

# HSBC Corporate Card

Complimentary Insurance  
Terms and Conditions

HSBC Corporate Card Unauthorised  
Transaction Insurance  
Terms and Conditions

Notice of Upcoming Changes  
Effective: 14 October 2022



# Upcoming changes to HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions

This is a Notice to advise you of upcoming changes to the HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions. Effective 14 October 2022, these Terms and Conditions will be replaced with the [HSBC Corporate and Business Cards Complimentary Insurance Policy Information Booklet](#). We encourage you to read the Policy Information Booklet in full to understand the amendments to the complimentary insurance terms and conditions.

The table below provides an overview of the changes to your complimentary insurance, effective from 14 October 2022. Please note this is not intended to be a comprehensive summary of the new insurance policy and all customers should refer to the policy information booklet.

Update to Complimentary Card Insurance	Overview of Change
<ul style="list-style-type: none"><li>Epidemic and Pandemic (such as COVID-19)*</li></ul>	<p>If you are eligible and are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, cover is available under the following benefits:</p> <p><u>International Travel Insurance</u></p> <ul style="list-style-type: none"><li>Overseas Emergency Assistance</li><li>Overseas Emergency Medical</li><li>Evacuation &amp; Repatriation</li><li>Cancellation</li><li>Additional Expenses</li></ul>
<ul style="list-style-type: none"><li>Terminology changes throughout the booklet</li></ul>	<p>To simplify and consolidate the wording across the Complimentary Card Insurance booklets, a number of changes have been made.</p>

*\*If during the period of your cover, you (and your spouse/ dependents, if they're eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic (such as COVID-19) cover may be available under selected International Travel Insurance benefits. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Policy Information Booklet available at [www.hsbc.com.au](http://www.hsbc.com.au)*

Please note, the terms and conditions in the HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions remain effective up to and including 13 October 2022.

If the event causing your claim occurs before 14 October 2022, the relevant Complimentary Card Insurance Policy with effective date prior to 14 October 2022 will contain the eligibility criteria, terms, conditions, limits and exclusions for the relevant claim.

If the event causing your claim occurs on or after 14 October 2022, the Corporate and Business Card Complimentary Insurance Policy Information Booklet with an effective date of 14 October 2022 will contain the eligibility criteria, terms, conditions, limits and exclusions for the relevant claim.

If you have any questions regarding the changes to your complimentary insurances, please contact AGA on 1800 648 093 Monday to Friday 8:00 am to 5:00 pm AEST.

Alternatively, if you wish to discuss information relating to your HSBC account, please contact our Customer Service Centre by calling 1300 300 437 (option 3) any time.

*AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued a group policy to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and Australian Credit Licence 232595 (HSBC), which allows eligible HSBC account holders and cardholders to claim under the group policy as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet. You can contact AGA on 1800 648 093. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover.*



# HSBC Corporate Card

## **Notice of Changes to Complimentary Insurances Terms and Conditions**

for purchases where payment is  
finalised on or after 31 March 2019

***The changes advised in this document are to information that we are obliged to give you.***

***The changes have no effect upon the insurance covers provided.***

This notice amends the ***HSBC Corporate Card Complimentary Insurances Terms and Conditions*** with effective date of 1 August, 2015 and should be read in conjunction with that document. The amendments are effective 31 March, 2019 and are as follows:

1. Replace the second paragraph appearing under the heading "***Introduction***" on page 1 with:

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("HSBC") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of Level 16, 310 Ann Street, Brisbane, QLD 4000 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

2. Replace the content of the section headed "***Privacy***" beginning on page 3 with:

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

**We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover.

**We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope.

Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

**We** use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

**Your** personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

**You** may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email [DataPrivacyAU@allianz-assistance.com.au](mailto:DataPrivacyAU@allianz-assistance.com.au).



**You** can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at [www.allianz-assistance.com.au](http://www.allianz-assistance.com.au) and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

**3.** Replace the last three paragraphs and the contact details appearing on page 6 under the heading "**Complaints**", with:

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Australian Financial Complaints Authority (**AFCA**).

This is a free service provided by an independent body. **You** must contact AFCA within two years of receiving our final decision. **You** are not bound by the decision made by **AFCA** but we are bound to act immediately on **AFCA's** decision.

Brochures outlining the operations of **AFCA** are available from both Allianz Global Assistance and the Insurance Council of Australia in each State or Territory. **AFCA** can be contacted as follows:

Australian Financial Complaints Authority:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

In all other respects the booklet remains unaltered.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595  
**HBAA005CCC R3 0319**



# **HSBC Corporate Card**

**Unauthorised Transaction  
Insurance Terms and Conditions**  
for transactions transacted on or  
after 1 August, 2015



In the event of an emergency **overseas**, simply call **Allianz Global Assistance in Australia** at any time on +617 3305 7499 (reverse charge).

**You** do not have to tell **us** or **HSBC** that **you** will be travelling.

Provided **you** comply with the terms and conditions of covers outlined in this booklet **you** are automatically covered.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595 does not underwrite the covers contained in this booklet.

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, trading as Allianz Global Assistance under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000.

# Important information about the cover in this booklet.

## Introduction

This booklet contains information about **your HSBC Card** complimentary benefits, which are effective for **HSBC Card** transactions where payment is finalised on or after 1 August, 2015 and only available to **HSBC accountholders**.

This cover is available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("**HSBC**") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**. In this booklet **Allianz Global Assistance** may also be expressed as "**Allianz Global Assistance**", "**we**", "**us**" or "**our**".

There is no obligation to accept any of these benefits. However, if an **accountholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet. Therefore please read the booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **HSBC Card** statements showing any purchases.

**HSBC** is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers.

These benefits are provided at no additional cost to the **accountholder** and **HSBC** does not receive any commission or remuneration in relation to these covers. Neither **HSBC** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or their related companies.

## Who is eligible for these covers?

**HSBC accountholders** are eligible for Unauthorised Transaction Insurance

## Termination of these covers

**HSBC** may terminate any one or all of the covers in this booklet, and if so will notify **accountholders** of the termination in writing. Purchases made before expiry of this notification will be eligible for the cover. Purchases made after expiry of this notification will not be eligible for the cover included in this booklet.

## Other insurance

The cover described in this booklet is provided for **your** benefit under a Group Policy entered into between **Allianz, Allianz Global Assistance** and **HSBC**. **HSBC** is the policy owner. As an eligible **accountholder**, **you** have the benefit of cover as a third party beneficiary.

If **you** are entitled to receive a benefit or make a claim under another insurance policy ("**Other Policy**") (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Group Policy, then **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

## Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

## Privacy

To arrange and manage these covers, **we** (in this Privacy Notice "**we**", "**our**" and "**us**" includes AWP Australia Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, travelling companions, **your** doctors, hospitals, as well as from others **we** consider necessary, including **our** agents.

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, processing and administering claims. **We** may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties, the detection and investigation of suspected fraud and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, other insurers, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries such as Thailand, France and India to name a few. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of **Australian** privacy laws.

Unless **you** opt out, **we** may contact **you** on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of

products and services that **we** consider may be relevant and of interest to **you** (including financial and insurance products and roadside assistance services). If **you** do not want to receive such offers from **us** (including product or service offerings from **us** on behalf of **our** agents, intermediaries and/or **our** business partners) or do not want **us** to disclose **your** personal information to **our** related and group companies and business partners for marketing purposes, **you** can opt out at any time by calling **us** on 1800 023 767.

When **you** provide personal information about other individuals, **we** and **our** agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to **us**;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes **we** and the third parties **we** will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

**We** rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell **us** before **you** provide the relevant information.

**You** can seek access to and correct **your** personal information by contacting **us**. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependants under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about **our** handling of personal information, including further details about access, correction and complaints, please see **our** privacy policy available on request or view it on the web at <http://www.allianz-assistance.com.au/privacy-and-security/>.

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply **you** with **our** services or products or may not be able to process **your** application nor issue **you** with cover.

In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why.

## Enquiries

- Additional copies of this booklet can be obtained by phoning **HSBC** on 1300 301 168 (or +61 2 9005 8192 from **overseas**)
- If **you** require Personal Advice on any of these complimentary insurance covers, please see **your** insurance adviser.
- if **you** wish to make a claim or a general enquiry call **Allianz Global Assistance** on 1800 648 093, 8am - 5pm (Brisbane time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone.

## General Insurance Code of Practice

**We** support and adhere to the General Insurance Code of Practice which was developed to further raise standards of practice and service across the insurance industry.

**You** can obtain more information on the Code and how it assists **you** by contacting **us** on 1800 648 093.

## Complaints

If **you** have a complaint about a product issued by **us** or a service **you** have received from **us**, including the settlement of a claim, please call **us** on 1800 648 093.

**We** will respond to **your** complaint within 15 working days provided **we** have all necessary information and have completed any investigation required. If more information or investigation is required **we** will agree **reasonable** alternative time frames with **you**.

If **you** are unhappy with **our** response or **we** cannot agree on **reasonable** alternative time frames, **your** complaint will be registered as a dispute and it will be reviewed by **our** internal dispute resolution committee.

**We** will respond to **your** dispute within 15 working days provided **we** have all necessary information and have completed any investigation required.

If more information or investigation is required **we** will agree **reasonable** alternative time frames with **you**.

**We** will keep **you** informed of the progress of **our** review at least every 10 working days and give **you** **our** response in writing.

If **you** are unhappy with **our** response or **we** cannot agree with **you** on **reasonable** alternative time frames, **you** can refer the matter to the external disputes resolution scheme of which **we** are a member.

This scheme is administered by Financial Ombudsman Services Limited (**FOS**). **FOS** will review **our** decision in accordance with their terms of reference. **You** are not bound by their decision. However, **we** are bound to act immediately on **FOS's** decision.

This is a no cost service provided by an independent body. Brochures outlining the operations of **FOS** are available from **us** or the Insurance Council of Australia in **your** State or Territory. **You** can phone the **FOS** from anywhere in Australia on 1300 780 808 or write to them at:

Financial Ombudsman Services  
GPO Box 3,  
Melbourne, Victoria 3001  
Facsimile: (03) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)

## Definition and interpretation of words used in this booklet

Headings are for information only and do not affect interpretation.

The following key words (and their plurals) have special meaning in the Group Policy and are highlighted in bold black font:

**“acountholder”** means an **HSBC** customer, being an individual, business entity or company, who has entered into a **Card account** with **HSBC** and in whose name the **Card account** was opened. The accountholder is the entity that has contractual obligations with **HSBC** under the **Card account**.

**“Allianz”** means Allianz Insurance Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

**“Allianz Global Assistance”** means AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

**“Card account”** means:

- a current and valid **HSBC Card** facility provided by **HSBC** to which purchases made by **cardholders** on an **HSBC Card** are charged; or
- the primary account linked to an **HSBC Card** when a purchase is routed via an electronic funds transfer facility.

**“cardholder”** means a person who permanently resides in **Australia** (including holders of 410 and 457 visas) and whom **HSBC** has issued with an **HSBC Card**.

**“HSBC”** means HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL/ACL 232595

**“HSBC Card”** means a current and valid HSBC Corporate Card issued by **HSBC** at the request of the **acountholder**. This includes secondary/additional cards.

**“reasonable”** means as determined by the courts of Queensland.

**“unauthorised transaction”** means a transaction by a **cardholder** using their **HSBC Card**, which has been processed to the **Card account** of the **acountholder** but was not authorised in any way by the **acountholder** and/or was outside the **cardholder’s** authority to transact.

**“we”, “our”, “us”** means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708

**“you”, “your”** means the **acountholder**.



## Claims procedures

When **you** become aware of circumstances likely to result in a claim under this cover **you** must do the following:

- immediately report the matter to the police and press charges against the **cardholder** who transacted the **unauthorised transaction(s)**;
- take all **reasonable** steps to recover from the **cardholder** the amounts of all **unauthorised transactions** transacted by the **cardholder**. This includes (but is not limited to) **you** utilising, where permitted by law, any monies held by **you** for, or on behalf of, the **cardholder** so as to avoid or reduce any loss arising from **unauthorised transactions**; and
- advise **HSBC** (who will advise **us**), by telephone or facsimile and on the same day complete and send to **HSBC** a "Notice of Claim" and copy of the police report (or incident report number) and the letter **you** sent to the **cardholder** (if applicable).

## Subrogation - you must assist us with your claim

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

**You** must also, as far as allowed by law, give **us** all the assistance **we** may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **we** would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

## Fraudulent claims

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or any one acting on **your** behalf uses fraudulent means to make a claim on the cover in this booklet, then no payment will be made in regard to the claim. Also **HSBC** will be informed of the situation and **you** may no longer be eligible for the cover contained in this booklet.

## What is covered

**You** are covered against **unauthorised transactions** transacted by a **cardholder** to whom **HSBC** has issued an **HSBC Card** at **your** request.

**Our** liability to pay **your** claims under this cover is limited in any twelve (12) month period to A\$20,000 per **cardholder** up to a maximum of A\$150,000 for the total of all claims.

## Your responsibilities

It is a condition of this cover that **you** take all **reasonable** precautions to ensure that **cardholders** use the **HSBC Card**, issued to them at **your** request, in accordance with **your** instructions including (but not limited to) the limits of their authority and of their permitted use of the **HSBC Card**.

When:

- the **cardholder's** employment is terminated or the **cardholder** resign from **your** employment; or
- **you** become aware, or a **reasonable** person in the circumstances would have become aware, that an **unauthorised transaction** had been transacted or is likely to be transacted by a **cardholder**,

**you** must immediately direct **HSBC** to cancel the **cardholder's HSBC Card**. This direction should be made by telephone or facsimile or any other electronic communication, which may be approved in writing by **HSBC**.

**You** must also, if possible, immediately obtain the **HSBC Card** from the **cardholder**, cut it up and return it to **HSBC**. If **you** are unable to recover the **cardholder's HSBC Card**, **you** must immediately write to the **cardholder** informing the **cardholder** that he or she is no longer authorised to use the **HSBC Card** and must return it to **you**.

## What is not covered

**We** will not be liable under this cover for:

- any loss caused or resulting from any act of terrorism;
- any indirect losses or consequential liability of any kind arising from **unauthorised transactions**; or
- any **unauthorised transaction** transacted by a director, partner, principal or owner of the **accountholder** or any family members of any director, partner, principal or owner of the **accountholder**.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595  
**HBAA004CCC R3 0217**

