



Platinum Concierge Service

Contents:

Platinum Concierge Service 1

1. Definitions 1

2. Lifestyle Services 1

3. Dispute Resolution 2

Platinum Concierge Service

Regional Australia Bank has arranged for the following Platinum Concierge Services to be made available to Regional Australia Bank Platinum Card Customers by International SOS Ltd or VISA Worldwide Pte. Ltd.

These terms and conditions apply to use of the Regional Australia Bank Platinum Concierge Services. Please read through these terms as they contain details about the services available and other important information.

Should you have any questions relating to the Regional Australia Bank Platinum Concierge Services please call **1800 639 607**.

1. Definitions

Cardholder(s) are defined as a permanent resident of Australia to whom Regional Australia Bank has issued a Platinum Card and includes the primary cardholder and any additional cardholders to whom a Regional Australia Bank Platinum Rewards Visa Card has been issued for use of a Regional Australia Bank credit card account.

Platinum Concierge Services is a lifestyle service benefit offered 24 hours a day, seven days a week by calling **1800 639 607**.

Platinum Cards are defined as a current valid personal platinum credit card issued by Regional Australia Bank in connection with a personal credit card account (and includes a card issued to an additional cardholder on such an account).

Eligibility means Lifestyle Services are valid locally and worldwide.

2. Lifestyle Services

2.1 Lifestyle Services cover all types of personal assistance and lifestyle services including:

- a. Flight information;
- b. Sourcing, purchasing, and delivery of tickets for theatre shows, concerts, and sporting events;
- c. Providing details of events and shows in cities worldwide;
- d. Fine dining, restaurant referrals and reservations;
- e. Hotel information, referrals and reservations;
- f. Car rental, limousine and car service information, referrals and reservations;
- g. Country and major cities information:
 - Festivals, museums and music entertainment information
 - Time, house and holiday information;
- h. Health club information, referrals, reservations;
- i. Golf tee time information and reservations;
- j. Gift sourcing:
 - Gift arrangements
 - Gift basket
 - Floral arrangement;
- k. Sourcing, purchasing and delivery of goods;
- l. Pre-trip information and assistance;
- m. Emergency message service;

- n. Passport and Visa assistance;
- o. Emergency interpretation assistance;
- p. Business service assistance;
- q. Send it home service;
- r. Courier service.

2.2 Lifestyle Services conditions

The **cardholder** will be informed of the cost and options, if available, before any booking or purchase is made on behalf of the **cardholder**.

Platinum Concierge Services will not incur costs on behalf of the **cardholder** unless his/her prior consent has been received. Any ticket purchases once authorised and confirmed by the **cardholder** will be deemed non-refundable on nonexchangeable items. Platinum Concierge Services will always strive to secure the best seats available according to the **cardholder's** specific request and price range.

2.3 Charges

Platinum Concierge Services will provide the **cardholder** with a clear and detailed breakdown of any costs associated with the provision of a service described in clause 2.1 prior to arranging the service. The **cardholder** will not be charged for research and/or co-ordination services performed by Platinum Concierge Services (including for any telecommunication charges associated with fulfilling a request and costs incurred in utilising the Platinum Concierge Services international network of agents/correspondent companies). Platinum Concierge Services will use its best efforts to source reasonably priced shipping and delivery charges for goods or services purchased on behalf of the **cardholder**.

The following are the responsibility of the **cardholder**:

- Costs of goods/services purchased
- Any deposit paid
- Costs of cancellation
- Delivery/shipping costs including insurance costs
- Custom duties and import taxes
- Costs incurred in transferring funds to fulfil a request
- Funds advanced to fulfil a request.

To the extent possible, goods and services acquired on behalf of the **cardholder** will be charged directly by the service establishment to the **cardholder**.

If Platinum Concierge Services advances funds for goods or services, Platinum Concierge Services shall bill that amount to the **cardholder's** Platinum Card account. If the transaction is in a currency other than Australian Dollars the amount shall be converted to Australian Dollars at the prevailing foreign exchange rate detailed in the Wall Street Journal on the day the payment is effected to the establishment and a surcharge of 1% of the transaction amount will be levied.

2.4 Exclusions in locating goods

Platinum Concierge Services will not locate goods and services described in clause 2.1 requested for large-

scale commercial use, or locate goods and services described in clause 2.1 abroad when customs regulations prohibit the shipping of the items to the **cardholder**. Platinum Concierge Services will not locate items, which are prohibited under applicable law or which contravene popular moral or ethical standards.

2.5 **Purchase and shipping restrictions**

Platinum Concierge Services will purchase and ship gifts on behalf of the **cardholder**, provided that such goods are for personal use and a shipping agency can be located to ship the requested quantity of items and provide insurance to the total value of the items. Platinum Concierge Services will not arrange the purchase or delivery of any commercial consignment. Platinum Concierge Services will purchase and ship items in accordance with international shipping regulations and will observe the customs and excise restrictions in force.

The **cardholder** will be informed if customs, excise and value added taxes are applicable.

The **cardholder** is responsible for any such levies. Platinum Concierge Services requires that all items shipped must be insured for the full purchase value and such insurance costs shall be borne by the **cardholder**. If the **cardholder** refuses to do so, he/she will be referred to the shipping agent to make arrangements direct.

2.6 **Restaurant reservations**

Platinum Concierge Services will recommend restaurants to **cardholders** and secure reservations, subject to availability.

2.7 **Lifestyle Services exclusions**

The following will not be provided by Platinum Concierge Services:

- a. Any request involving the use of illegal channels, any requests which are deemed as immoral and/or unethical (e.g. invasion of privacy) or requests which contravene any applicable laws in force.
- b. Services in countries which are the subject of US Government sanctions.

2.8 **Card Account Closure**

If Your Card Account is closed you will no longer have access to the Platinum Concierge Service.

3. **Dispute Resolution**

All complaints regarding the Platinum Concierge Service or any other matter under these Terms and Conditions will be resolved by Regional Australia Bank in accordance with its dispute resolution processes. Our complaint handling process can be viewed at; regionalaustaliabank.com.au/about-us/corporate-documents/policies-and-guides.

October 2018



Head Office

Technology Park, Madgwick Drive, Armidale NSW 2350
PO Box U631, University of New England NSW 2351

Telephone 132 067 **Email** enquiries@regionalaustralia.bank

Web regionalaustralia.bank