

Shopper's Protection

Combined Financial Services Guide,
Product Disclosure Statement and Policy

Everything you need to know about
credit card insurance

Prepared on 25th April 2016

The insurers are Hallmark Life Insurance Company Ltd. ABN 87 008 446 884 AFSL 243469 (**Hallmark Life**) for Life Cover and Hallmark General Insurance Company Ltd. ABN 82 008 477 647 AFSL 243478 (**Hallmark General**) for Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover and Involuntary Unemployment Cover.

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Shopper's
Protection
insurance takes
the worry out
of all kinds of
purchases on
your 28 Degrees
Platinum
MasterCard
when you shop.
It's like having a
friend who'll
come to your
rescue when
things go wrong.

Shopper's Protection for your 28 Degrees Platinum MasterCard

Peace of mind when you shop

Shopper's Protection insurance takes the worry out of all kinds of purchases on your 28 Degrees Platinum MasterCard when you shop.* It's like having a friend who'll come to your rescue when things go wrong. Things like...

Ouch! You've just seen your TV on sale for \$200 less than you paid.

No more post-sale blues! We'll reimburse the difference.*

Oops! You dropped your new laptop and the warranty doesn't cover the repair.

Don't worry – we'll pay for the cost of repair or replacement.*

Uh oh! You've just bought an expensive leather lounge suite only to find out you've been made redundant.

Don't panic! We'll pay your credit card repayments if you don't start a new job within 30 days.*

There are many other ways our Shopper's Protection insurance can give you peace of mind, whether it's by shopping smarter, making sure your new purchases are covered for loss or damage, or protecting you financially if you become seriously ill, injured, unemployed or die.

You'll find everything you need to know inside this booklet. If you have any questions, or would like to take out a policy, please call **1800 800 230**.

Protect your purchases and your finances

Most credit card insurance policies will cover you if you can't work due to sickness or injury, if you lose your job unexpectedly, or if you die. It's important to protect your finances in case of the unexpected.

But **Shopper's Protection** gives you all this and more, by also protecting the things you buy, whenever you use your card.

Shopper's Protection includes **Shopper's Cover** and **Repayment Cover**.



Shopper's Protection – at a glance



Shopper's Cover

For peace of mind while shopping

- If you see an item that you just purchased on your 28 Degrees Platinum MasterCard, on sale at a reduced price at the same store (even if it's a different location within Australia) within six months of purchase, we'll pay the difference onto your card account – because we know how annoying that is.
- If a new item that you just purchased on your 28 Degrees Platinum MasterCard is broken, lost or stolen within six months of purchase, we'll pay the cost of repair or replacement onto your card account, even if you bought it overseas! That's better than some warranties!
- If your 28 Degrees Platinum MasterCard is stolen, we'll pay \$200 just for the inconvenience.

There are some limits on what you can claim and some items we don't cover, such as jewellery, food and second-hand goods. You'll find a complete list on pages 12 and 13.



Repayment Cover

For unexpected life changes

- If you can't work due to sickness or injury, we'll pay a monthly benefit of 10% of your closing balance for up to 3 years.
- If you lose your job unexpectedly, or have to give up work to care for a family member, we'll pay a monthly benefit of 10% of your closing balance for up to a year.
- If you die, we'll pay off your balance in full – up to \$20,000.

There are a few exclusions that apply – including retirement, resignation, coming to the end of a fixed term employment contract or agreed seasonal period, pre-existing illnesses and the symptoms of normal pregnancy. You'll find a full list on page 14.

It's important to feel secure about meeting your credit card repayments, no matter what life throws at you. Shopper's Protection takes the worry out of using your card on the things that matter to you.

You'll find everything you need to know about how it works inside this booklet.

Your questions answered

Need some answers quickly?

So what is Shopper's Protection?

Shopper's Protection is an optional credit card insurance that will help you meet your repayment obligations if you die, lose your job unexpectedly or become unfit for work. It also provides extra shopping protection for purchases made using your 28 Degrees Platinum MasterCard, including cover for loss or damage to your purchases and reimbursing the difference if your purchase goes on sale at a reduced price.

How can it help me?

If you die or are suddenly unable to work, your 28 Degrees Platinum MasterCard bill still needs to be paid. So Shopper's Protection takes care of that for you – and that means one less thing for you or your family to worry about. It also takes the stress out of shopping by giving you added peace of mind about your purchases.



Shopper's Protection for your 28 Degrees Platinum MasterCard

Am I eligible for this insurance?

If you are aged between 18 and 64, have a 28 Degrees Platinum MasterCard account, and are a resident of Australia, then you can take out Shopper's Protection.

How do you calculate the premiums?

Premiums are calculated each month at 0.5% of your monthly closing 28 Degrees Platinum MasterCard account balance, but we won't charge you more than \$50 per month. You'll see your premium on your statement. It's automatically debited to your card account, so you don't need to pay any extra bills. To find out more go to page 15.

How do I make a claim?

To make a claim you can go to www.latitudofinancial.com.au/insurance and either submit online or download a copy of our form. You can also call us on 1800 800 230 and depending on the circumstances you may be able to submit your claim over the phone. To find out more, go to page 16.

Do I need to have a medical examination to take out Shopper's Protection?

No, you don't need to provide any medical reports when you take out your Shopper's Protection policy. So you can apply right now for instant peace of mind.

Who is the insurer?

Hallmark Life Insurance Company Ltd. is the insurer for Life Cover, and Hallmark General Insurance Company Ltd. is the insurer for Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover and Involuntary Unemployment Cover. Each insurer takes full responsibility for the whole PDS.

How can I contact you?

Call us on **1800 800 230**

Monday – Friday, 8.30am – 5.00pm AEST

Or write to us at:

GPO Box 1571

Sydney NSW 1025

Fax: (02) 8249 3885

Overview

1. Why is this booklet important?

This PDS explains Shopper's Protection, an **optional insurance** that is available to 28 Degrees Platinum MasterCard account holders. It's important that you read the PDS so you understand:

- what Shopper's Protection covers and what it doesn't cover
- whether you are eligible to apply
- how to apply
- how much it costs
- how to make a claim
- the terms and conditions of your policy.

The PDS will also help you to make an informed decision about this product. Keep this booklet in a safe place, as you'll need it if you want to contact us or make a claim.

You may be able to arrange this insurance through a different insurer, however, you should be aware that such insurance is normally only available as part of a credit card package.

The cover referred to throughout the PDS and Policy apply to your 28 Degrees MasterCard account.

2. What is Shopper's Protection and how does it work?

Shopper's Protection protects you financially by meeting your 28 Degrees Platinum MasterCard credit obligations if you unexpectedly lose your job, become too ill to work or you die. It also provides cover against loss or damage for the things you buy, or even against certain price reductions.

Subject to the policy terms, conditions and exclusions, Shopper's Protection will:

- pay the amount by which a purchase on your card account is later reduced in price (**Price Protection**),
- pay the cost of repair or replacement if a purchase on your card account is later lost, stolen or damaged (**Merchandise Protection**),
- pay \$200 if your card is stolen (**Stolen Card Cover**),
- pay out the balance owing on your card account up to \$20,000 if you die (**Life Cover**), and
- pay a monthly benefit of 10% of the closing balance for up to 3 years if you become disabled as a result of sickness or injury (**Disability Cover**).
- pay a monthly benefit of 10% of the closing balance for up to a year if you are involuntarily unemployed (**Involuntary Unemployment Cover**).

Your premium is calculated monthly and is based on the closing balance of your credit card account. So if your balance is zero on the day your statement is printed, you will not be charged a premium that month.

You can take out Shopper's Protection after you've received your new 28 Degrees Platinum MasterCard. Just call us on **1300 552 079**.

You'll find more details on how the policy works and the benefits it will provide on pages 10, 11 and 12 of this PDS.

Important details

3. Cooling off period

If you change your mind within 30 days of receiving your policy, and you haven't made a claim, you can cancel your policy and obtain a full premium refund by phoning 1800 800 230 or writing to us.

To find out more about cancellations, go to page 15.

4. Your duty to tell us the truth

It's very important that you are honest in all your dealings with us. Otherwise you may not receive the full benefits of your policy.

5. Your eligibility for this cover

You can take out Shopper's Protection if you:

- have a 28 Degrees Platinum MasterCard account,
- are aged between 18 and 64 inclusive, and
- are a resident of Australia.

6. How to apply

If you wish to apply for this insurance, simply call **1300 552 079** and ask for Shopper's Protection.

7. When the policy starts

We'll send you a letter confirming you have Shopper's Protection with a date showing when your policy starts, unless we have told you that it starts on an earlier date. This PDS, policy and confirmation letter, read together, will be the terms and conditions of your policy.

Benefits

8. What does Shopper's Protection cover?

It's important to understand exactly what Shopper's Protection will cover you for. In this section you'll find all the details about the benefits we'll pay if you need to make a claim.

8.1 Shopper's Cover Benefits

Cover	How it works	Limits to cover and some examples
<p>Price Protection</p> 	<p>If you buy an item in Australia using your 28 Degrees Platinum MasterCard, and within six months of purchase the item is reduced in price by \$10 or more, in the same store or another store of the same name, we will pay the difference between the purchase price and the reduced price.</p> <p>This also applies to items purchased:</p> <ul style="list-style-type: none"> • for someone else as a gift, and • through a mail/telephone order catalogue or internet order. <p>The item with the reduced price must be exactly the same as the item you bought, including size, colour, make and model number, attachments and accessories.</p> <p>Some items are not covered – see pages 12 & 13.</p>	<p>Each item is covered up to \$600 and we pay a maximum of \$2,000 for all items in any 12-month period.</p> <p>For example, if you purchase an item for \$600 and then see it at a reduced price of \$400, we'd pay \$200 to your card account.</p>
<p>Merchandise Protection</p> 	<p>If you buy an item anywhere in the world for more than \$10 Australian dollars using your 28 Degrees Platinum MasterCard, and within six months of its purchase the item is lost, stolen or damaged, we will either:</p> <ul style="list-style-type: none"> • pay the original purchase price, or • pay the cost of repair or replacement. <p>This also applies to items purchased for someone else as a gift.</p> <p>Some items are not covered – see page 13.</p>	<p>Each item is covered up to \$1,000. If more than one thing happens to an item (for example it is stolen and then found damaged), we will only pay up to \$1,000 for that item.</p> <p>If more than one item is lost, stolen or damaged at the same time, then we'll pay up to \$4,000 in total. In any 12-month period we'll pay a maximum of \$8,000 for all items.</p> <p>Example: if you purchased an item for \$500 and then a few days later it is accidentally broken beyond repair, we'd pay \$500 to your account.</p>
<p>Stolen Card</p> 	<p>If your 28 Degrees Platinum MasterCard is reported to the police as stolen we will pay \$200.</p>	<p>We pay a maximum of \$200 in any 12-month period.</p>

8.2 Repayment Cover Benefits

Cover	How it works	Limits to cover and some examples
<p>Life Cover</p> 	<p>If you die, we'll pay the balance owing on your card account at the date of your death.</p>	<p>We pay a maximum of \$20,000.</p> <p>For example, if you owe \$11,000 on your account when you die, we'd pay \$11,000 to the account.</p>
<p>Disability Cover</p> 	<p>If:</p> <ul style="list-style-type: none"> • you had been working at least 16 hours per week at the time of your disablement, and had been doing so for at least 6 consecutive months, and • you are continuously disabled for at least 30 days and unable to work, <p>we'll pay 10% of the balance owing on your card at the statement date immediately before the date of the accident, illness or injury causing disability, up to \$1,000 per month and not less than \$30 per month, until you return to work.</p> <p>We'll calculate your monthly benefit on a daily basis, for each day you are disabled.</p> <p>Some circumstances are not covered – see page 14.</p> <p>Disability is explained on page 17.</p>	<p>For any one period of disability, we'll pay the lesser of:</p> <ul style="list-style-type: none"> • the closing balance for the statement period immediately prior to the date of your disability, or • 36 monthly benefits. <p>For example, if you are disabled for 8 months and your monthly benefit is calculated at \$200, we'd pay \$1,600.</p> <p>For example, if you are disabled for 4 months and your monthly benefit is calculated at \$1,200, we'd pay \$4,000 (because the maximum monthly benefit is \$1,000).</p> <p>For example, if you are disabled for 10 days, we'll pay nothing because you are not disabled for 30 days.</p>
<p>Involuntary Unemployment Cover</p> 	<p>If:</p> <ul style="list-style-type: none"> • you had been working at least 16 hours per week for at least 6 consecutive months when you become involuntarily unemployed, and • you are continuously unemployed for at least 30 days, <p>we'll pay 10% of the closing balance on your card at the statement date immediately before the date you were notified of your impending unemployment, up to \$1,000 per month and not less than \$30 per month.</p> <p>We'll calculate your monthly benefit on a daily basis, for each day you are unemployed.</p> <p>Some circumstances are not covered – see page 14.</p> <p>Involuntary Unemployment is explained on page 18.</p>	<p>For any one period of involuntary unemployment, we'll pay the lesser of:</p> <ul style="list-style-type: none"> • the closing balance for the statement period immediately prior to the date of your involuntary unemployment, or • 12 monthly benefits. <p>For example, if you are unemployed for 4 months and your monthly benefit is calculated at \$500, we'll pay \$2,000.</p> <p>For example, if you are unemployed for 6 months and your monthly benefit is calculated at \$1,200, we'll pay \$6,000, because the maximum monthly benefit is \$1000.</p> <p>For example, if you are unemployed for 10 days, we'll pay nothing because you are not unemployed for 30 days.</p>

8.3 Important information about these benefits

- For Price Protection and Merchandise Protection, an item purchased using your card account for only part of the purchase price will receive a proportionate benefit. So if you pay 50% of the purchase price in cash and 50% on your 28 Degrees Platinum MasterCard, and you then make a claim, 50% of the benefit will apply.
- For Merchandise Protection, if only part of a set of items is lost, stolen or damaged, and the remaining part can be used separately, a proportionate benefit is calculated.
- The combined Price and Merchandise Protection claim benefits paid for an item cannot exceed the original purchase price paid for that item.
- Benefits are calculated on a daily basis, that is 1/30th for each day of disability or unemployment. For example, if after a 30 qualifying period you are disabled for a further 15 days, we'd pay for 45 days.
- The maximum policy benefit period is 36 months for Disability and Involuntary Unemployment combined. That means, if you make multiple Disability or Involuntary Unemployment claims during the period you are insured, we will only ever pay 36 months of benefits.
- The maximum policy benefit is \$20,000. That means you can make multiple claims during the period you are insured, but the most we will pay is \$20,000 in total.
- All benefits are paid to your 28 Degrees Platinum MasterCard account and not directly to you. This includes Price Protection, Merchandise Protection and Stolen Card benefits, even if your account has a zero balance or is in credit when the benefit is paid.

Exclusions

Things not covered are called exclusions. A full list of exclusions follow in this section.

9. Things not covered under Price Protection

- A price reduction of less than \$10,
- If the price reduction is due to price matching,
- If the price reduction is conditional on cash payment,
- If the price reduction is offered as part of a special deal involving other items or benefits,
- An item for which we have already paid a benefit (equal to the original purchase price paid for that item) under Merchandise Protection, or
- The items listed below:

Items	Price Protection
Jewellery, precious metals and precious stones	Not covered
Cash or its equivalent (including gift vouchers, traveller's cheques, tickets, postal orders and other negotiable instruments)	Not covered
Perishable items including foodstuffs, groceries, beverages (both alcoholic and non-alcoholic) and other consumables	Not covered
Animals and living plants	Not covered
Used and second hand items	Not covered

Special order items, tailor made items or one-of-a-kind items	Not covered
Items offered during a 'closing down', 'limited quantity', 'going out of business' or similar sale	Not covered
Items sold as floor display discounts, imperfect, seconds or damaged items.	Not covered

9.1 Things not covered under Merchandise Protection

- An item bought for less than \$10,
- The disappearance of an item in circumstances that are not explained to our reasonable satisfaction,
- Loss, theft or damage due to:
 - atmospheric or weather conditions, including the action of light
 - normal wear and tear
 - an inherent product defect in the item
 - you or someone in your household committing an illegal act
 - the action of insects, vermin, fungus, rust or pets
 - electrical or mechanical breakdown
 - maintaining, cleaning, restoring, dyeing or repairing the item
 - using the item for business purposes
 - you or someone in your household physically abusing or not taking reasonable care of the item, or
 - leaving it unattended in a public place, in an unlocked car, or with a person who deliberately damages it.
- The items listed below:

Items	Merchandise Protection
Watches	Not covered
Jewellery, precious metals and precious stones	Not covered
Cash or its equivalent (including gift vouchers, traveller's cheques, tickets, postal orders and other negotiable instruments)	Not covered
Perishable items including foodstuffs, groceries, beverages (both alcoholic and non-alcoholic) and other consumables	Not covered
Animals and living plants	Not covered
Used and second hand items	Not covered
Items being delivered by courier or freight, for damage or loss while they are in transit	Not covered

9.2 For Stolen Card

- If you fail to report the theft to the police, or cannot give us an incident number and the contact details of the Police Station where the theft was reported,
- If you take part in an illegal or criminal activity, or
- If you lose your card, or do not take sufficient precautions to protect the card against theft.

9.3 For Disability

- Any sickness or injury for which you have had symptoms, advice or treatment from a medical practitioner within 12 months before the policy began, and you require treatment for the same condition within the 12 months after the policy began,
- A disability that occurs within 30 days after the date when the policy starts,
- A period of disability that is less than 30 consecutive days in duration,
- If you do not seek medical advice or fail to undertake treatment from a medical practitioner continuously while you are disabled,
- You return to gainful occupation,
- If you take part in a criminal activity,
- Normal pregnancy, unless your pregnancy symptoms develop into a pathological condition or sickness which is diagnosed by a doctor.
- You are receiving a monthly benefit for Involuntary Unemployment Cover.

9.4 For Involuntary Unemployment

- Unemployment that occurs within 30 days after the date when the policy starts,
- A period of unemployment that is less than 30 consecutive days in duration,
- You are engaged in seasonal work, contract work or for a specified task or period and your employment ceases at the end of that season, contract task or period,
- You became aware of your impending unemployment before the policy started,
- You resign, accept early retirement, or you abandon your employment,
- You are unemployed due to your deliberate or serious misconduct,
- You take part in a criminal activity,
- You take part in a strike or lockout,
- You are self-employed and your business temporarily stops trading
- You are receiving a monthly benefit for Disability Cover
- You return to gainful occupation,
- You become unemployed as a result of having to provide regular and sustained care to a family member for a disability, where the family member had symptoms, advice or treatment for a medical condition within the 12 months before the policy began and requires treatment for the same condition within 12 months after the policy began.

Cancellations

10. Cancelling your policy

Shopper's Protection is completely optional, so you can cancel it at any time. You can cancel your policy by telephoning 1800 800 230 or writing to us, and we will stop debiting the premium to your account.

The cancellation takes effect from the end of the statement period for your card account during which we receive your cancellation request.

We can also cancel the policy by advising you in writing, but only if you have not complied with the terms and conditions of your card account, if you don't pay your premium as required, or for any other reason allowed under the law such as making a fraudulent claim.

The cancellation will take effect from the date we advise you in writing, and we will stop debiting the premium to your account.

11. When the policy ends

The policy will cease automatically when any of the following events occur:

- your credit contract is terminated or cancelled,
- you are in default under your credit contract and you have not remedied that default when requested to do so,
- you reach the age of 65,
- you cease to be an Australian resident,
- we pay the maximum policy benefit of \$20,000,
- we pay the maximum benefit of 36 monthly repayments for Disability and Involuntary Unemployment claims in total,
- you become bankrupt or enter into an arrangement with your creditors under the Bankruptcy Act 1966 (Cth),
- the policy is cancelled by you or by us, or
- if you die.

Premiums

12. How much does Shopper's Protection cost?

Complete peace of mind, for much less than you'd expect.

Shopper's Protection costs 0.5% of the monthly closing balance of your 28 Degrees Platinum MasterCard account, up to a maximum monthly premium of \$50. That's 50c for every \$100 owing at the date your monthly statement is prepared. It is debited to your card account and payable monthly. For example, if you buy a few items during the month and the closing balance comes to \$725, then the premium we'll charge will be \$3.63.

The following table gives you a few more examples:

Balance owing at the end of the monthly statement cycle	Monthly Premium
Nil	Nil
\$500	\$2.50
\$1,000	\$5.00
\$1,500	\$7.50
\$10,000	\$50.00
\$15,000	\$50.00
\$20,000	\$50.00

Claims

13. How do I make a claim?

It's easy and straightforward to make a claim.

We believe that making an insurance claim should be straight forward and hassle-free. There are a number of ways you can submit your claim to us. To make a claim you can:

- Go to **www.latitudefinancial.com.au/insurance** and submit your claim online or you can download, complete and send the claim form back to us.
- Call us on **1800 800 230** and depending on the circumstances you may be able to submit your claim over the phone, or we can send a claim form to you.

You must submit your claim to us as soon as you can, and we'll tell you what additional information we'll need to support your claim. These could include:

For example:

- If you make a Price Protection or Merchandise Protection claim, we'll need proof of purchase and maybe a police report if the item is stolen or maliciously damaged. For a Price Protection claim we'll also need proof and date of the price reduction and for Merchandise Protection, if your item has been damaged, we may require you to supply a quote for the repairs.
- If you make a claim under the Stolen Card Cover, you will need to provide a Police incident number and the contact details of the Police Station where the theft was reported.
- If you make a claim for disability, we may need a report from your treating doctor, and we may also ask you to undergo a medical examination, at our cost, by a doctor we nominate who will report to us.
- If you make a claim for disability or involuntary unemployment we may need you to provide a letter from your employer, or evidence from Centrelink.
- If you make a claim for involuntary unemployment you may need to provide evidence that you are actively seeking work, such as registering with an employment agency or providing copies of job applications.

Detailed information on how to make a claim can be accessed online.

What you can expect

We understand you'll want to get it all sorted out quickly, and we are committed to providing a high level of service.

We promise to:

- make a decision on your claim within 10 business days of receiving all the necessary information,
- make claim payments to your account within 3 business days of your claim being approved, and
- return any call you make to us within 1 business day of receiving your enquiry.

Complaints

14. What if I have a complaint?

We want you to be completely satisfied with your policy and our service.

If you're not happy about something, please contact us first. We have an internal dispute resolution procedure, and you can quickly get that started by calling 1800 800 230 or by writing to us at GPO Box 1571, Sydney, NSW 1025.

We'll do our best to resolve your complaint quickly and fairly, and we'll keep you informed of the progress.

If your complaint is not resolved in this way, you can contact the following independent and impartial body that provides a free external dispute resolution service:

Financial Ombudsman Service ("FOS") Australia

Mail: GPO Box 3 Melbourne VIC 3001

Telephone: 1800 367 287

Fax: (03) 9613 6399

Email: info@fos.org.au or www.fos.org.au

We also have a brochure '*Do you have a complaint relating to insurance?*' which has everything you need to know about these procedures. Please call us and we'll send you a copy.

Hallmark General follows the General Insurance Code of Practice, and you'll find it on the Insurance Council of Australia's website at www.insurancecouncil.com.au

Definitions

15. Definitions

Not sure about any of the terms in this PDS?

There are some special meanings for certain words and phrases when it comes to insurance and we've defined these below.

If you're still not clear and need further explanation, please call us on 1800 800 230.

28 Degrees Platinum MasterCard account

Your 28 Degrees Platinum MasterCard and/or account with Latitude Finance Australia (**LFA**) ABN 42 008 583 588. Australian Credit Licence number 392145.

Balance owing on your card account

- For Disability Cover and Involuntary Unemployment Cover, the closing balance on your account, excluding any overdue or overlimit amounts, at the end of the relevant statement period as shown on your statement of account.
- For Life Cover, the outstanding balance on your account at the date of your death, excluding any overdue or overlimit amounts, fees and other charges imposed on any overdue or overlimit amounts.

Casual and temporary employment

Employment where:

- your job is short-term, irregular and uncertain, and
- you are not guaranteed regular work on an ongoing basis, and
- you have no guarantee of future employment, and
- are not entitled to either paid holiday leave or paid sick leave.

Disabled, disability, disablement

Due to sickness or injury, you are prevented from engaging in all of the duties of any occupation for which you are reasonably suited by education, training and experience. A doctor acceptable to us must certify the disability.

Gainful occupation

Any work or function performed for reward compensation or profit.

Involuntary unemployment

- If you are an **employee**;
 - You stop working as a result of being terminated or being made redundant by your employer, where the job loss is not of your choosing, or
 - You accept the terms of redundancy offered by your employer, due to organisational downsizing or restructuring.
- If you are **self-employed or in a business partnership**, you stop working and it's not of your choosing, because;
 - You stop the business trading permanently or start to wind it up, or
 - The business is placed in the hands of an insolvency practitioner, or
 - For partnerships, you stop the business trading permanently or you dissolve or start to dissolve the partnership.
- If you work on a **contract or seasonal** basis, you stop working as a result of being terminated or made redundant by your employer before the agreed expiry date of the contract, season or task, where the job loss is not of your choosing.
- If you lose your job because you have to provide regular and sustained **care for a family member**, without receiving an income (other than Centrelink Carer's Allowance or equivalent), where the accident, condition or disability which caused this need for care occurred after the policy started.

Item

An individual article, object, piece, artefact or unit, or one that is part of a collection or set. It does not include services.

Monthly benefit

10% of the closing balance on your 28 Degrees Platinum MasterCard account for the statement period immediately prior to the date of Disability or Involuntary Unemployment, up to a maximum of \$1,000 per month and not less than \$30 per month.

Normal pregnancy

- Symptoms which normally accompany pregnancy or multiple pregnancy and which are generally of a minor and/or temporary nature (for example, morning sickness, fatigue or back pain), do not represent a medical hazard to mother or baby, or are a combination of minor symptoms, and
- Childbirth, including delivery by caesarean section or any other medically or surgically assisted delivery, which does not cause medical complications.

Self-employed

You are working in a business and:

- you have power or control or influence over the business because you own it, or are a major shareholder in the company that owns it, or a partner in the partnership that owns it,
- you are working for payment or reward, and
- you are not an employee of another business.

We, our, us

- For Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover and Involuntary Unemployment Cover, means Hallmark General.
- For Life Cover, means Hallmark Life.

Work, working

At least 16 hours per week of employment for salary or wages, including self-employment, a partner in a partnership, full-time, part-time, contract or seasonal worker, or if you are contracted for a specified season, period or task. It does not include casual or temporary employment.

You, your

The person who has entered into a credit contract with Latitude Finance Australia (**LFA**) for your 28 Degrees Platinum MasterCard account, and to whom we have sent a letter confirming that they have Shopper's Protection.

If, when you applied for Shopper's Protection, you nominated your partner as the main income earner to be covered under Life, Disability and Involuntary Unemployment cover, then any reference to "you" in relation to a claim under these covers, means your nominated partner.

Privacy

16. Privacy notice and consent

This Privacy Notice contains important information about the collection, use and disclosure of personal information by us.

By applying for insurance through us, you consent to us collecting, using and disclosing personal information about you in the ways set out below.

We cannot issue an insurance policy to you without your personal information.

Generally, we collect:

- information you provided in the Application Form for your credit account;
- information relating to your credit account, and your ongoing use of that account;
- information you provide in Claim Forms;
- sensitive information (in particular, health information) where it is necessary to assess claims, but only with your express consent;
- information from third parties (such as the credit provider of your credit account, employers, government bodies, medical practitioners, other insurers) where it is unreasonable or impracticable to collect the information from you. Such circumstances may include where we seek to verify the details you provided in your Claim Form.

Collection, use and disclosure of your personal information

We collect, use and disclose personal information about you:

- to process your application for insurance;
- to provide and manage products and services or other relationships and arrangements, including to process receipts, payments and invoices;

- to develop new products and services;
- to administer your insurance policy, perform administrative tasks and manage business operations;
- for planning, product development and research;
- for fraud, crime prevention and investigation of insurance risks or claims;
- to handle insurance claims;
- to deal with complaints;
- to comply with the following laws that may require or authorise us to obtain information about you:
 - *Privacy Act 1988*
 - *Corporations Act 2001*
 - *Insurance Contracts Act 1984*
 - *Life Insurance Act 1995*
 - *Autonomous Sanctions Act 2011*
 - *National Consumer Credit Protection Act 2009*
 - *Australian Securities and Investments Commission Act 2001*.

We may also collect, use and disclose your personal information to tell you about products and services of our related entities and other offers from third parties that may be of interest to you.

Persons to whom we may disclose your personal information

We disclose your personal information as necessary to third parties for the purposes set out above. Those third parties may include our related entities (both in Australia and overseas), contractors, agents, service providers, medical practitioners, delivery companies, mail houses, call centres, debt collection agencies, researchers, reinsurers, your employer, data analysts, government or regulatory bodies and professional advisers. We limit the use and disclosure of any personal information we give those parties to the specific purpose for which we give it.

Safeguarding personal information

We will take reasonable steps to protect personal information about you that they hold and transmit, from misuse, interference and loss and from unauthorised access, modification and disclosure.

Disclosure of your personal information overseas

In some circumstances, for the purposes set out in this Privacy Notice, your personal information may be transferred by us to organisations located overseas and which do not have an Australian link (for example, a disclosure to an overseas recipient may be necessary for operational reasons. We may also use service providers based overseas). Where such transfers occur, arrangements will be put in place to protect your personal information. Whilst it is not practicable to list every country in which such recipients are located; it is likely that the countries to which your information may be disclosed include: the United Kingdom, United States of America, Hungary, Philippines, South Korea, New Zealand, India, Mexico and China.

Access and Correction

You may contact us to request access to your personal information, or if you believe that the information that we hold about you is incorrect in any way, by:

- calling 1800 800 230; or
- writing to us at GPO Box 1571, Sydney NSW 1025.

Our Privacy Policy is available at www.latitudefinancial.com.au/privacy and contains further information about how you may access and seek the correction of the personal information we hold about you.

Complaints

We aim to review and resolve your enquiries as quickly and fairly as possible. We will keep you informed of our progress. We will do all we can to provide you with the most suitable response specific to your situation and ensure, where possible, that your complaint is resolved to your satisfaction.

Our Privacy Policy also contains information as to how you can complain about a breach by us of the *Privacy Act 1988 (Cth)* and how we will deal with such a complaint.

Third Parties

If you provide us with personal information about any other individual, such as an income nominee or an authorised third party to make enquiries on your behalf in relation to your policy, you must first ensure that the person concerned:

- has seen this Privacy Notice and understood its contents; and
- has separately agreed to their personal information being collected, used and disclosed in accordance with this Privacy Notice.

Direct marketing opt-out

The consents given by you in relation to the use of your personal information for direct marketing apply to contacting you by all relevant means (for example, by letter, email or phone) and apply for an indefinite period of time, unless you expressly withdraw those consents by notice to us.

If you do not want to receive direct marketing information from us, you may call us on 1800 800 230.

Email Communication

If you provide us with an email address, you consent to electronic communications being sent to you via that email address, including notices and reminders. To protect your privacy, we recommend that any email address you provide to us be your personal email address rather than, for example, an email address accessible by your work colleagues or family members.

Financial Claims Scheme

17. Information about the Financial Claims Scheme

You may be entitled to payment under the Financial Claims Scheme in respect of Price Protection, Merchandise Protection, Stolen Card Cover, Disability Cover and Involuntary Unemployment Cover claims if Hallmark General becomes insolvent.

For more information about the Scheme, contact:

Australian Prudential Regulatory Authority (APRA)

Phone: 1300 55 88 49

Website: www.apra.gov.au

Other Terms

18. Other policy terms

Varying the policy

We may vary the terms of the Life Cover (including the percentage used to work out the monthly instalments of premium) by giving you 30 days' written notice.

Where permitted by law, we may vary the terms of the Price Protection, Merchandise Protection, Stolen Card, Disability and Involuntary Unemployment covers by giving you 30 days' written notice.

Governing law

The policy is governed by the law in force in New South Wales. Each party submits to the non-exclusive jurisdiction of the courts of New South Wales.

No assignment

Your interest in this policy cannot be assigned to any other person.

About this Guide

There are some important things to consider before making a decision about financial services. This Financial Services Guide (FSG) will help you by explaining how:

- we and the other parties involved receive remuneration for those services, and
- complaints are dealt with.

About us

This FSG is given on behalf of:

- Hallmark General, and
- Latitude Finance Australia (**LFA**) ABN 42 008 583 588. Australian Credit Licence number 392145. AR 260525, which is the credit provider for your 28 Degrees Platinum MasterCard and an authorised representative of Hallmark General.

Hallmark General, Hallmark Life and LFA are all members of the same group of companies.

Our contact details are set out on page 7.

Hallmark General and LFA are authorised to do the following in relation to the covers included in the Shopper's Protection policy:

- issue, vary or dispose of a financial product and arrange for each of these; and
- provide general financial product advice.

Hallmark General enters into contracts for Life Cover on behalf of Hallmark Life, under a binder. A binder authorises a person to issue an insurance policy as though they were the insurer. Hallmark General and LFA provide general financial product advice on behalf of Hallmark General. They provide the other financial services set out above on behalf of Hallmark General and Hallmark Life as the insurers of the relevant covers and Hallmark General as licensee.

Our compensation arrangements

The Australian Prudential Regulation Authority (APRA) supervises the financial obligations Hallmark General and Hallmark Life have to their customers including arrangements for compensating retail clients for losses that they may suffer as a result of Hallmark General, Hallmark Life or their representatives breaching Chapter 7 of the Corporations Act.

On this basis, Hallmark General and Hallmark Life are exempt from the requirements for compensation arrangements under s912B of that Act.

Remuneration and other benefits

Hallmark General

Hallmark General is paid monthly, on an 'at cost' basis, for providing support services to Hallmark Life. For example, each month Hallmark Life pays Hallmark General a share of the office rent as it falls due.

LFA

Hallmark General pays LFA a commission of 20% of the premium, before Government charges.

Employees

Hallmark General and LFA employees are paid a salary. Some employees are also eligible for a commission payment on the sale of an insurance policy. Some Latitude employees are eligible for performance bonuses that are based on the amount of insurance sold.

If you have a complaint

Details of our dispute resolution procedures are set out on pages 16 & 17.

Hallmark General has authorised the distribution of this FSG.

Please call **1800 800 230** if you:

- do not want to receive further marketing materials like this,
- would like to register on our No Contact/No Call register, which means that we will not telephone you to offer insurance products unless you ask us to, or
- want to tell us how often and at what times we can telephone you to offer insurance products.

Call us on
1800 800 230

Or visit us at
28degreescard.com.au