

Greg Lehey
47 Kleins Road
Dereel VIC 3352
Australia
9 March 2011

American Express Australia Ltd.
Mr Rob Hennin
GPO Box 1582
Sydney NSW 2001

Dear Mr Hennin

I am in receipt of your form letter of 22 February 2011, in which you neglect to mention any card numbers. I assume that you refer to card number 3760 775832 10120, which you apparently wish to terminate before its expiry date of 30 November 2011. I consider this to be in breach of our contract. I note that you go to great lengths to tout the alleged virtues of the replacement card which you wish me to use, but only mention in passing that you wish me to pay \$80 per year for the privilege. The manner in which this letter has been structured suggests to me that you have deliberately tried to conceal this important change in the conditions.

My experience with your company has been uniformly extremely negative, and this current action is in keeping. You will note that after various problems with your telephone support, I have stopped using this card. I will not use it again. Please cancel it at your convenience. Please also take notice that I will not participate in your new "Gold Ascent" card.

I hereby revoke the direct debit arrangement I have issued you with immediate effect. Please confirm:

- That you have taken note of the contents of this letter.
- That you have cancelled my current card.
- That you will not issue me with a "Gold Ascent" card.
- That I currently do not and in future will not owe you any money.
- That you will not attempt to debit anything from my bank account without prior contact and approval.

Please also explain how you justify changing the terms of my card before expiration, with detailed reference to the agreed terms and conditions, and to Australian law. I reserve the right to publish this reply.

Sincerely

Greg Lehey