

CASH PASSPORT

PREPAID CURRENCY CARD

Debit Card

Product Notice

15 April 2011

This Product Notice updates and must be read together with the Product Disclosure Statement dated 15 February 2010 ("the PDS"). The PDS and this Product Notice are issued by Heritage Building Society Limited (ABN 32 087 652 024, AFSL 240984) as issuer of the Cash Passport.

Additional Distributor

This Product Notice updates the PDS by including an additional distributor for the Cash Passport.

The section titled "Distributor and Issuer of the Product" and subsections "Distributor – Travelex" and "Issuer" on page 1 of the PDS are deleted and replaced in their entirety with the following:

Distributor and Issuer of Product

Distributor - Travelex

Travelex Limited ABN 36 004 179 953, AFSL 222444 and Travelex Australia Card Services Pty Ltd ABN 47 145 452 044, AFSL 386837 each distribute the product and supply the processing services for the card, including services and systems necessary to issue and process all transactions on the card. Travelex Australia Card Services Pty Ltd is responsible for card design, production, customer data, transaction processing and customer service. Travelex Limited and Travelex Australia Card Services Pty Ltd are authorised to deal in certain classes of financial products including Cash Passport.

Issuer

The Issuer is an authorised deposit-taking institution holding an authority to carry on banking business in Australia, and issues the card under an arrangements between the distributors - Travelex Limited and Travelex Australia Card Services Pty Ltd.

The definition of "Travelex" on page 7 of the Terms and Conditions is deleted in its entirety and replaced with the following:

Travelex means:

- in relation to the distribution of the Cash Passport, Travelex Limited or Travelex Australia Card Services Pty Ltd, being the entity which distributed the Cash Passport to you; and
- in all other cases (including transaction processing, card services and customer service), Travelex Australia Card Services Pty Ltd.

The section titled "Queries and Complaints", subsections "Queries" and "Complaints" on page 6 of the PDS are deleted and replaced in their entirety with the following:

Queries and Complaints

Queries

You should initially address any query relating to your Cash Passport Debit Card to Travelex by calling the appropriate phone number listed on the back of your Card. In no circumstances should you direct any queries to Visa.

Complaints

If you have a complaint, you can contact Travelex by:

- **phone** – call the appropriate phone number listed at www.cashpassport.com.au on the back of your Card
- **mail** – write to Travelex, Level 8, 565 Bourke St, Melbourne VIC 3000 Attention: Cash Passport Disputes Resolution
- **email** – write to dispute@travelex.com.au

If you are dissatisfied with the resolution of a complaint you lodge with Travelex, you may be able to refer your complaint to:

Financial Ombudsman Service (FOS)

GPO Box 3

Melbourne Vic 3001

Ph: 1300 78 08 08

Fax: 03 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

In addition, if Travelex does not satisfactorily address a complaint, please contact the Issuer by:

- **phone** – call 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia)
- **mail** – write to Heritage Building Society Limited, PO Box 190, Toowoomba, Qld, 4350, Australia
- **fax** – write to fax number 07 4694 9782 (from within Australia) or +61 7 4694 9782 (from outside Australia).

The Issuer will handle all complaints according to its internal dispute resolution procedure (and the EFT Code, where the complaint relates to a transaction covered by the EFT Code).

The Issuer's dispute resolution procedure requires that it seeks to resolve your complaint within 21 days, although it is not always possible to do so. If the Issuer is unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to the Issuer's external dispute resolution service. The period of 45 days may be extended in exceptional circumstances or

where the Issuer decides to resolve the complaint under the rules of the Visa scheme. If you wish to escalate the complaint, please tell the Issuer, who will facilitate the referral free of charge.

The Issuer's external dispute resolution service is:

Financial Ombudsman Service (FOS)

GPO Box 3

Melbourne Vic 3001

Ph: 1300 78 08 08

Fax: 03 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

All capitalised terms not otherwise defined in this Product Notice have the same meaning as in the PDS.