for a list of fee-free exchange partners: <http://www.americanexpress.com/travellerscheques/au>.

When you are on a vacation, the last thing you want to worry about is losing your travel funds. Here are some tips on how you can protect yourself against loss or theft of your American Express Travellers Cheques:

### Do's

- Sign immediately on the top left corner when you receive your American Express Travellers Cheques.
- Record a list of serial numbers of your Travellers Cheques and keep in a safe place separate from the Travellers Cheques. This will assist in obtaining a refund if your Travellers Cheques are lost or stolen.
- Safeguard your Travellers Cheques as a prudent person would safeguard a like amount of cash.
- Report any loss to the American Express Travellers Cheques Service Centre immediately if your American Express Travellers Cheques are lost or stolen.
- Read the purchase agreement carefully for the terms and conditions that are applicable to the use of American Express Travellers Cheques. (Refer Page 22 and 23)

### Don'ts

- Never countersign your Travellers Cheques until you are ready to use them.
- Do not leave your personal belongings and Travellers Cheques unattended.
- Do not keep your Travellers Cheques and purchase agreement together.
- Do not give your Travellers Cheques to other people to use.

If your Travellers Cheques are lost or stolen, they can usually be replaced virtually anywhere in the world – generally within 24 hours. American Express Travellers Cheques Service Centres handle claims for lost or stolen Cheques 24 hours a day, 7 days a week. If your Travellers Cheques are lost or stolen, phone a Service Centre immediately.

A list of Service Centre telephone numbers and instructions are included with your Travellers Cheques at time of purchase.

Always keep a list of serial numbers of your Travellers Cheques separate to your Travellers Cheques. This will assist the refund if your Travellers Cheques are lost or stolen.

Replacements must first be pre-authorised by an American Express Travellers Cheques Service Centre. Service Centre personnel will assist customers in determining the best way to obtain a replacement or refund.

All refunds are subject to compliance with the Purchase Agreement on page 22 and 23.

Replacement Cheques can be made available at American Express Foreign Exchange Services, American Express Travel Service Locations and partner locations. Not all services are available at all locations, and are subject to local laws and cash availability.

### At the time of purchase

Sellers of American Express Travellers Cheques may charge a commission and other fees, including GST.

Depending on the point of purchase, the exchange rate applicable to the purchase of foreign currency American Express Travellers Cheques will be determined by the seller or American Express International Inc. (ABN 15 000 618 208; AFS Licence No. 237996). When determining the applicable exchange rate the selling agent is likely to factor a fee or charge, part of which may be the cost of providing the service, to you in the course of setting the exchange rate.

A commission will also be payable at the time of purchase. The commission fee charged will generally be the greater of 1.1% (including GST) of the purchased amount of travellers cheques or a fixed minimum.

### At the time of Encashment

An acceptor of American Express Travellers Cheques may charge a commission and/or government fees and taxes or both.

The exchange rate applicable to the encashment of foreign currency American Express Travellers Cheques will be determined by the encashment location. The encashment agent may also factor a fee or charge, part of which may be the cost of providing the service, to you in the course of setting the exchange rate.

You should obtain details of possible charges involved prior to the encashment of your Travellers Cheques.

You can visit our website address <http://www.americanexpress.com/travellerscheques/au> to find the list of acceptance locations that will not charge a presenter a fee in the respective country.





## Significant Risks

The purchaser may not be eligible for a refund if the Purchase Agreement has not been complied with.

Due to foreign exchange fluctuations, some customers may experience a foreign exchange gain or loss when encashing Travellers Cheques in a different currency to that used in the country of encashment. However, Travellers Cheques usually enjoy better exchange rates than cash, hence such loss is likely to be smaller when compared with cash.

If you are carrying Travellers Cheques in a currency different to the encashment location, a different local currency amount than anticipated at purchase time may occur due to currency fluctuations.

Should you choose to convert the unused foreign currency Travellers Cheques at the end of the trip, the exchange rate is likely to be different to that at the time of purchase, which could result in a foreign exchange gain or loss.

American Express Travellers Cheques may not be accepted and replacement and refund services may not be available in certain countries, such as countries where United Nations or USA sanctions apply.



## Dispute Resolution

The Travellers Cheque Issuers are committed to customer satisfaction as part of its service philosophy. We have established internal procedures to resolve complaints regarding our products. Our related company, American Express International Inc, is a member of an ASIC (Australian Securities and Investment Commission) approved independent dispute resolution scheme.

If you have a complaint about the service of products provided to you, please take the following steps:

Please direct your complaints, at first instance, to the point of purchase or otherwise, contact

American Express Travellers Cheques Service Centre by telephone on 1800 688 022.

If your complaint is not satisfactorily resolved within 20 business days, please address your complaint in writing to:

Customer Relations Department  
Travellers Cheques and Prepaid Services  
American Express International Inc.  
175 Liverpool Street, GPO Box 1582  
Sydney NSW 2001  
Australia.

We make every endeavour to resolve the complaints in a prompt and fair manner. If however you continue to remain dissatisfied with the decision and the sales location for your Travellers Cheques purchase is American Express International Inc. or American Express Wholesale Currency Services Pty Ltd, you may seek to have your complaint considered by an independent, external dispute resolution body – the Banking and Financial Services Ombudsman (BFSO). American Express International Inc is a member of this Scheme. You may contact the BFSO by the following means:

By mail      Banking & Financial Services Ombudsman  
                 GPO Box 3A  
                 Melbourne Vic 3001  
                 Australia

By tel        1300 780 808

By fax        +61 3 9613 7345

By internet   <http://www.abio.org.au>

### AMERICAN EXPRESS CUSTOMER PRIVACY PRINCIPLES

#### Our commitment to your privacy

The Travellers Cheques Issuers are proud of their reputation for, and commitment to, safeguarding information about their customers. The American Express Customer Privacy Principles have been in place for many years and provide a minimum standard, which applies throughout American Express worldwide.

In Australia, we adhere to the National Privacy Principles and the Privacy Act 1988 (Cth). A copy of our Privacy Policy Statement is located on our website at <http://americanexpress.com.au/privacy> or may be obtained by calling us on 1800 688 022.

#### Collection of information

American Express limits the collection of information about our customers to what we need to know to fulfil our legal and regulatory obligations, to provide customer services and to offer new products and services to our customers. Generally, we collect personal information directly from you, such as when you apply for or request a product or service. Depending on the product, we may also collect personal information through third parties.

#### Use of information

We use your personal information for the purposes stated above. This includes using the information to establish and manage your account, provide requested services to you and to carry out transactions you wish to make. Where necessary we will also use your personal information to meet our legal obligations and to collect overdue payments.

### AMERICAN EXPRESS CUSTOMER PRIVACY PRINCIPLES

#### Information quality and security

We use available technology and well-defined employee practices to ensure that customer personal information is processed promptly, accurately and completely. We use security techniques to protect our customer data and to limit access to that data.

#### When we may disclose your personal information

There are limited situations where we may disclose personal information about you. This includes where we have contracted an external organisation to provide us with support services, to third parties to provide requested services to you and to comply with our legal obligations.

We will obtain your authority on our application forms and in our product conditions to facilitate providing your personal information to third parties.

#### You can access your personal information

We will take reasonable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up-to-date. If your personal details change, such as your telephone number or address, please contact us so that we can continue to provide you with our products and services.

### OUR SELLING AGENTS

Our selling agents in Australia will collect personal information from the purchaser at the time of ordering or selling our Travellers Cheques.

We expect that our selling agents will comply with the Australian Privacy Act 1988 at that time including providing you with details as to the collection, use and sharing of your personal information.

### AMERICAN EXPRESS IN AUSTRALIA

American Express International, Inc. (ABN 15 000 618 208) or American Express Wholesale Currency Services Pty Ltd (ABN 27 097 310 873) [together known as “American Express in Australia”] may receive personal information about you, depending on the settlement process used by our selling agent and/or at the time of a claim in Australia for lost or stolen Travellers Cheques.

In the event that this occurs, you agree to the following authority:

#### Authority to American Express in Australia under the Privacy Act.

To provide you with your Travellers Cheque service, American Express in Australia needs to:

- Collect personal information about you, and
- Obtain your agreement in relation to handling this personal information

If you do not provide the information requested or give your agreement below, American Express in Australia may not be able to provide you with the Travellers Cheque service.

The American Express Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, you can access personal information about you held by American Express in Australia 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 Inc., 175 Liverpool Street, GPO Box 1582, Sydney NSW 2001.

In this section “personal information” means information about you, including financial circumstances and the use of Travellers Cheque services.

You agree to the following at the time of purchase:

I agree that, subject to the Privacy Act, you and your agents may do the following:

- Provide personal information to any organization whose name, logo or trademark appears on my Travellers Cheques for marketing, planning, product development and research purposes and seek from and exchange with such organizations personal information about me.
- Transfer personal information confidentially to your related companies and other organizations which issue or service American Express Travellers Cheques, subject to appropriate conditions of confidentiality. This includes transferring personal information to the United States or other countries for data processing and servicing.
- If I request you to replace or refund my American Express Travellers Cheques for any reason, I agree that you may collect details from me about the circumstances relating to my request and investigate and verify such circumstances with any third party.
- Monitor and record my telephone conversations with you from time to time in order to train your staff and control your service quality.



## AT TIME OF PURCHASE

On purchase of American Express Travellers Cheques, the purchaser will be provided with a copy of the Sales Receipt, which incorporates the following purchase agreement.

### **PURCHASE AGREEMENT**

**IMPORTANT:** Read this agreement carefully. By either buying, signing, accepting or using these American Express® Travellers Cheques ("Cheques"), you agree to everything written here.

**REFUND:** American Express Travel Related Services Company, Inc.. ("Amexco") will replace or refund the amount shown on any lost or stolen Cheques only if you meet all of the requirements below:

#### **BEFORE LOSS**

- You have signed the Travellers Cheques in the upper left corner in permanent ink.
- You have not signed the Cheques in the lower left corner.
- You have not given the Cheque to another person or company to hold or keep, or as part of a confidence game.
- You have not used the Cheques in violation of any law, including as part of an illegal bet, game of chance or other prohibited action.
- Your Cheques have not been taken by court order or by government action.
- You have safeguarded the Cheques as a prudent person would safeguard a like amount of cash.



## AFTER LOSS

- You immediately notify Amexco of the loss of theft of the Cheques.
- You report all facts of the loss or theft to Amexco and also to the Police if Amexco asks you to.
- You inform Amexco of the serial numbers of the lost or stolen Cheques and the place and date of its purchase.
- You complete Amexco's refund forms and provide Amexco with acceptable proof of your identity.
- You give Amexco all reasonable information and help requested to make a complete investigation of the loss or theft. Amexco reserves the right to investigate the loss or theft and shall not be responsible for any delays resulting from such an investigation.

#### **NO STOP PAYMENT:**

- Amexco cannot stop payment on any Cheque.

Sign your Cheques immediately in the top left corner.

American Express Travel Related Services Company, Inc. is the designated servicing agent of the Travellers Cheque Issuers.



## AT TIME OF CLAIM FOR REFUND FOR LOST OR STOLEN TRAVELLERS CHEQUES.

The Claim for Refund for Lost or Stolen Travellers Cheques form incorporates the following Statement and Agreement which the purchaser will be required to agree to when making a claim for lost or stolen Travellers Cheques.

### STATEMENT AND AGREEMENT

By signing below, I acknowledge receipt from American Express Travel Related Services, Inc. ("American Express") as Issuer of the Travellers Cheques listed above ("the Cheques") and / or refund agent for the Issuer(s) of the Cheques, of the replacement Travellers Cheques and / or cash listed below as payment in full on my refund claim for those Cheques, and I agree that this payment fully discharges the Issuer(s) and the Issuer(s)' refund agent from any and all payment obligations to me arising from my refund claim for these Cheques or otherwise relating to these Cheques.

I further represent and agree as follows:

- I read and agree to the terms of the Issuer(s) Purchase Agreement(s) at the time I purchased these Cheques.
- These Cheques are now lost or stolen, and I will assist American Express fully in its investigation of the loss or theft.
- I did not receive any value for these Cheques.
- I did not negotiate or transfer the Cheques to any person and I did not part with them voluntarily.
- I did not part with these Cheques in connection with a game of chance, wager, confidence game or illegal transaction.
- These Cheques were not seized or confiscated by government action.
- Unless otherwise indicated above, I DID sign these Cheques in the upper left corner, but I DID NOT countersign these Cheques in the lower left corner prior to the loss or theft.
- Any signature appearing in the lower corner is a forgery.



- In consideration of the payment of this refund, I agree to reimburse the Issuer(s) for its payment to any presenter of the face value of any Cheque I reported lost or stolen when I failed to sign the Cheque in the upper left corner prior to the loss or theft.
- In addition, I agree to reimburse to the Issuer(s) for any loss, liability or expense which it has or will incur, as a result of the loss or negotiation of the Cheque or of this refund payment to me.
- I understand that the Issuer(s) cannot stop payment on the Cheque, which I reported stolen and owes no obligation to refuse to pay any Cheque presented for payment.
- If I recover any Cheque reported lost or stolen, I agree to return the Cheque to the Issuer, as appropriate.





American Express® Travel Related Services Company, Inc.  
Swiss Banker Travellers Cheques Company  
Travellers Cheques Associates Ltd  
Southern Africa Travellers Cheques Company, Pty Limited  
Saudi Travellers Cheque Company

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