



TAKE ADVANTAGE

Important Notice to Diners Club Cardmembers

Change to Terms and Conditions

Please take note of the following changes to your Terms and Conditions (highlighted in bold)

Clause 6 Liquidated Damages

- (a) If any amount owing to Diners Club is not received by Diners Club by the **14th day ("Default Date")** after the issue date of the statement of account setting out that amount, you are in default and Diners Club is entitled to charge and recover Liquidated Damages on the overdue amount.
- (b) Liquidated Damages will be charged:
- (1) on the Default Date; and
 - (2) on the date that is **14 days** after the issue date of each statement of account which is issued on or after the Default Date, until the earlier of:
 - (3) the date payment of the overdue amount is received by Diners Club in full; and
 - (4) the date Diners Club cancels the Main Cardholder's Diners Club Personal Card or revokes the Main Cardholder's right to use the Account.

This change will take effect from 21 April 2006.

Fee Schedule Personal Cards

Foreign Transaction Fee (included in the transaction rate).

Foreign Transaction Fee from 1.9% to **2.5%**.

As published in "The Australian" 13 March 2006 this change will take effect 6 March 2006.

Take advantage of our easy payment options

1. Club Direct AUTOMATIC Account Payment

You can be sure your account is paid on time by utilising direct debit from your bank account on the same day each month. No charge applicable.

2. Club Direct PAY BY PHONE

With one simple phone call you can pay your account on any day of the month. To access this service 24 hours a day simply call us first to apply for your security code. No charge applicable.

3. Pay us by mail

You can also make cheque payments to Diners Club by mail to: Diners Club International, PO Box 5088 Melbourne, VIC 3001. No charge applicable.

4. BPAY®



Call your bank to enjoy the convenience of the BPAY phone and online payment system. It's secure, easy to use and only costs 75¢ per payment.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

5. POSTbillpay



Australia Post's phone and internet payment system enables you to pay your statement from anywhere in Australia, 24 hours a day for only 75¢ per payment. Call **13 18 16** or visit www.postbillpay.com.au


6. Pay at Australia Post

For \$1.55 per cash or cheque payment you can also pay your account at any Australia Post outlet throughout Australia.

**To fully explore your options call Diners Club
Customer Service 24 hours a day on 1300 360 060
or visit dinersclub.com.au**



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