

CASH PASSPORT™

PREPAID VISA TRAVELMONEY

THE CARD THAT TAKES YOU ANYWHERE

PRODUCT DISCLOSURE STATEMENT,
APPLICATION FORM
AND TERMS AND CONDITIONS



SECURE

CONVENIENT

RELOADABLE

CASH PASSPORT™

PREPAID VISA TRAVELMONEY

THE CARD THAT TAKES YOU ANYWHERE



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CASH PASSPORT™

PREPAID VISA TRAVELMONEY

The secure
and convenient way
to spend overseas

CHIP+PIN
PROTECTED

The Cash Passport Prepaid Visa TravelMoney is a chip and PIN protected travel money card, available in Euros, British Pounds, US, NZ and AU Dollars.



**SIMPLY PREPAY
AND GO!**

Secure

- Chip and PIN protected
- Not linked to your bank account
- Supported around the world by Cash Passport's 24/7 Global Emergency Assistance
- Free second backup Card provided
- Free replacement of lost or stolen Cards

Convenient

- Withdraw local currency at over 1.4 million Visa ATMs worldwide
- Accepted at over 30 million Visa online and physical retailers, with no transaction fee*
- No bank account required and you don't have to be 18 years of age to purchase a Card
- Use unspent funds for your next trip or cash out the Card*
- Manage your Cash Passport easily online with secure visibility of your transaction details, and services like an ATM locator

Reloadable

- Load your Card as many times as you like**
- Reload your Cash Passport Card at any participating Distribution Outlet which sells the Cash Passport Prepaid Visa TravelMoney***
- Reload: in participating branches, using Bpay® (via telephone/ internet banking) allowing approximately two (2) business banking days to process*** or via other channels made available from time to time. Please check online at www.cashpassport.com for details of any additional reload methods made available from time to time, allowing approximately two (2) business banking days to process**

Avoid currency fluctuations by loading funds onto a EUR, GBP, USD or NZD Cash Passport Card and using it in the corresponding country or region.

Subject to any surcharges, which may be imposed directly by a retailer.

* Until Card expiry. A fee applies for cash outs, see Fees and Limits Table.

** Until Card expiry and subject to reload limits (see Fees and Limits Table).

***Please note that any reloads are made at the relevant exchange rate on the day that the reload is processed (this varies from day to day).

Easy Card Management

Managing your Cash Passport Card is easy. You can check your balance and recent transactions online, after registering your Card on 'My Account' at www.cashpassport.com

Customer Satisfaction

We are dedicated to making your Cash Passport Card experience as enjoyable as your trip. Many of our cardholders recommend the Card to a friend and we are always innovating to make Cash Passport even better.

Unparalleled Global Emergency Assistance

If your Cash Passport Card is lost or stolen, don't worry. Please call the Card Services team straight away to cancel it, and then you can still access your funds with the additional Card. If your Card and the Additional Card are both lost or stolen, Card Services can offer further assistance, including emergency cash replacement up to the available balance on your Cards (subject to availability of a Western Union or Moneygram agent in the relevant location).



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Using Your Card Frequently Asked Questions

How to use your Cash Passport Card

Your Cash Passport Card will generally be activated within four (4) business hours of purchase. You can use your Cash Passport Card at ATMs worldwide displaying the Visa logo, as well as Visa retailers worldwide, including shops, restaurants and online.

With a Cash Passport Card you do not need to worry about bank opening hours or lengthy queues to access your funds.

Checking your balance

Register your Card(s) on 'My Account' at www.cashpassport.com and you'll be able to see your Cash Passport Card balance and transaction history.

Alternatively, you can phone Card Services to use the automated balance service. Some ATMs may also provide balances, however, if the local currency of the ATM is not the same as the currency on your Cash Passport Card, the exchange rate used by the ATM to calculate the balance on the Card may be different to that applied to your Card and a variation may occur. That's why we recommend using the online or phone services.

What should I do with my Cash Passport Card after my trip?

For further reload details and options, please see www.cashpassport.com. Simply keep your Cash Passport Card for your next trip. Your Cash Passport Card is valid until the date shown on the front of the Card. Until then, you can load it with additional funds as often as you like (up to the reload limits).

Alternatively, you can choose to close your Card fund – please refer to www.cashpassport.com, for convenient ways to close it.

You may be charged a fee for closing your Card and refunding the balance.

For more information on these charges, refer to the Fees and Limits Table in this brochure.

How much should you load on your Cash Passport?

If you're planning a trip overseas, it's a good idea to get an idea of local prices. We've created an online 'Before you go' section at www.cashpassport.com that will help you plan for essentials such as accommodation, meals and key attractions.



For more information, visit www.cashpassport.com and log on to 'My Account' to check your balance and view your transactions. Alternatively, call us on the toll free numbers below.

Useful telephone numbers for 24/7 assistance. Card Services, lost or stolen Cards.

If you've lost your Card or had it stolen, please contact Card Services immediately, so that we can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Cards (subject to availability of a Western Union or Moneygram agent in the relevant location).

Country	Toll free Number†
Australia	1800 889 040
Hong Kong	800 964 453
Japan	00531 780 167
New Zealand	0800 450 128
South Korea	00798 443 1170
Thailand	001 800 442 056
UK	0800 015 0401
USA/Canada	1 888 713 3424
All other countries	+1 954 838 8294††

† There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.
†† Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 00 1 954 838 8294). Calls to this number are not free of charge.
See pages 42/43 of this document for the full list of toll free numbers from over 30 countries.

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About this Product Disclosure Statement

This Product Disclosure Statement ("PDS") has been prepared by Heritage Bank Limited, ABN 32 087 652 024, AFSL/ACL 240984 ("Issuer") and is a legal document containing important information in respect to, and Terms and Conditions applicable to, the Cash Passport Prepaid Visa TravelMoney.

Refer to page 16 for the Issuer's contact details.

The information in this PDS will assist you to:

- decide if the product meets your needs
- compare the product with similar products

Please read this PDS carefully before deciding to purchase the product, and then keep it for future reference. This PDS is dated 25 January 2012.

Some important terms used in this PDS are defined in the Terms and Conditions; see condition 1.1 of the Terms and Conditions.

Updates relating to this PDS

Information in this PDS that is not materially adverse information is subject to change from time to time. You may access this updated information via the internet at www.cashpassport.com. Alternatively, you may request a paper copy of this information free of charge from Access, the Distributor of the product. The information which the Issuer will make available by way of these updates is subject to change from time to time*.

*See condition 18 of the Terms and Conditions for more information about changes to the Terms and Conditions.

What is the Cash Passport Prepaid Visa TravelMoney?

This PDS relates to the Cash Passport Prepaid Visa TravelMoney (the "Cash Passport Card"), which is a prepaid travel card that allows you to obtain local currency from over 1.4 million Visa ATMs around the world, and also to pay directly for goods and services at millions of shops, restaurants, hotels and other locations that accept Visa worldwide. The Card can also be used online at retailers that accept Visa.

You will receive an Additional Card free of charge whenever you purchase a Cash Passport Card. This means that if you lose one of your Cards you can still access your funds with the Additional Card and continue your trip without any inconvenience. Just make sure you phone Card Services to report the lost/stolen Card. You also have access to 24/7 Cash Passport Global Emergency Assistance, which, among other things, includes the arrangement of emergency funds up to the available balance on your Card (subject to availability of a Western Union or Moneygram agent in the relevant location), if both Cards are lost or stolen.

This PDS only relates to the chip and PIN protected Cash Passport Prepaid Visa TravelMoney. There are a number of other Cash Passport products and you should obtain and review the PDS for the relevant product.

Distributor and Issuer of the Product

Distributor – Access

Access Prepaid Australia Pty Ltd ABN 47 145 452 044, AFSL 386837 ("Access") distributes the product and supplies the processing services for the Card, including services and systems necessary to issue, and process

all transactions on, the Card. In particular, Access is responsible for Card design, production, customer data, transaction processing and customer service. Access holds an Australian Financial Services Licence (no. 386837), authorising it to deal in certain classes of financial products, including the Cash Passport Card. Access is part of the MasterCard Group.

Issuer – Heritage Bank Limited

The Issuer, Heritage Bank Limited ABN 32 087 652 024, AFSL/ACL 240984, is an authorised deposit-taking institution holding an authority to carry on banking business in Australia, and issues the Cash Passport Card under an arrangement between Access and itself.

By purchasing this product, you are entering into a contractual relationship with the Issuer, not with Access.

The Issuer holds an Australian Financial Services Licence (no. 240984), authorising it to provide financial product advice for, and deal in, certain classes of financial products, including the Cash Passport Card.

The Issuer has authorised Access to act as the Issuer's agent for the purpose of providing the distribution and processing services mentioned below.

Distribution Outlets

The Distribution Outlets, through which the product can be applied for and purchased, are Access' agents. All Distribution Outlets are agents of Access.

Distribution Outlets are not authorised by the Issuer or Access to give advice about the Cash Passport Card. You should not rely on any advice given to you by Distribution Outlets in making decisions about the Cash Passport Card product.

The Cash Passport Card can be purchased, loaded with value and reloaded with value at a participating Distribution Outlet or via other channels made available from time to time. You can also reload value using BPAY® (via telephone/ internet banking) allowing approximately two (2) business banking days to process. Other reload channels may also be made available to you from time to time, details of which will be published on www.cashpassport.com.

Significant Features and Benefits of the Cash Passport Card

Note: This is a basic summary only. Please refer to the Terms and Conditions and the rest of this PDS for more information.

Convenience

Your Cash Passport Card is a convenient way for you to take your spending money overseas, enabling you to easily manage your money while away from home. You can use it online or to pay directly for goods and services at Visa retailers worldwide, or withdraw local currency from a Visa ATM. With a Cash Passport Card you do not need to worry about bank opening hours or lengthy queues, you can access your funds instantly, at any time of the day or night.

The Cash Passport Card is for electronic use only and cannot be used for manual or offline transactions.

You can register your Cash Passport Card on the 'My Account' application at www.cashpassport.com which lets you conveniently access your Card details, including your Card balance and transaction history. Paper statements will be sent to you every six (6) months and are also available upon request, although we reserve the right to impose a fee. There will be no charge for electronic statements through www.cashpassport.com

You can also use the site to locate the nearest Visa ATM.

Safety and Security

For additional security, your Cash Passport Card is chip and PIN protected and has a signature panel on the reverse. If your Cash Passport Card is lost or stolen, you have forgotten your PIN, or you require information about its usage, you can call the 24 hour helpline for immediate assistance.

You should call the appropriate toll free number listed on page 7 of this PDS, at www.cashpassport.com or as set out on the back of your Card.

Please note that ATM withdrawals will always require a PIN.

Additional Card

You will receive two Cash Passport Cards that access the same Cash Passport Fund, which is especially useful in the event one of your Cards is lost or stolen. You should never give your Additional Card or PIN to another person. You must contact us to cancel a lost or stolen Card, but you can use the other Card and carry on with your trip without any inconvenience. Please refer to the Terms and Conditions for details regarding lost or stolen Cards.

Easy to Budget

The Cash Passport Prepaid Visa TravelMoney is available in five currencies: AU\$, GB£, US\$, EU€ and NZ\$.

A foreign currency Cash Passport Card enables you to load foreign currency onto your Card. This means you exchange your Australian Dollars into the relevant Card currency before you travel. This means that you know exactly how much you have to spend in the relevant foreign currency.

As your Cash Passport Card is prepaid, you know exactly how much you have available to spend when you are away from home. If you want to use the Card again after you have spent your available Card funds, you can load more funds onto it for your next trip. If you have any funds left on your Cash Passport Card at the end of your travels, you can obtain a refund of the remaining balance. An administration fee will apply – see Fees and Limits Table).

Reloadable

Your Cash Passport Card can be reloaded as many times as you want during the life of the Card, within the applicable limits, so you can keep your Card for the next time you travel.

Your Cash Passport Card can be reloaded at a participating Distribution Outlet which sells the Cash Passport Prepaid Visa TravelMoney*, when you present your valid photo ID. If you are travelling and running short of money, you can load additional funds onto your Card using BPAY® (via telephone/internet banking) as detailed below, allowing approximately two (2) business banking days to process, or via various channels made available from time to time. Please check online at www.cashpassport.com for details of any additional reload methods made available from time to time.

For BPAY® reloads:

Billers code: 50179

Reference no: Your 16 digit Cash Passport Card number

BPAY® reloads will generally take two business days to be processed, however, may take longer if the payment is made after 2pm Australian Eastern Standard Time.

*Not all Distribution Outlets, which sell Cash Passport products, sell or process reloads on this type of Cash Passport Card.

Where to buy your Cash Passport Card and Contact Details

The Cash Passport Card is distributed by Access through its distribution network, which includes:

- Access registered agents or authorised representatives (for example many travel agents, credit unions, building societies and financial institutions) and
- Online via www.cashpassport.com.

If you have any questions or need more information, please contact Access on 1800 889 040 or refer to the website www.cashpassport.com If your Card is lost or stolen, or you require emergency assistance, please call the appropriate toll free number listed at www.cashpassport.com or displayed on the back of your Card.

For general enquiries concerning your Cash Passport Card, you can contact Access by post at the following address:

Access Prepaid Australia Pty Limited
PO Box 1653
North Sydney, NSW, 2060

Or contact Access by phone on 1800 889 040.

Significant Risks associated with the Cash Passport Card

Security: It is important that you safeguard your Card details, your PIN and any other passwords, equipment or software required for the operation of your Cash Passport Card. If you don't, then you may be liable for unauthorised transactions and other amounts, as explained further in the Terms and Conditions. You may also have other liabilities, and our liability may be limited, as described in the Terms and Conditions. There is a risk of unauthorised or mistaken transactions being made with the Cash Passport Card.

In certain circumstances, the Issuer's liability in respect of unauthorised or mistaken transactions is limited, meaning that you may still be liable for the transaction.

In some circumstances, the Issuer may not be liable for losses caused by equipment or system failure (including consequential losses), meaning that you may still be liable for the transaction and consequential losses.

The amount that may be withdrawn or spent, using a Cash Passport Card, may be limited by the ATM provider or retailer. In some cases, the way in which a point of sale transaction is processed will depend upon the functionality of the equipment used.

Foreign exchange fluctuations: When a Cash Passport Card is loaded, it is loaded with a single predetermined currency. When a cardholder uses his or her Cash Passport Card around the world purchases are made and, cash is disbursed in the local currency. This means that the cardholder is exposed to, and takes the risk of, foreign exchange fluctuations. For instance, if a Cash Passport Card is loaded with Australian dollars, over time the total Australian dollar equivalent of all withdrawals and/or purchases a cardholder makes, using his or her Cash Passport Card may be less than, or more than, the original Australian dollar amount loaded.

Service availability: In some circumstances, there is a risk that ATM or point of sale services may not be available for a period of time. The Issuer and Access are dependent upon the reliability and operational processes of technology and communications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically.



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Fees & Limits Table

The following fees and limits apply to the Cash Passport Prepaid Visa TravelMoney. Unless otherwise specified, all fees and limits are specified in the currency of your Card and are subject to variation, in accordance with the Terms and Conditions.

FEES	Denomination of Cash Passport Card Fund				
	AU\$	EU€	GB£	NZ\$	US\$
Initial Card fee and in-store reload fee: <ul style="list-style-type: none">Charged at the time of purchase / in-store reloadThis fee is set and charged by the agent ("Distribution Outlet") from which you purchased the Card	This fee is the greater of 1.1% of the initial load / reload amount or AU\$15. For example, if you purchase a Cash Passport Card at an agent charging a 1.1% initial load fee and you load AU\$1,000, you would be charged (AU\$1,000 x 1.1% = AU\$11), unless a minimum fee of AU\$15 applies.				
Replacement Card (for cards lost or stolen)	FREE				
Bpay® Reload fee: <ul style="list-style-type: none">This fee is set and charged by Access	1% of the reload amount For example, a reload of AU\$500 attracts a fee of 1% (AU\$500 x 1% = AU\$5) which will be deducted from your reload. The amount of your reload will therefore be AU\$495.				
Additional Card fee	1 FREE Additional Card provided at the same time as the primary Card. There will be a charge of AU\$5 for any further Card				
ATM withdrawal fees: <ul style="list-style-type: none">This fee is set and charged by AccessCharged at the time of withdrawalSome ATM operators may charge an additional fee	Depending on the currency of your Card				
	AU\$3.75	EU€2.20	GB£1.50	NZ\$4.00	US\$2.25
Domestic ATM fee for AU\$ Cards – charged when you use an AU\$ Card to make withdrawals from ATMs in Australia (for more details, refer to condition 9.4 of the Terms and Conditions) – This is in addition to the ATM withdrawal fee For example, if you have an AU\$ Card and withdraw AU\$500 from an ATM in Australia, it will attract an AU\$18.50 fee - the AU\$3.75 ATM withdrawal fee, plus the Domestic ATM fee of AU\$14.75 (AU\$500 x 2.95%). This will be charged at the time of withdrawal	2.95% (of the withdrawal amount)	–	–	–	–
Cash over the counter fee (where cash is obtained over the counter)	Depending on the currency of your Card:				
	AU\$10.00	EU€6.00	GB£0.00	NZ\$12.00	US\$8.25
Monthly inactivity fee – only applicable after 12 months of inactivity <ul style="list-style-type: none">Charged at the start of each month if you have not made any transactions on the Card in the previous 12 monthsUnless your Card is used again (or reloaded), this fee applies each month until the Card is closed or the remaining balance is less than the inactivity fee	AU\$4.00 per month	EU€2.00 per month	GB£1.50 per month	NZ\$4.80 per month	US\$2.00 per month
24/7 Cash Passport Global Emergency Assistance	FREE				
Negative Balance Fee charged when a Negative Balance arises on your Card.	AU\$20.00	EU€15.00	GB£10.00	NZ\$25.00	US\$15.00
Cash Passport Closure Fee <ul style="list-style-type: none">Charged when you close your Card.This fee is set and charged by Access	\$10.00				
Balance enquiry fee (IVR)	FREE				

Important information about foreign transactions

A foreign exchange margin applies to the transaction amount if the Card is used for withdrawals or purchases in any currency other than the currency of the Card. The applicable margin is 5.95% for a Card loaded with AU\$ and 8.45% for a foreign currency Card and is applied to the converted currency transaction amount.

Example of Foreign Exchange Margin for an AU\$ Card

Suppose you have an AU\$ denominated Card and you make a withdrawal from an ATM outside Australia (in the USA) for US\$50.00 and the prevailing exchange rate, set by Visa, is US\$1.00 = AU\$1.34. Before the foreign exchange margin applies, this would equate to AU\$67.00 (US\$50.00 x 1.34). After the foreign exchange margin of AU\$3.99 is applied (AU\$67.00 x 5.95%), this would equate to AU\$70.99 (AU\$67.00 + AU\$3.99). Please refer to condition 10 of the Terms and Conditions for full details of how these margins apply.

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LIMITS	Denomination of Cash Passport Card Fund				
	AUS	EU€	GB£	NZ\$	US\$
Minimum amount you can load on your Card	AU\$250	EU€150	GB£100	NZ\$300	US\$200
Maximum Bpay® reload amount per day	AU\$10,000	EU€6,000	GB£4,000	NZ\$30,000	US\$8,000
Maximum balance allowed on your Card at any one time	AU\$25,000	EU€15,000	GB£10,000	NZ\$30,000	US\$20,000
Total amount you may load on your Card during any 12 month period	AU\$45,000	EU€25,500	GB£18,000	NZ\$51,000	US\$30,000
Cash over the counter limits in any 24 hour period	Depending on the currency of your Card				
	AU\$350	EU€200	GB£2,000	NZ\$400	US\$250
Maximum amount you can withdraw from ATMs in any 24 hour period Some ATM operators may set their own withdrawal limits which may be lower than this limit.	Depending on the currency of your Card				
	AU\$1,400	EU€800	GB£600	NZ\$1,600	US\$1,000
EFTPOS limit Maximum value of EFTPOS transactions during any 24 hour period	Depending on the currency of your Card				
	AU\$7,000	EU€4,000	GB£3,000	NZ\$8,000	US\$5,000

Other Important Information

Please read the following information about your Cash Passport Card carefully:

- It does not generate any interest or other return to the cardholder. You do not earn interest on the amount standing to the credit of the Cash Passport Card Fund accessed by the Card.
- Although the issuer of the Card is an authorised deposit-taking institution in Australia, the Card is not a deposit account with the Issuer.

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Queries and Complaints

Queries

You should initially address any query relating to your Cash Passport Prepaid Visa TravelMoney Card to Access 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 Access by:

- phone – call the appropriate phone number listed at www.cashpassport.com or on the back of your Card
- mail – write to: Access Prepaid Australia Pty Limited, PO Box 1653, North Sydney NSW 2060.
Attention: Cash Passport Dispute Resolution
- email – write to servicequality@accessprepaidww.com

We will handle all complaints according to our internal dispute resolution procedure (and the EFT Code, where the complaint relates to a transaction covered by the EFT Code). Our dispute resolution procedure requires that we seek to resolve your complaint within 21 days, although it is not always possible to do so. If we are 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 us and we will facilitate the referral free of charge.

Our 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

In addition, you may contact the Issuer by:

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

Cash Passport Global Emergency Assistance

Emergency Cash Disbursement

Fulfilment locations:

- Moneygram Agents.
- Western Union Agents.
- Access approved agents.

You may receive emergency cash (up to the available balance on your Card) following the loss or theft of your Card(s), within limits set by us from time to time, where applicable.

Once a Customer Service Representative has established that you have sufficient means of payment (generally by means of funds available on your Card), Access will arrange for emergency cash to be made available to you via a convenient Access authorised location. You will be advised of the relevant address details, telephone number and opening hours of the emergency cash pick up location as required.

Fulfilment: Twenty minutes for major destinations and within twenty-four hours elsewhere.

Charges: None.

Emergency Medical Assistance (This service is not intended as a substitute for travel insurance).

You will have access to worldwide medical information and advice. A Customer Service Representative will arrange for the following information to be provided. The information is provided in good faith but without incurring liability and without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned:

• Medical Information

Information of a specific nature, in relation to a hospital, doctor, dentist, or pharmacy obtained through local consulate offices including:

- Location, address, telephone numbers and opening hours where appropriate, including details of specific facilities, capabilities, medical specialties and languages spoken.
- Information provided will be of a specific nature regarding the above, however not relating to matters concerning your specific or general medical requirements.

• Medical Counselling Interpretation

For use in circumstances where either by your request or subsequent referral, the services of a doctor are required for the provision of information, specific advice or recommendations with regard to your individual medical requirements, and an English speaking doctor is not available, interpretation (in accordance with the Emergency Interpretation Service section detailed below) will be provided by telephone, between the doctor and you. All information exchanged between the doctor and you will remain confidential.

Should you hold medical insurance, and need a medical service, advice will be given of the procedures to contact your insurers.

Charges: Where payment for treatment, consultation, facilities, and services is required, you will be liable for costs.

Emergency Legal Referral

You will have access to the following information for most major locations worldwide. The information is provided without giving any assurance as to the quality of any advice which may be provided by the lawyers concerned. You will be directly liable for all costs incurred if you consult a lawyer, however Emergency Cash (up to the available balance on your Card) can be arranged, where applicable, if requested.

Information will be obtained through local consulate offices and will:

- Detail location, address, telephone numbers and opening hours. Information provided will be of a specific nature regarding the above, however will not relate to matters concerning your specific or general legal requirements.
- Not include recommendations.

Charges: None for the referral service. You will be directly liable for all costs incurred if you consult a lawyer.

Lost or Stolen Passport Assistance

Where your passport has been either lost or stolen, we can advise you of telephone numbers, addresses and opening hours of the nearest consulate or embassy.

Charges: None.

Lost or Stolen Card Assistance

Assistance in reporting the loss or theft of credit Cards, charge Cards or debit Cards while you are away. The Customer Service Representative will provide you with the relevant card scheme contact telephone numbers to call and in extreme cases where you cannot make contact with their card issuer, attempts will be made to report the loss on your behalf.

No responsibility is taken for ensuring that the card issuer acts upon this report. In particular, the card issuer may require direct notification from you.

This service is not available in respect of store cards, loyalty cards, affinity group cards, or other cards which are not general-purpose payment cards.

Charges: None.

Emergency Interpretation Service

Access to worldwide interpretation services, by telephone. A verbal translation to or from English and other common languages will be available in most circumstances using customer communication centre staff.*

Should a language not be available, then arrangements will be made for an approved third party service partner to interpret, providing a call back facility if required.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

*No liability will be taken for any misinterpretation.

Emergency Messaging Service

In the event of an emergency, access via telephone to multi lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organisation, by means of telephone, fax or Email.

From an agreed time the customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

Service Response

Each request for any service is dealt with according to your individual requirements or circumstances and normally our customer services representatives will be able to deal with any requests within 15 minutes although for the Interpretation Service this may be up to 30 minutes depending on the language required.

Disclaimer: While every effort will be made to ensure that all the information services provide correct information, Access is reliant on many information sources some of which are outside our control and Access cannot be held liable for the accuracy of these. Please also refer to condition 12 of the Terms and Conditions contained in this PDS.

THE CARD THAT TAKES YOU ANYWHERE



CASH PASSPORT™

PREPAID VISA TRAVELMONEY



APPLICATION FORM

Please read the important information below:
Complete in BLOCK LETTERS

Please note that certain information is required for identification purposes in the event of your Card being lost or stolen.

Cardholder details

Title (Mr/Mrs/Ms/Miss): _____

First Name(s): _____

Last Name(s): _____

Residential Address: _____

Suburb: _____

State: _____ Postcode: _____

Home Phone: _____

Mobile Phone: _____

Email: _____

Date of Birth: _____

Mother's Maiden Name: _____

Important Information

Personal Information is collected for the purposes relating to providing the product and/or service requested. By successfully applying for Cash Passport Prepaid Visa TravelMoney, you are consenting to us using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. If you have any privacy concerns, please contact the Privacy Officer, using the contact details shown at www.cashpassport.com

☐ By ticking this box, you consent to being contacted by email or text message in relation to Cash Passport features and promotions and our related products, promotions and customer surveys that we may conduct from time to time.

By accepting and using the Card, you agree to be bound by the Terms and Conditions detailed in this brochure. By signing this application form, you will be deemed to have accepted the Terms and Conditions.

I confirm that I have read, understood and accept the attached Terms and Conditions.

Signature _____

Date _____

For Office Use Only

To be completed while the customer is present.

Please indicate if this order is for:

- ☐ Reloadable new card
☐ Reload of an existing card

Card number:

x	x	x	x	x	x											
---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--

Additional Card number:

x	x	x	x	x	x											
---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--

Currency required:

☐ AU\$ ☐ EU€ ☐ GB£ ☐ NZ\$ ☐ US\$

If other, state currency: _____

Amount available on card (AU\$): _____

Commission (AU\$): _____

Total AU\$ amount received: _____

Photo ID verified by agent: _____

☐ Drivers Licence ☐ Passport

Photo ID number: _____

Agent Code: _____

Agent Name: _____

Street Address: _____

Town/Suburb: _____

Postcode: _____

Consultant Name: _____

Contact Phone: _____

THE CARD THAT TAKES YOU ANYWHERE



Privacy Statement

Your Personal Information (important information about your privacy).

By purchasing the Card you consent to Access, the Issuer and the Distribution Outlet, "we, us, our" collecting, using and disclosing your Personal Information under these Terms and Conditions.

The Issuer is required by anti-money laundering legislation to collect Personal Information to identify and verify your identity. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.

You must notify us immediately of any change to your address and other contact details by accessing '**My Account**' (via www.cashpassport.com) and typing the relevant changes yourself or by contacting Access. You should also contact Access if you change your name.

We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us. You may be required to provide information to Access, the Issuer, or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

Access and the Issuer will take all reasonable precautions to keep Personal Information secure and protect it under their privacy policies. Your Personal Information may be disclosed by Access or the Issuer to third parties to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes.

Access or the Issuer may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions. In addition, by successfully applying for a Cash Passport Card, you are consenting to Access using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by emailing an "unsubscribe" message to us at unsubscribe@accessprepaidww.com or by mail to:

Access Prepaid Australia Pty Limited,
PO Box 1653
North Sydney NSW 2060
Attention: Cash Passport,

Or by telephone 1800 889 040.

Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information. We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Cash Passport Card Fund on the same terms as are set out above.

You are entitled to ask Access and the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice. To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help Access and the Issuer maintain and to improve their level of service, all telephone calls may be recorded and / or monitored.

CASH PASSPORT™

PREPAID VISA TRAVELMONEY

CHIP+PIN
PROTECTED

Cash Passport™ Terms and Conditions

1 Understanding these Terms and Conditions:

1.1 In these Terms and Conditions:

Access means Access Prepaid Australia Pty Limited ABN 47 145 452 044.

Activate and Activation refer to the activation of the Card to enable you to use the Card or Additional Card.

Additional Card means an additional "Cash Passport Prepaid Visa TravelMoney" (or any replacement), which accesses the Cash Passport Card Fund.

Agreement means these Terms and Conditions.

ATM means an automated teller machine.

AUD and AU\$ mean the lawful currency of Australia.

BPAY® means the "BPAY" electronic payments service, through which you can add additional funds to the Cash Passport Card Fund.

BPAY® Reload means a method for loading additional funds onto the Card post sale, through the BPAY® service.

Card means the "Cash Passport Prepaid Visa TravelMoney - Chip and PIN Protected" with ATM access and EFTPOS functionality, stated in the leaflet accompanying this PDS, incorporating these Terms and Conditions and supplied to you. References to the Card include (where consistent with the context) any Additional Card, the Card details, Security Details and PIN.

Card Services means any services provided by us (or by service providers on the Issuer's or Access' behalf) in connection with the Card or an Additional Card. These include Access' interactive voice response system (available in English) and call centre, accessible using the Security Details, available 24 hours a day on the telephone number or numbers, provided from time to time.

Cash Passport Card Fund means the record maintained by the Issuer (or by service providers on the Issuer's behalf) of the funds loaded onto the Card and available for transactions using the Card.

Cash Passport Global Emergency Assistance or Global Emergency Assistance mean those services set out at pages 16-18 of this PDS.

Distribution Outlet means any branch of an organisation which participates in the Cash Passport Card programme and which offers the Card for purchase.

EFT Code means the Electronic Funds Transfer Code of Conduct, issued by the Australian Securities and Investments Commission on 1 April 2001, and includes any subsequent amendments or replacements that the Issuer adopts.

EFTPOS means Electronic Funds Transfer at Point of Sale.

EUR, EU€ and € mean the lawful currency of the Eurozone.

Fees and Limits Table means the fees and limits table set out on pages 12-15 of this PDS.

Foreign Currency Card means a Card denominated in a currency other than AU\$.

GBP, GB£ and £ mean the lawful currency of Great Britain.

Issuer means Heritage Bank Limited ABN 32 087 652 024, which is the issuer of the Card.

My Account means the application at www.cashpassport.com, which gives access to information about the Cash Passport Card Fund using the Security Details (or any other internet site we notify to you in replacement).

Negative Balance occurs in certain circumstances when your Cash Passport Card Fund is overdrawn. (For certain EFTPOS transactions, retailers are allowed to process low value transactions without authorising the transaction through Visa. For example, if you had \$30 remaining on your Card, but made a \$50 transaction at a retailer who didn't authorise the transaction, you would have a \$20 Negative Balance. You are liable for any Negative Balance.)

NZD and NZ\$ mean the lawful currency of New Zealand.

Online means electronic loading and reloading methods for Cards and includes, but is not limited to, online via www.cashpassport.com and BPAY®. Access may make other forms of loading and reloading available from time to time and these methods will be published at www.cashpassport.com

Personal Information is the information that the Issuer and Access, and their respective agents, collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Card.

PIN means the personal identification number used to access the Card Services.

Security Details means the information given by you when applying for the Card (or for an Additional Card), or during Activation, for the purposes of verifying your identity, or any changes made to this information.

Unauthorised Transaction means a transaction not authorised by you, but does not include any transaction carried out by you or by anyone performing the transaction with your knowledge and consent.

USD and US\$ mean the lawful currency of the United States of America.

we, us and our mean the Issuer and, except where the context indicates a different intention, also includes any agent acting on behalf of the Issuer.

you and your mean the purchaser of the Card.

1.2 All amounts of money specified in these Terms and Conditions are in Australian dollars (unless otherwise specified).

1.3 References to days, times or periods of time in these Terms and Conditions are reckoned according to Australian Eastern Standard Time.

2 Introduction

2.1 These Terms and Conditions govern the use of the Card and any Additional Card.

2.2 You agree to these Terms and Conditions by any of the following actions: signing the back of a Card; using a Card; authorising an Additional Card to be issued or activating a Card (but these are not the only ways that you can be taken to have agreed to be bound by these Terms and Conditions).

2.3 The Issuer is a subscriber to the EFT Code and warrants that it will comply with the EFT Code in its dealings with you relating to the Card and the Cash Passport Card Fund.

2.4 You acknowledge and agree to the disclosures and other information contained in the Product Disclosure Statement in which these Terms and Conditions are printed. Those disclosures and that information

form part of the Agreement between you and the Issuer except to the extent that these Terms and Conditions provide otherwise or qualify the disclosures and information.

3 Issuing of Cards

- 3.1 You should memorise your PIN(s) to prevent unauthorised use of your Card(s). You must also follow the rules on Card security (See condition 13)
- 3.2 The Card (and any Additional Card) is the Issuer's property. The Issuer may suspend use of the Card (and any Additional Card) and/or ask that you return the Card (and any Additional Card) if the Issuer believes there is a good reason to do so (See condition 17.2). You must ensure that the Card (and any Additional Card) is promptly returned to the Issuer if it asks you to do so.
- 3.3 The Card is not a credit card and, subject to the Cash Passport Card Fund becoming overdrawn, all use is limited to the amount pre-loaded and standing to the credit of the Cash Passport Card Fund and any other limits referred to in these Terms and Conditions.
- 3.4 There is no interest payable to you on the credit balance of the Cash Passport Card Fund.
- 3.5 Amounts can be added to the Cash Passport Card Fund only as specifically provided in these Terms and Conditions. 3.6 The Cash Passport Card Fund does not amount to a deposit with the Issuer and the amount standing to the credit of the Cash Passport Card Fund does not count as an amount or deposit for any purpose, other than as described in the these Terms and Conditions.

4 Activation and Expiry

- 4.1 The Card (and any Additional Card) is activated and ready to use within four (4) business hours of purchase unless such other period is notified by the Distribution Outlet at the time of purchase.
- 4.2 The expiry date is printed on the front of the Card(s).
- 4.3 The Card (and any Additional Card) cannot be used after it has expired. However, you will still be able to obtain a refund of the Cash Passport Card Fund balance, less any applicable fees (see condition 11).

5 Use of the Card

- 5.1 The Card (and any Additional Card) may, subject to any applicable fees, be used to withdraw cash from ATMs worldwide, displaying the Visa or PLUS logo, and/or to pay for goods and services at retailers and merchants, or online, who accept Visa cards electronically. Please note that the Card is for electronic use only and cannot be used for manual or offline transactions. In addition, the Card must not be used for any unlawful activity. You agree to never give your Additional Card or PIN to another person.
- 5.2 You may also be able to obtain cash advances through a financial institution, subject to a fee. See the Fees and Limits Table.
- 5.3 When a Card is used to purchase fuel at an automated fuel pump, the Cash Passport Card Fund must have a minimum credit of US\$74 (or currency equivalent), depending on the currency of the Card). In addition, to make a telephone call, there must be a minimum of 10% of the cost of the call on your Card. If you spend less than these minimum amounts, the difference may temporarily be unavailable for you to access or spend.
- 5.4 When a Card is used at bars or restaurants, an additional percentage (usually, but not necessarily, 15%) may be automatically added as an anticipated service charge or tip and debited to the Cash Passport Card Fund. If your actual service charge or tip is less, the difference may temporarily be unavailable for you to access or spend.
- 5.5 Certain businesses may not accept the Card as a means of pre-authorising expenditure. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies)

may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from the Cash Passport Card Fund.

- 5.6 The Cash Passport Card Fund will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the Cash Passport Card Fund balance. Each transaction will require authorisation or validation before completion.
- 5.7 Although the Visa logo may be displayed at ATMs and retailers, in some countries the Card may not operate, due to restrictions or economic sanctions. The Distribution Outlet or Access may be able to confirm current availability.
- 5.8 If there are insufficient funds in your Cash Passport Card Fund to pay for a transaction, the Card may be declined or the retailer may allow you to pay the difference by some other means.
- 5.9 You agree to accept a credit to the Cash Passport Card Fund if you are entitled to a refund or other credit, for any reason, for goods or services purchased using the Card.
- 5.10 A transaction or payment cannot be stopped once you authorise the use of the Card (or Additional Card).
- 5.11 The ATMs and point of sale terminals are not owned or operated by the Issuer or Access and the Issuer and Access are not responsible for ensuring that they will accept the Card.
- 5.12 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

6 Card Limits

- 6.1 Most ATM operators limit the minimum and maximum amounts that can be withdrawn in a single transaction. These amounts may also be limited (in some countries) by regulatory controls.
- 6.2 Other limits are also applicable to the use of the Card (and any Additional Card), as set out in the Fees and Limits Table. See pages 12-15 of this PDS.

7 Additional Cards

- 7.1 One (1) Additional Card will be provided to you, free of charge, at the time you purchase the Card. You should never give your Additional Card or PIN to another person.
- 7.2 The Additional Card is used in the same way as the main Card, but cannot be used to make credits to the Cash Passport Card Fund.
- 7.3 You can de-activate an Additional Card at any time, by contacting Card Services via the numbers on pages 42-43 of this document, on the back of your Card or set out at www.cashpassport.com
- 7.4 You will be responsible for any transactions made with any Additional Card and for ensuring that any Additional Card is used in accordance with these Terms and Conditions.
- 7.5 The Additional Card is provided to you for your use as a backup in the event the Card is lost or cannot be used. The Additional Card is for your use only and it, and its security PIN, should not be provided to anyone else.

8 Cash Passport Card Fund

- 8.1 Until the expiry of the Card, you can add additional funds to your Cash Passport Card Fund balance, through a Distribution Outlet (who will advise you of the acceptable methods of payment), using BPAY® (via telephone/internet banking) allowing approximately two (2) business banking days to process or via other channels made available from time to time and which are set out at www.cashpassport.com, subject to certain limits and fees (refer to the Fees and Limits Table). There may be a delay (usually no more than two (2) business days if the payment is made before

- 2pm Australian Eastern Standard Time) before funds added to the Cash Passport Card Fund via Online Reload methods are available to use. Via **'My Account'** you are able to:
- (a) change some of your personal details;
 - (b) check the balance of your Cash Passport Card Fund; and
 - (c) check your Card transactions.
- 8.2 As best as you can, memorise your PIN. This is very important, as you cannot change the PINs issued with your Cards. For security purposes, you should not keep your PINs written anywhere near your Cards. Each Card has its own unique PIN; make sure you use the right PIN with the right Card. If you forget your PINs, you can obtain a PIN reminder by phoning Card Services and answering the security questions you supplied on your application.
- 8.3 You may also be able to make a balance enquiry at some ATMs, although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries.
- 8.4 If an ATM displays a balance for the Cash Passport Card Fund and the local currency of the ATM is not the same as the currency on your Card, the exchange rate used by the ATM to calculate the balance on the Card may be different to that applied to your Card and discrepancies may occur. An accurate balance can be obtained through Card Services or through **'My Account'** at www.cashpassport.com
- 8.5 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by the Issuer or Access, so neither the Issuer nor Access can guarantee that they will function at all times and the Issuer and Access accept no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.
- 8.6 Statements will be issued to you periodically at six (6) monthly intervals. You can ask Card Services for a paper statement to be posted to you outside the normal statement cycle, although there may be a fee for this. See Fees and Limits Table. You should carefully check all statements for any discrepancies and notify Card Services immediately if you believe there is any discrepancy in any statement.
- 8.7 The Cash Passport Card Fund can only be used if it is in credit. If it becomes overdrawn, and a Negative Balance arises, following any transaction authorised by you, the resulting debit balance immediately becomes a debt payable by you to the Issuer. A Negative Balance Fee may also be payable if the Cash Passport Card Fund becomes overdrawn (see Fees and Limits Table). If the Cash Passport Card Fund does become overdrawn, every attempt should be made by you to stop subsequent transactions.
- 8.8 If we notice an error in the Cash Passport Card Fund, which is our fault, we will correct it within five (5) business days of becoming aware of the error.
- 8.9 If you notice any error in any transaction in the Cash Passport Card Fund, you must notify Card Services immediately and in any event within thirty (30) business days of the transaction in question. Access or the Issuer may request you to provide additional written information concerning any error and you must comply with that request.
- 8.10 Provided that you have complied with all reasonable requests for information, we will correct the error if it is our or any of our service providers' fault. If we decide it is not our fault, we will notify you in writing or by email as soon as this decision is made. Where we are required to do so, we normally re-credit the Cash Passport Card Fund within ten (10) business days, although there may be a delay while investigations are completed.

9 Fees

- 9.1 You are liable for the fees set out in the Fees and Limits Table. These fees may be debited from the Cash Passport Card Fund as soon as they are incurred.
- 9.2 Certain retailers may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the retailer and is not retained by us.
- 9.3 If there is no credit balance on the Cash Passport Card Fund following the debit of any monthly inactivity fee (if the balance is less than the fee we will waive the difference, refer to the Fees and Limits Table) and the Card has expired, we will automatically close the Cash Passport Card Fund.
- 9.4 The AU\$ Card is intended to be used as a travel money card and not to make withdrawals from ATMs in Australia. A fee will apply when you use an AU\$ Card to withdraw money from an ATM in Australia, (see Fees and Limits Table) and this will be debited from your Cash Passport Card Fund.

10 Foreign Currency Transactions

- 10.1 There are five (5) instances where a foreign exchange rate will apply:
- i) Initial load or in-branch reload of a Foreign Currency Card;
 - ii) BPAY® Reloads, or Online reloads and purchases of a Foreign Currency Card;
 - iii) Point of sale transactions where the transaction is in a different currency to the currency of the Card;
 - iv) ATM withdrawals or point of sale transactions, where the local currency is different from the currency of the Card; and
 - v) Where you close and cash out a Foreign Currency Card.
- The method for calculating the foreign exchange rate for each scenario is as set out below.
- 10.2 The foreign exchange rate used for initial loads and in-branch reloads of Foreign Currency Cards varies depending on the Distribution Outlet. You can ask the Distribution Outlet for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 10.3 The foreign exchange rate used for BPAY® Reloads and Online reloads is set and determined by Access and varies each day. You can obtain this rate by contacting Access using the details set out in this document.
- 10.4 If an ATM withdrawal or point of sale transaction is made in a currency other than that loaded onto the Card, the amount will be funded by converting the transaction amount into the currency of the Card. The foreign exchange rate used is the rate determined by Visa to be the wholesale rate or the government mandated rate in effect on the day the transaction is processed by Visa (the "Rate"), plus a currency conversion fee applies. See Fees and Limits Table.
- 10.5 When you close a Foreign Currency Card or request payment of the balance of a Foreign Currency Card under condition 11.2 below, we will convert these funds into AU\$. The foreign exchange rate used for this is set and determined by Access and varies each day. A currency conversion fee also applies. See Fees and Limits Table. If you wish to confirm the foreign exchange rates before you close your Card, you can call Access using the details set out in this document.

11 Closing the Cash Passport Card Fund

- 11.1 The Cash Passport Card Fund continues until you ask to close it or it is closed by us, in accordance with these Terms and Conditions (whichever is the earlier), even if the Card has expired.
- 11.2 At any time before the Card has expired, you may be able to arrange through the Distribution Outlet, or Card Services, for payment in Australian dollars of any credit balance remaining in the Cash Passport Card Fund, less any applicable fee (refer to the Fees and Limits Table). The relevant amount will be deposited into your nominated bank account. If you experience any difficulty in arranging to obtain your remaining credit balance through the Distribution Outlet or if the Card has expired, then contact Card Services for assistance. The credit balance available to you will not include uncanceled pre-authorised or 'held' amounts (see condition 5), although these sums will be made available to you once the pre-authorisation has been cancelled or the 'held' amounts released and the relevant amounts re-credited to the Cash Passport Card Fund.
- 11.3 Once the Cash Passport Card Fund is closed, you must destroy the Card and any Additional Card(s) by cutting it (or them) in half diagonally, ensuring the chip is destroyed, and disposing of it (or them) securely.

12 Cash Passport Global Emergency Assistance

- 12.1 You are entitled to Global Emergency Assistance from Activation until expiry or closure of your Card(s). Global Emergency Assistance services are provided by Access.
- 12.2 The Global Emergency Assistance services are available to you, your partner and children under sixteen (16) years of age.
- 12.3 The Issuer arranges for the Global Emergency Assistance services to be provided and is not the provider. The Issuer does not promise that the Global Emergency Services will:
 - (a) always be available;
 - (b) be suitable for any purpose; or
 - (c) be provided to any particular standard.
- 12.4 You acknowledge that any changes to, or discontinuance of, the Global Emergency Assistance services can occur without the Issuer's participation.
- 12.5 You also acknowledge and agree that:
 - (a) the Global Emergency Assistance services are used at your own risk;
 - (b) the Issuer is not liable for any liability or loss arising in connection with the use by you of the Global Emergency Assistance services or because of the Global Emergency Assistance services being unavailable or discontinued;
 - (c) you cannot make any complaint to the Issuer about the Global Emergency Assistance services; and
 - (d) you do not rely on the Global Emergency Assistance services being available, being suitable for any purpose or being provided to any particular standard in deciding to purchase the Card.

13 Card Security

- 13.1 You must make sure that you keep the Card, any Additional Card(s), the Security Details and any PINs safe and secure by:
 - (a) never allowing anyone else to use the Card or any Additional Card(s);
 - (b) not interfering with any magnetic stripe or integrated circuit on the Card(s);
 - (c) not unnecessarily disclosing the Card or any Additional Card number(s);
 - (d) not writing the PIN(s) on the Card(s);

- (e) not carrying the PIN(s) with the Card(s);
 - (f) not recording any PIN(s) where it may be accessed by other people;
 - (g) not giving any PIN(s) to anyone else (including the police and/or Access personnel or the Distribution Outlet's employees);
 - (h) not giving any Additional Card PIN to any person; and
 - (i) complying with any instructions we give about keeping the Card, any Additional Card(s) and any Security Details safe and secure.
- 13.2 The Card(s) will be disabled if an incorrect PIN is entered three (3) successive times. If the Card or any Additional Card(s) is disabled, please contact Card Services for assistance. There may be a delay (usually twenty-four (24) hours) in re-activating a disabled Card.

14 Loss, Theft and Misuse of Cards

- 14.1 If you know, or have reason to suspect, that the Card (or any Additional Card) is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN or Security Details, you must immediately notify Card Services. We will then suspend the relevant Card or any Additional Card to restrict further use.
- 14.2 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that request.
- 14.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card or Additional Card.
- 14.4 If any lost Card or Additional Card is subsequently found, it must not be used unless Card Services confirm it may be used.

15 Liability for Unauthorised Transactions

- 15.1 Your liability for losses arising from Unauthorised Transactions will be determined under the EFT Code.
- 15.2 You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.
- 15.3 You will not be liable for losses resulting from Unauthorised Transactions that are caused by the fraudulent or negligent conduct of:
 - (a) our staff or agents; or
 - (b) companies involved in networking arrangements; or
 - (c) retailers who are linked to the electronic funds transfer system or their agents or employees.
- 15.4 You will not be liable when Unauthorised Transactions:
 - (a) happen with a Card or any Additional Card after notification to Card Services that the Card or Additional Card has been misused, lost or stolen or that the security of the relevant PIN has been breached;
 - (b) happen before you receive the Cards and PINs;
 - (c) are made with forged, faulty, expired or cancelled Cards or numbers (as applicable); or
 - (d) are the result of the same transaction being incorrectly debited more than once to the same Cash Passport Card Fund.
- 15.5 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through:
 - (a) fraud;
 - (b) voluntarily disclosing the relevant PIN to anyone, including a family member or friend;
 - (c) writing the relevant PIN, or a disguised record of it, on a Card or any Additional Card;

- (d) keeping a record of the relevant PIN without making a reasonable attempt to disguise it or to prevent unauthorised access to it, in a way that it could be lost or stolen with a Card or any Additional Card; or
 - (e) acting with extreme carelessness in failing to protect the security of the relevant PIN,
- up to such time as we are notified by you that the Card has been misused, lost or stolen or that the PIN security has been breached, but your liability will not be any higher than that portion of the losses incurred:
- (f) on any one day, which do not exceed any daily transaction limit applicable to the Card (or Additional Card, as applicable); or
 - (g) the balance of the Cash Passport Card Fund available for transactions using the Card (or Additional Card).
- 15.6 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through unreasonably delaying notification of the misuse, loss or theft of a Card (or any Additional Card) or that the security of the relevant PIN has been breached. However, your liability in this case is limited to losses occurring between the time that you became aware (or should reasonably have become aware) of the misuse, loss, theft or security breach and when Card Services were actually notified and will not be any higher than that portion of the losses incurred:
- (a) on any one day, which do not exceed any daily transaction limit applicable to the Card (or any Additional Card, as applicable); or
 - (b) the balance of the Cash Passport Card Fund available for transactions using the Card (or any Additional Card).
- 15.7 You will also be liable for losses resulting from Unauthorised Transactions not described above, however, where neither conditions 15.5 or 15.6 apply, if a PIN was required to perform the Unauthorised Transaction, your liability is limited to the lesser of:
- (a) AU\$150;
 - (b) the balance of the Cash Passport Card Fund available for transactions using the Card (or any Additional Card); or
 - (c) the actual loss at the time we are notified of the misuse, loss or theft of the Card (or any Additional Card) or of the breach of security of the PIN (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).
- 15.8 To dispute a transaction(s) on your Card(s), complete a 'Dispute Claim Form' and fax it to +44 1733 502370 or email it to ppc_disputes@accessprepaidww.com. To obtain a 'Dispute Claim Form', please visit www.cashpassport.com
- 16 Replacement Cards**
- 16.1 If your Card (or any Additional Card) is lost, stolen or damaged, you can request a replacement by attending in person at a Distribution Outlet. Prior to the issue of a replacement you may be asked to produce proof of identification. Replacement Cards are sent to you at your nominated address by standard post. If you are overseas, replacement Cards may be delivered to you, depending on location and availability.
- 16.2 If you are abroad and your Card (or any Additional Card) is lost, stolen or damaged, you may contact Card Services, who may arrange for funds up to the available balance on your Card to be made available from various worldwide outlets or send funds direct to you in place of a replacement Card (subject to availability of a Western Union or Moneygram agent in the relevant location).

17 Ending of the Agreement

- 17.1 You may end this Agreement at any time by writing to, or emailing, Card Services and the Cash Passport Card Fund will subsequently be closed (see condition 11).
- 17.2 The Issuer may ask for the return of the Card, cancel or suspend its use and/or end this Agreement if:
- (a) the Issuer considers the Card has been or is likely to be misused;
 - (b) you breach any of these Terms and Conditions;
 - (c) the Issuer suspects any illegal use of the Card; or
 - (d) you gave the Issuer, Access or the Distribution Outlet false, inaccurate or incomplete information when you applied for the Card.
- 17.3 The Issuer may end this Agreement for any other reason, or without assigning a reason, by giving you at least thirty (30) days' notice.
- 17.4 If the Cash Passport Card Fund is closed, we will refund any credit in the Cash Passport Card Fund (less any fees, see condition 11 for more information).

18 Changing the Terms and Conditions

- 18.1 We may change these Terms and Conditions (including bringing in new terms, changes in the fees or limits and the services we offer) at our discretion by giving you at least twenty (20) days' notice (see condition 21 for details of how we will communicate with you).
- 18.2 We will not be in breach of these Terms and Conditions if we take steps in order to enable us to comply with any laws or other legal obligations.
- 18.3 We will not be in breach of these Terms and Conditions if we take action in order to make a change necessitated by an immediate need to restore or maintain the security of the system or the Cash Passport Card Fund.

19 Your Personal Information (Important Information about your Privacy)

- 19.1 By purchasing the Card you consent to the Issuer, Access and the Distribution Outlet collecting, using and disclosing your Personal Information under these Terms and Conditions. If you do not agree to our doing so, then we cannot make the Card facility available to you and you should not purchase the Card.
- 19.2 You must notify Card Services immediately of any change to your address and other contact details by registering your Card(s) on 'My Account' at www.cashpassport.com and typing the relevant changes yourself or by contacting Card Services on one of the telephone numbers listed on pages 42-43 of this PDS or on www.cashpassport.com. You should also contact Card Services if you change your name. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.
- 19.3 You may be required to provide information to the Issuer, Access or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card.
- 19.4 The Issuer will take all reasonable precautions to keep Personal Information secure and protect it under its privacy policy. A privacy statement which sets out the Issuer's and Access' joint privacy policy in relation to the Card was contained in your application form for the Card.
- 19.5 Your Personal Information may be disclosed by the Issuer or Access to third parties to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. The Issuer or Access may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions.

- 19.6 In addition, by successfully applying for a Cash Passport Prepaid Visa TravelMoney, you are consenting to Access using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by
- emailing an "unsubscribe" message to **unsubscribe@accessprepaidww.com**
 - or by mail to;
PO Box 1653, North Sydney NSW 2060
Attention: Cash Passport Prepaid Visa TravelMoney
 - or by telephone on 1800 889 040
- 19.7 Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 19.8 Your Personal Information will not be shared or used for any other purpose except as stated above, unless we are required or permitted to do so as a result of any government laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the Agreement between you and the Issuer, which is governed by these Terms and Conditions.
- 19.9 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Cash Passport Prepaid Visa TravelMoney Card Fund, on the same terms as are set out above.
- 19.10 You are entitled to ask Access or the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.
- 19.11 To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help Access and the Issuer to maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.

20 Our Liability

- 20.1 We will not be liable to you for any loss due to:
- (a) any instructions given by you not being sufficiently clear;
 - (b) any failure by you to provide correct information;
 - (c) any failure due to events outside our reasonable control;
 - (d) any system failure or industrial dispute;
 - (e) any ATM refusing to or being unable to accept the Card ;
 - (f) the way in which any refusal to accept the Card is communicated to you;
 - (g) any indirect, special or consequential losses;
 - (h) any infringement by you of any currency laws in the country where the Card or any Additional Card is issued or used;
 - (i) any dispute between you and the supplier of any goods and/or services purchased with the Card;
 - (j) our taking any action required by any government, federal or state law or regulation or court order; or
 - (k) anything specifically excluded or limited elsewhere in these Terms and Conditions.
- 20.2 However, your liability for Unauthorised Transactions will be determined according to the EFT Code (see condition 15).
- 20.3 If you are a consumer, as defined by the Australian Consumer Law (Schedule 2 to the Competition and Consumer Act 2010), these Terms and Conditions may include implied guarantees, conditions and warranties. You should not interpret anything in these Terms

and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by the Australian Consumer Law. Where we are liable for a breach of these Terms and Conditions, then our liability is limited to:

- (a) the supplying of the services again; or
- (b) the payment of the cost of having the services supplied again.

- 20.4 The Distribution Outlet is only authorised by the Issuer or Access to provide the services explained in the Product Disclosure Statement in which these Terms and Conditions are printed. The Issuer and/or Access are not responsible for and accept no liability for any other goods or services that may be offered or provided to you by the Distribution Outlet.
- 20.5 The Issuer does not maintain the website through which 'My Account' is accessible. You agree that the Issuer is not responsible for any content on that website other than information relating specifically to you, the Cash Passport Card Fund or your Card.

21 Communications

- 21.1 You agree that we may give written notices or other communications to you under, or in connection with, these Terms and Conditions either:
- (a) by writing to you at your residential or postal address last known to us;
 - (b) by giving it to you personally or leaving it at your residential or postal address last known to us;
 - (c) by electronic communication to your email address or fax number last known to us or which you last gave us for sending notices and communications to you; or
 - (d) if the notice or communication is not personal to you – by publishing a notice in a newspaper circulating nationally in Australia or by posting it on **www.cashpassport.com**
- 21.2 For the purpose of giving you information that we are required to provide under the EFT Code (this includes statements of account. It does not, however, cover any information that we want to provide to you that is not required by the EFT Code to be provided to you):
- (a) we will only do so by electronic communication if you have made a specific positive election to accept electronic communications;
 - (b) you have the right to vary your nominated email address, mobile phone or fax number;
 - (c) you have the right to terminate your agreement to receive the information electronically (A fee for the provision of paper communications may apply. Please refer to the Fees and Limits Table); and
 - (d) if within six (6) months after the electronic communication is given, you ask Card Services for a paper copy of the information provided electronically, the paper copy will be provided to you.
- 21.3 If we give a notice or other communication to you by email, the content of the notice or communication may be:
- (a) set out in the body of the email;
 - (b) included as an electronic document attached to the email; or
 - (c) made available at 'My Account' for retrieval by you (with the email advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically, for example, by means of a link to 'My Account').
- 21.4 If we give a notice or other communication to you:
- (a) by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;

- b) by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
 - (c) electronically – you are taken to have received it on the day it is transmitted.
- 21.5 In addition to the ways set out in these Terms and Conditions, we may give you a notice or other communication by using any method allowed or required by a law or the EFT Code. If a law or the EFT Code requires us to use a particular method, we will do so.
- 21.6 You agree that, for the purpose of telephone communications originated or received by us or Access, and for the purpose of electronic communications received by us or Access, we or Access may verify your identity by reference to any or all of the Security Details.

22 Third Parties

- 22.1 The Issuer may transfer its rights and obligations under its Agreement with you to any other person or business. If this happens, the person or business to which this Agreement is transferred assumes all of the Issuer's rights and obligations under the Agreement. From then on, references in these Terms and Conditions to the Issuer are to be read as references to the person or business to which the Agreement was transferred.
- 22.2 Except in those circumstances, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the Agreement between you and the Issuer.

23 Governing Law

- 23.1 These Terms and Conditions, and the Agreement between you and the Issuer, are governed by the laws of the State of Queensland, Australia and any legal questions concerning the Terms and Conditions or the Agreement will be decided under those laws.
- 23.2 You submit to the non-exclusive jurisdiction of the courts of the jurisdiction in which you acquired the Card to hear and determine any disputes or legal questions concerning these Terms and Conditions or the Agreement between you and the Issuer.

CASH PASSPORT™

PREPAID VISA TRAVELMONEY



Reporting lost or stolen Cash Passport Cards

In the event your Cash Passport Prepaid Visa TravelMoney is lost or stolen, you must immediately inform Card Services, on one of the numbers listed below.

Country	Toll free Numbers†
Australia	1800 889 040
Austria	0800 293 496
Belarus	8 (wait for second dial tone) 800 441 (operator call collect to 01733 457816)
Brazil	0800 891 7948
Canada	1 888 713 3424
China (North)	10 800 744 1099
China (South)	10 800 441 0146
Colombia	01 800 944 2898
France	0800 905 190
Germany	0800 1800 756
Greece	00 800 4413 1396
Hong Kong	800 964 453
Ireland	1800 481 016
Israel	180 944 1393
Italy	800 784 451
Japan	00531 780 167
Korea (South)	00 798 443 1170
Malaysia	1800 807 338
Mexico	01 800 123 4847
Netherlands	0800 022 8308
New Zealand	0800 450 128
Philippines	1800 1442 0092
Portugal	800 880 432
Peru	0800 54 637
Saudi Arabia	800 844 0999
Singapore	800 4411 256
South Africa	0800 990 517
Spain	900 998 907

Country	Toll free Numbers†
Sweden	0200 285 690
Switzerland	0800 563 428
Thailand	001 800 442 056
UAE	800 044 0089
UK	0800 015 0401
Ukraine	810 0441 (operator call collect to 01733 457816)
USA/ Canada	1 888 713 3424
All other countries	+1 954 838 8294††

† There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.
†† Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 00 1 954 838 8294). Calls to this number are not free of charge.
The Card Services team is available 24 hours a day and provides Global Emergency Assistance, including emergency funds up to the available balance on your Card (subject to availability) or Card replacement.

CASH PASSPORT™

PREPAID VISA TRAVELMONEY

Access Prepaid Australia Pty Limited,
PO Box 1653
North Sydney, NSW, 2060
Attention: Cash Passport
Australia 1800 889 040

For all your Cash Passport
Prepaid Visa TravelMoney needs, visit
www.cashpassport.com



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