

CASH PASSPORT DEBIT CARD

Product Notice

15 April 2011

This Product Notice supplements and must be read together with the Product Disclosure Statement dated 31 January 2011 ('the PDS'). This Product Notice and the PDS 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 amends the PDS by including an additional distributor for the Cash Passport.

The section titled "Issuer" on page 4 of the PDS is deleted and replaced in its entirety with the following:

Issuer

The issuer of the Cash Passport Debit Card is Heritage Building Society Limited ACN 087 652 024 AFSL 240984. 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 Cash Passport Debit Card.

Heritage Building Society Limited is responsible for the conduct of Australia Post and its licensed and franchised retail outlets in relation to the Cash Passport Debit Card in accordance with Division 6 of Part 7.6 of the *Corporations Act 2001*.

If you have a complaint about the Cash Passport Debit Card or the service provided to you by Australia Post in connection with the Cash Passport Debit Card your complaint will be covered by the dispute resolution system of Heritage Building Society Limited. See pages 19 – 20 for the dispute resolution procedures.

The subsection titled "Distributor – Travelex" under the title "Distributor and Issuer of Product" on page 11 is deleted and replaced in its entirety with the following:

Distributor – Travelex

Travelex Limited and Travelex Australia Card Services Pty Ltd 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 holds appropriate licences authorising it to deal in certain classes of financial products including Cash Passport Debit Card.

The Travelex address details are updated at the top of page 15 as follows:

Travelex
Level 8
565 Bourke St
Melbourne VIC 3000

The Travelex address details are updated under the heading "Complaints" on page 19 of the PDS as follows:

Attention: Cash Passport Disputes Resolution
Travelex
Level 8
565 Bourke St
Melbourne VIC 3000

The definition of "Travelex" on page 25 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.

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