



# WalletGuard

## INSURANCE APPLICATION FORM

Card No: \_\_\_\_\_

Cardmember Name: \_\_\_\_\_

Address (If changed): \_\_\_\_\_

Contact No: \_\_\_\_\_

I have read and understood the terms and conditions of the WALLETGUARD insurance cover and agree to pay for the annual premium with my American Express® Credit Card. I request that you renew the cover yearly until I request otherwise in writing.

DD.MM.YY

Signature

Return completed application form to any NTB Branch or mail to:  
Nations Trust Bank PLC - c/o Card Operations,  
256, Srimath Rammanathan Mawatha, Colombo 15

## WALLETGUARD Protection

DESCRIPTION OF COVERS	ANNUAL LIMIT PER CARD ACCOUNT
	American Express® Platinum Credit Card (LKR)
Credit card fraud resulting from loss of credit card following loss of wallet	Up to 555,000 or claim, whichever is less
Loss of keys along with Credit Card	5,000
Loss of Passport/NIC/ driving license along with credit card	10,000
Loss of SIM card along with Credit Card	1,000
ATM cash loss	20,000
Accidental medical cover due to hold - up following withdrawal of cash from ATM	30,000

## WALLETGUARD Premium Fee

CARD TYPE	ANNUAL PREMIUM
American Express® Platinum Credit Card	Rs. 1,500.00

## Terms & Conditions

1. Only holders of a Primary American Express® Credit Card ("Primary Cardmember(s)") may apply for the WALLET GUARD insurance cover. In these terms and conditions American Express® Credit Card shall mean American Express® Platinum Credit Card issued by Nations Trust Bank PLC ("Bank").
2. Holders of a Supplementary American Express® Credit Card ("Supplementary Cardmember") will receive automatic insurance under the WALLET GUARD insurance cover in the event the application of the Primary Cardmember is accepted. Primary Cardmember and Supplementary Cardmember shall collectively be referred to as "Cardmember".
3. In the event the Primary Cardmember's application for insurance cover is accepted the annual insurance premium will be debited to the Primary Cardmember's card account. The Bank reserves the right to refuse any application for insurance or any renewal of insurance in its absolute discretion without assigning any reason.
4. Subject to these terms and conditions the insurance cover will be automatically renewed each year and the annual insurance premium will be debited to the Primary Cardmember's card account annually.
5. All insurance premiums paid by the Primary Cardmember will be reflected in the credit card statement sent to the Primary Cardmember immediately following the insurance premium payment. Primary Cardmembers shall not be entitled to a refund of any insurance premiums under any circumstances.
6. If the American Express® Credit Card of the Cardmember is terminated, cancelled or closed, without re-issuance of a fresh American Express® Credit Card the insurance cover will automatically terminate and no insurance benefits will be payable thereafter.
7. In the event the Primary Cardmember wishes to terminate the insurance cover a request to that effect must be sent in writing to the Bank addressed to the Assistant Manager, Cards Services, Nations Trust Bank PLC, No.256, Srimath Ramanathan Mawatha, Colombo 15. Termination of the Primary Cardmember's insurance cover will automatically terminate the Supplementary Cardmember's insurance cover.
8. Any government taxes, levies or charges payable in connection with the insurance cover shall be borne by the Primary Cardmember and the Bank shall have the right to debit the same to the Primary Cardmember's Card account.
9. In the event the Primary Cardmember is upgraded during the year, the Primary Cardmember shall have the right to pay the difference in premium between the premium already paid by him/her for the year and the premium payable on the upgraded American Express® Credit Card and upgrade his/her insurance cover.
10. The Cardmember must inform the American Express® Call Centre within 48 hours of any loss likely to give rise to a claim. Only losses incurred within a period of 48 hours prior to informing American Express® Call Centre will be considered for claims. Claims are subject to the Annual Limit per Card account set out in this leaflet.
11. The Cardmember will be bound by the terms and conditions of the Insurance Company and the Cardmember shall at all times be obliged to comply with all such terms and conditions. A copy of the terms and conditions of the Insurance Company, including the procedure to be followed in making claims is available on [www.americanexpress.lk](http://www.americanexpress.lk) and shall also be provided to the Cardmember by the Bank on request.
12. The Bank shall under no circumstances be liable or responsible to the Cardmember for any failure or refusal by the Insurance Company to provide insurance cover and/or to indemnify the Cardmember and/or to pay any claims made by the Cardmember and/or for any other acts of the Insurance Company.
13. Claims paid by the Insurance Company will be directly credited to the Cardmember's card account. In the event any claim is not paid by the Insurance Company the Cardmember will be informed in writing by the Insurance Company.
14. These terms and conditions are in addition to and not in derogation of the American Express® Cardmember Agreement and the terms and conditions contained therein as maybe amended from time to time. Terms used herein shall have the same meanings as assigned to them in the Cardmember Agreement save and except to the extent modified herein
15. If any dispute arises in connection with the insurance cover, the decision of the Bank and the Insurance Company shall be final.

For information on how to enroll for the insurance cover, how to make claims and for further information on the features, benefits and terms and conditions of the cover please visit [www.americanexpress.lk](http://www.americanexpress.lk) or call our Platinum Service Hotline (011) 4 315 315