

Cash Passport Debit Card

The secure and convenient
prepaid travel money Card

Product Disclosure Statement and Application Form

\$0 commission
on loads and reloads at
Australia Post.*



*Applies to all foreign currency cards.
Exchange rates include a service charge.



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What is Cash Passport Debit Card?

The Cash Passport Debit Card is a prepaid, PIN protected travel money Card that lets you access local currencies from over 1.4 million Visa ATMs around the world. You can also pay directly at Visa merchants including shops, restaurants and entertainment venues. It is a safe and convenient way to get cash overseas. Obtaining your Travelex Cash Passport Debit Card is more convenient than ever, as they are available from more than 3,200 participating Australia Post retail outlets.

You will need to activate your Card before you can use it.

Issuer

The issuer of the Cash Passport Debit Card is Heritage Building Society Limited ACN 087 652 024 AFSL 240 984. Travelex Limited ABN 36 004 179 953 AFSL 222 444 is the distributor of 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 page 19-20 for the dispute resolution procedures.



Important information – How to activate your Debit Cards

Your Cards are not active – you need to activate each Card by following the instructions below.

There are two options for activating your Debit Cards. You must complete this process for each Card.

Option A – Automated phone service

- 1 Please call 1800 889 040
(number only works within Australia)
- 2 **Press 1** to speak in English.
- 3 When prompted, **enter your 16 digit primary Card number.**
- 4 When prompted, **enter the 2 digits of the day and month of your birth** eg. DD/MM.
- 5 Your Card has been activated and your PIN will be read back to you for the primary Card, which will be the same as the PIN provided with the Card.
- 6 This process will need to be completed for each Card.

Option B – Online via “My Account”

- 1 Go to www.cashpassport.com.au/activate
- 2 **Click on “Sign up”** – under “Have a card but not signed up for online account services as yet”.
- 3 **Enter your 16 digit primary Card number** and click “Continue”.
- 4 Enter your desired user name, choose password, confirm password, email, confirm email, choose security question, enter security answer, click “Continue”.
- 5 You have successfully signed up.
- 6 Click on “My Account” to view your account information.
- 7 Click “Activate card number”.
- 8 Upon selection of “Submit”, your Card will be activated and ready to use.
- 9 This process will need to be completed for each Card.

Cash Passport Debit Card offers great benefits in one handy Card

1 Convenience

- \$0 commission applies to foreign currency Cards* when loaded or reloaded at Australia Post.
- Easy to obtain – no bank account is required (and you don't have to be over 18 years old).
- Unlike travellers cheques, no need to carry ID or find a bureau de change to access your funds. Access cash 24 hours a day at over 1.4 million Visa ATMs worldwide.
- Obtain Card balances and statements, Visa ATM location information and make changes to your PIN online at www.cashpassport.com.au
- Withdraw local currency at ATMs worldwide or pay directly at Visa merchants including shops, restaurants and entertainment venues.

2 Reloadable

- Reload your Card as many times as you like until the expiry date displayed on the front of the Card.#
- Visit a participating Australia Post retail outlet with your photo ID to immediately reload your Card in Australia. For other ways to reload your Card visit www.cashpassport.com.au

* Exchange rates include a service charge.

Reload fee applies to AUD denominated Card.

Access cash 24 hours a day at over 1.4 million Visa ATMs worldwide and pay directly at over 24 million Visa merchants, including shops, restaurants and entertainment venues.

3 Security

- PIN and signature protected.
- Receive a second back-up Card for free. There is minimal inconvenience or delay if one of the Cards is stolen or misplaced.
- Free emergency replacement Cards.

4 Control

- Avoid currency fluctuations when you load funds onto a GBP, EUR, USD or NZD Cash Passport Debit Card and use it in the corresponding country or region, ie. EUR card in the Euro zone.
- As the Card is prepaid, there will be no unexpected bills when you get home because you control exactly how much you spend.
- Unused funds can be reclaimed upon your return (fees apply, see page 16), or you can reuse your Card until the expiry date displayed on the front of the Card.

5 Unparalleled 24/7 Global Emergency Assistance

- Customer support is available 24 hours a day/365 days a year to assist with the below services:
 - emergency cash[§] if your Cash Passport Debit Card is lost/stolen
 - lost/stolen Passport assistance
 - lost/stolen Card assistance.

[§] If your Card is lost/stolen, Travelex Customer Support will organise replacement Cards within 48 hours (dependent on your location) and they will transfer funds to you via Western Union – free of charge.



Using your Cash Passport Debit Card

Applying for a Cash Passport Debit Card

To apply for a Cash Passport Debit Card, simply complete and present the enclosed Cash Passport Debit Card Application Form along with acceptable photo ID at a participating Australia Post retail outlet.

Activating your account and Cards

You will need to activate each of your Cards prior to use either by phoning 1800 889 040 and following the prompts or online at www.cashpassport.com.au/activate (see page 5 for activation instructions).

When you have successfully completed the application and identification process, you will be given your two Cash Passport Debit Cards. Your Cards will be available to be used at point of sale at Visa merchants including shops and restaurants in addition to withdrawing local currency from over 1.4 million Visa ATMs worldwide, typically within approximately two business hours of you completing the activation process for each one.

Viewing your account online

You can view your balance and transaction history, change your PIN, update your contact details and find the nearest Visa ATM by accessing www.cashpassport.com.au Simply enter your username and password that were used when activating and follow the prompts.

Reloading your account

You can immediately reload your Card by visiting a participating Australia Post retail outlet with your photo ID. For other ways to reload your Card visit www.cashpassport.com.au Value loaded in-person will typically be available within approximately two business hours and value loaded online will typically be available within approximately two business banking days.

Cancelling your Card

Cash Passport Debit Cards can be reused until the expiry date displayed on the front of the Card. To cancel your Card and have the remaining balance refunded to your bank, visit a participating Australia Post retail outlet and complete a Deactivation Form or, alternatively, download a Cash Out Form from www.cashpassport.com.au (Fees will apply).

Acceptable forms of photo ID

- Australian Passport
- International Passport
- Australian Driver's Licence

Note: Current original ID documents will need to be presented.



Travelex Cash Passport Debit Card Product Disclosure Statement

About this Product Disclosure Statement

This Product Disclosure Statement ("PDS") has been prepared by Heritage Building Society Limited ABN 32 087 652 024 AFSL 240 984 ("Issuer") and is a legal document containing important information in respect to, and Terms and Conditions applicable to, the Cash Passport Debit Card. Refer to page 19 for Issuer's contact details.

The information in the PDS will assist you to:

- decide if this product meets your needs
- compare this product with similar products.

Please read this PDS carefully before purchasing this product, then keep it for future reference. This PDS is dated Monday 31 January 2011.

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



What is Cash Passport Debit Card?

This PDS relates to the Cash Passport Debit Card (“Cash Passport Debit Card”) available for purchase via Australia Post, 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.

You will receive a second Card free of charge whenever you purchase a Cash Passport Debit Card. This means if you lose one of your Cards you can continue your trip without any inconvenience. You also have access to 24 / 7 Global Emergency Assistance which among other things can arrange for emergency funds to be sent to you if you lose your Cards.

This PDS does not relate to the Cash Passport ATM Card product enabled for use only at ATMs. **This PDS only relates to the Cash Passport Debit Card product enabled for use at both Visa ATMs and Visa merchants and sold via Australia Post.** Cash Passport Debit Cards sold through other outlets are subject to a separate Product Disclosure Statement available from the relevant outlet. The information in this PDS does not take into account your personal objectives, financial situation or needs. For this reason, you should read this PDS and consider whether the Card is appropriate for you.

Distributor and Issuer of Product

Distributor – Travelex

Travelex Limited ABN 36 004 179 953 AFSL 222 444 (“Travelex”) 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, Travelex is responsible for Card design, production, customer data, transaction processing and customer service. Travelex holds an Australian Financial Services licence (no. 222444) authorising it to deal in certain classes of financial products including Cash Passport Debit Card.

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 arrangement between it and Travelex.

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

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 Cash Passport Debit Card.

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

Distribution Outlets

The Cash Passport Debit Card can be purchased and loaded with value at participating Australia Post retail outlets. The Card can be reloaded with value at any Distribution Outlet (ie any Travelex store, Australia Post retail outlet, travel agent or other organisation with participates in the Cash Passport Debit Card program).

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

Significant features and benefits of Cash Passport Debit 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

Cash Passport Debit Card is a convenient way for you to take your spending money overseas, enabling you to easily manage your money whilst away from home. You can use it to pay directly for goods and services at Visa merchants, or withdraw local currency from a Visa ATM. So, you can have access to your funds instantly, at any time of the day or night.

With a Cash Passport Debit Card you do not need to worry about local bank opening hours or lengthy queues. Cash Passport Debit Card also gives you access to www.cashpassport.com.au – a website that lets you conveniently access your Card information at any time, including your Card balance and transaction history. Paper statements will be sent to customers every six 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.au

You can also use the site to locate the nearest Visa ATM and even change your Personal Identification Number (PIN).

Safety and security

Cash Passport Debit Card is PIN protected* and has a signature panel on the reverse. If your Cash Passport Debit Card is lost or stolen, you have forgotten your PIN, or you require information about its usage, you can call our 24 hour helpline for immediate assistance. You should call the appropriate toll free number listed at www.cashpassport.com.au or as set out on the back of your Card.

*Note ATM withdrawals require a PIN however when purchasing goods and services the Cardholder's signature is required as authorisation for the transaction.

Additional Card

You will receive two Cards that access the same Card balance, which is especially useful in the event that your first Card is lost or stolen. You should contact us to cancel the lost or stolen Card, but you can use the second Card and carry on with your trip with minimal inconvenience. Please refer to the Terms and Conditions for details regarding lost or stolen Cards.

Easy to budget

Cash Passport Debit Card is available in five currencies: AU\$; GB£; US\$; EU€; and NZ\$. By purchasing a foreign currency Cash Passport Debit Card and using it in the country or region of the Card currency, you can lock in your exchange rate and know that the foreign amount you have loaded is the amount you have to spend. As Cash Passport Debit Card is prepaid, you know exactly how much you are spending when you are away from home. If you want to use the Card again, you can load more funds onto it (until the expiry date displayed on the front of the Card) for your next trip. Or, if you have money left on your Card at the end of your travels, you can obtain a refund of the remaining balance. (Fees will apply).

Reloadable

Cash Passport Debit Card can be reloaded as many times as you want during the life of the Card, so you can keep your Card for the next time you travel. Or if you are travelling and running short of money, you can have additional funds loaded onto your Card by someone back home. Cash Passport Debit Card can be reloaded at any Distribution Outlet with photo ID, or from anywhere in the world using BPAY® (via phone or internet banking) or SMS Reload.

For BPAY® reloads

Biller code: 50179

Reference no: Your 16 digit primary Card number

BPAY® reloads will generally take two business days to be processed however it may take longer if the payment is made after 5pm Australian Eastern Standard Time.

For SMS Reload

An SMS Reload application form (which includes a Direct Debit authority) can be found at www.cashpassport.com.au/reload.html Separate Terms and Conditions apply to SMS Reload. These are attached to the SMS Reload application form.

SMS Reloads will generally take two business days to be processed however may take longer if the payment is made after 5pm Australian Eastern Standard Time.

Where to buy Cash Passport Debit Card and contact details

Cash Passport Debit Card is distributed by Travelex through its distribution network, which includes:

- Travelex branches
- Participating Australia Post retail outlets
- Some Travelex registered agents or authorised representatives (for example through certain travel agents, credit unions, building societies and financial institutions).

If you have any questions or need more information, please contact Travelex Card Services on 1300 727 113, or visit your nearest Travelex Foreign Exchange store or refer to the website www.cashpassport.com.au If your Card is lost or stolen, or you require emergency assistance, call the appropriate toll free numbers listed at www.cashpassport.com.au or displayed on the back of your Card.

For general enquiries concerning Cash Passport Debit Card, you can contact Travelex by post at the following address: Travelex Limited, PO Box 68, Flinders Lane, MELBOURNE, VICTORIA 8009 or contact Travelex by phone on 1800 036 739.

Significant risks associated with Cash Passport Debit Card

It is important to safeguard your Card details, PIN and any other passwords, equipment or software required for your operation of the Cash Passport Debit Card. If you do not, 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 through Cash Passport Debit 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 using Cash Passport Debit Card may be limited by the ATM provider or merchant. In some cases, the way in which an EFTPOS transaction is processed will depend on the functionality of the equipment used.

*Note that ATM withdrawals require a PIN however when purchasing goods and services the cardholder's signature is required as authorisation for the transaction.

Fees and limits

The following fees and limits apply.

All fees and limits are specified in the currencies of the Card and are subject to variation in accordance with the Terms and Conditions.

Denomination of Cash Passport Debit Card Fund					
Card fees	AU\$	US\$	EU€	GB£	NZ\$
Initial Card fee and in-store reload fee at Australia Post¹	1.1% of the load value For example, a load of AU\$500 attracts a fee of 1.1% (AU\$500 x 1.1% = AU\$5.50) which will be charged at the time of load.			\$0	
In-store reload fee at outlets other than Australia Post	This fee varies from agent to agent from 1% to 1.1% of the reload amount. Some agents set a minimum fee of AU\$15. For example, for an agent charging a 1.1% and you reload AU\$1000 onto your Cash Passport Debit Card you would be charged (AU\$1000 x 1.1% = AU\$11), unless a minimum fee of AU\$15 applies.				
BPAY[®] reload fee	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 net amount of your reload amount will be AU\$495.				
Replacement Card fee (Lost or stolen Cards)	FREE				
SMS Reload fee	A fee of 1.1% of the reload amount applies. For example if you ask for a reload of AU\$500 (i.e. you SMS "Reload 500") this attracts a fee of 1.1% of the reload amount. Your bank account will be debited with an amount of AU\$500. However the SMS Reload fee will be deducted from your reload amount. Travelex will reload your Card with the equivalent of AU\$494.50 [AU\$500 - (AU\$500 x 1.1%) = AU\$494.50]. This amount will be converted into the currency of your Card by Travelex. The foreign exchange rate used for SMS Reloads is set and determined by Travelex and varies each day. Please note that you will be responsible for your own telecommunications costs.				
ATM withdrawal fees²	Depending on the currency of your Card:				
<ul style="list-style-type: none"> Charged at the time of withdrawal This fee is set and charged by Travelex 	AU\$ 3.75	US\$ 2.25	EU€ 2.20	GB£ 1.50	NZ\$ 4.00

Denomination of Cash Passport Debit Card Fund					
Card fees	AU\$	US\$	EU€	GB£	NZ\$
Domestic use fee for AU\$ Cards (in addition to ATM withdrawal fee) ³	2.95% For example, if you have an AU\$ Card and withdraw AU\$50 from an ATM in Australia it will attract a AU\$1.48 fee (AU\$50 x 2.95%). This will be charged at the time of the withdrawal.	\$0	\$0	\$0	\$0
EFTPOS transaction fee	FREE				
Monthly inactivity fee <ul style="list-style-type: none"> Charged at the beginning of each month if you have not initiated any financial transactions on the Card for the previous 12 months or more. Unless the Card is used again, this fee applies each month until the Card is closed. 	AU\$ 4.00 per month	US\$ 2.00 per month	EU€ 2.00 per month	GB£ 1.50 per month	NZ\$ 4.80 per month
Balance enquiries via ATM or IVR²	FREE				
Cash Passport Closure Fee <ul style="list-style-type: none"> Charged when you close your Card This fee is set and charged by Travelex 	AU\$ 10.00 ⁴				
Government charges and duties	The amount of the charge or duty				

¹ Exchange rates include a service charge.

² Some ATM operators may charge an additional fee and set their own withdrawal limits.

³ See condition 9.4 of the Terms and Conditions.

⁴ See condition 10.5 of the Terms and Conditions.

Important information about foreign transactions

A foreign exchange margin applies to the transaction amount if the Card is used for purchases or withdrawals 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 purchase from a merchant 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 clause 10 of the Terms and Conditions for full details of how these margins apply.

Denomination of Cash Passport Debit Card Fund					
Card Limits	AU\$	US\$	EU€	GB£	NZ\$
Minimum amount that can be loaded on to the Card	AU\$ 100	US\$ 80	EU€ 60	GB£ 40	NZ\$ 120
Maximum BPAY® reload amount per day	AU\$ 10,000	US\$ 8,000	EU€ 6,000	GB£ 4,000	NZ\$ 10,000
Minimum SMS Reload amount per day	AU\$1000 (or equivalent)				
Maximum SMS Reload amount per transaction	AU\$ 25,000	US\$ 20,000	EU€ 15,000	GB£ 10,000	NZ\$ 30,000
Maximum Turnover limit – Maximum total amount you may load onto prepaid cards during any 12 month period	AU\$ 45,000	US\$ 30,000	EU€ 25,500	GB£ 18,000	NZ\$ 51,000
ATM limit – Maximum that can be withdrawn from ATMs during any 24 hour period*	AU\$ 1,400	US\$ 1,000	EU€ 800	GB£ 600	NZ\$ 1,600
Merchant cash back limit – Maximum that can be withdrawn in cash at a merchant point of sale terminal during any 24 hour period	AU\$ 350	US\$ 250	EU€ 200	GB£ 150	NZ\$ 400
Over-the-counter cash back limit – Maximum that can be withdrawn in cash at a bank or financial institution counter during any 24 hour period	AU\$ 350	US\$ 250	EU€ 200	GB£ 2,000	NZ\$ 400
EFTPOS limit – Maximum value of EFTPOS transactions during any 24 hour period	AU\$ 7,000	US\$ 5,000	EU€ 4,000	GB£ 3,000	NZ\$ 8,000

*Some ATM operators may set their own withdrawal limits.

Other important information

Please read the following information about your Cash Passport Debit 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 Debit Card Fund accessed by the Card.
- Although the issuer of the Card is an authorised deposit-taking institution in Australia, the Cards are not backed by a deposit account with the Issuer.
- As a Cash Passport Debit Card cardholder, you do not become a depositor with the Issuer and you may not be entitled to the same statutory protection afforded to depositors with the Issuer.

Queries and complaints

Queries

You should initially address any query relating to 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 or displayed on the back of your Card
- **mail** – write to Travelex Limited, PO Box 68, Flinders Lane, MELBOURNE, VICTORIA 8009 Attention: Cash Passport Debit Card 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

Phone: 1300 78 08 08

Fax: 03 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Terms and Conditions

1 Understanding these Terms and Conditions:

1.1 In these Terms and Conditions:

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

Additional Card means an additional “Cash Passport Debit Card” prepaid debit Card (or any replacement) which accesses the Cash Passport Debit Card Fund.

ATM means an automated teller machine.

AU\$ means the lawful currency of Australia.

Australia Post means Australian Postal Corporation, a body corporate established pursuant to the Postal Services Act 1975, the existence of which is continued by section 12 of the Australian Post Corporation Act, 1989.

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

Card means the “Cash Passport Debit Card” prepaid debit Card with both ATM and EFTPOS functionality (or any replacement) 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) the Card details, Security Details and PIN.

Card Services means any services provided by the Issuer or Travelex (or by service providers on Heritage’s or Travelex’s behalf) in connection with the Card or an Additional Card. It includes Travelex’s interactive voice response system (available in English) and call centre access using the Security Details, available 24 hours a day on the telephone number or numbers provided from time to time.

Cash Passport Debit 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 or any Additional Card.

Distribution Outlet means any Travelex branch, travel agent, Australia Post retail outlet or other organisation which participates in the Cash Passport Debit Card program from time to time.

EFT Code means the Electronic Funds Transfer Code of Conduct issued by the Australian Securities and Investments Commission on 1 April 2001, as amended on 18 March 2002, and includes any subsequent amendments or replacements that the Issuer adopts.

EFTPOS means Electronic Funds Transfer at Point of Sale.

EU€ and **€** mean the lawful currency of Eurozone.

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

GBP and **£** mean the lawful currency of Great Britain.

Global Emergency Assistance means those services set out at the end of these Terms and Conditions.

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

My Account means the internet site at www.cashpassport.com.au, which gives access to information about the Cash Passport Debit 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 account is overdrawn. (For certain EFTPOS transactions merchants 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 merchant who didn't authorise the transaction, you would have a \$20 Negative Balance. You are liable for any Negative Balance).

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

Personal Information is the information that the Issuer and Travelex 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 some of the Card Services.

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

SMS Reload means a request to load funds to your Card via SMS and direct debit in accordance to the Terms and Conditions attached to SMS Reload application form.

Cash Passport Debit Card Application Form

Australia Post sales only

Complete this form in **BLOCK LETTERS**.

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

Please indicate if this order is a:

Reloadable new Card Reload of an existing Card

Card type:

US\$ GB£ EU€ NZ\$ AU\$

Foreign Card load amount \$ _____ or

Purchase amount (AUD) \$ _____

Card user details:

Title Mr Mrs Miss Ms

First name _____

Surname _____

Street address _____

Town / Suburb _____

State _____ Postcode _____

Home telephone number _____

Mobile telephone number _____

Date of birth _____

Mother's maiden name _____

Signature _____ Date _____

I hereby confirm that I have read and understand the attached PDS (including the Terms and Conditions).

Consent

By ticking this box I consent to allowing Travelex and or the Issuer to send me via email or SMS notifications about my Cards and upcoming products and services.

Office Use Only

Photo ID verified by agent

Privacy Statement

Your Personal Information (important information about your privacy) By purchasing the Card you consent to Travelex, the Issuer and the Distribution Outlet, "we, us, our" (i.e. Travelex branch, travel agent or other organisation from which you purchased the Card which participates in the Cash Passport Debit Card program) 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.au) and typing the relevant changes yourself or by contacting Travelex Card Services. You should also contact Travelex 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. You may be required to provide information to Travelex, the Issuer, or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card. Travelex and the Issuer will take all reasonable precautions to keep Personal Information secure and protect it under its privacy policy. Your Personal Information may be disclosed by Travelex 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. Travelex 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 Cash Passport Debit Card, you are consenting to Travelex 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 us at unsubscribe@travelex.com.au, by mail at Level 12, 1 Margaret Street, SYDNEY NSW 2000 or by telephone 1800 036 739. 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 Debit Card Fund on the same terms as are set out above. You are entitled to ask Travelex 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 Travelex and the Issuer maintain and to improve their level of service, all telephone calls may be recorded and / or monitored.

SMS means the Short Messaging Service provided by your telecommunications mobile phone service provider.

Travelex means Travelex Limited ABN 36 004 179 953.

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.

United States Dollars and **US\$** means the lawful currency of United States of America.

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

you, your means 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 signing the back of a Card, using a Card, authorising an Additional Card to be issued, Activating a Card or any Additional 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, for as long as it remains a subscriber to the EFT Code, it will comply with the EFT Code in its dealings with you relating to the Card and the Cash Passport Debit 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 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 the PIN to prevent unauthorised use of the Card. We recommend that you change the PIN to a number you can easily remember. 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 all use is limited to the amount pre-loaded and standing to the credit of the Cash Passport Debit 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 Debit Card Fund.
- 3.5 Amounts can be added to the Cash Passport Debit Card Fund only as specifically provided in these Terms and Conditions. The Cash Passport Debit Card Fund is not a facility by which the Issuer takes other deposits from you.
- 3.6 The Cash Passport Debit Card Fund does not amount to a deposit with the Issuer and the amount standing to the credit of the Cash Passport Debit Card Fund does not count as an amount or deposit for any purpose, other than as described in these Terms and Conditions.

4 Activation and expiry

- 4.1 The Card and any Additional Card is Activated and ready to use within the period notified by Australia Post at the time of purchase.
- 4.2 The expiry date is printed on the front of the Card. Any Additional Card will also expire on the same day as the Card.
- 4.3 The Card cannot be used after it has expired. However, you will still be able to obtain a refund of the Cash Passport Debit 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 fee, be used to withdraw cash from a Visa ATM and / or to pay for goods and services at retailers or merchants who accept Visa cards electronically. However, the Card (or any Additional Card) may not be used for accessing or purchasing goods from adult or gambling internet sites and must not be used for any unlawful activity.
- 5.2 You may also be able to obtain cash back at some retailers when making a purchase and cash advances through a financial institution, subject to a fee.
- 5.3 When a Card (or Additional Card) is used to purchase fuel at an automated fuel pump the Cash Passport Debit Card Fund must have a minimum credit of AU\$22, NZ\$32, £10, €20 or US\$20 on a Foreign Currency Card. In addition, to make a telephone call there must be a minimum of AU\$11, NZ\$24, £8, €15 or US\$15 on a Foreign Currency Card. If you spend less than these minimum amounts it may take up to seven days from the date of your transaction before the difference between the amount spent and the minimum amount.
- 5.4 When a Card (or Additional Card) is used at bars or restaurants an additional percentage (usually, but not necessarily, 20%) may be automatically added as an anticipated service charge or tip and debited to the Cash Passport Debit Card Fund. If your actual service charge or tip is less, it may take up to seven days from the date of the transaction before the difference is available.
- 5.5 Certain businesses may not accept the Card (or Additional Card) as a means of pre-authorising expenditure. If the Card (or Additional 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 Debit Card Fund, although it may take up to seven days to cancel the preauthorised amount.

- 5.6 When a Card (or Additional Card) is used to purchase goods by mail order or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, it may take up to seven business days from the date of the transaction before the difference is available.
- 5.7 The Cash Passport Debit Card Fund will be debited with the amount of each cash withdrawal or transaction and any fee and these debits will reduce the credit held in the Cash Passport Debit Card Fund. Each transaction will require authorisation or validation before completion.
- 5.8 Although the Visa logo may be displayed in some countries the Card may not operate there (due to restrictions of Visa). The Distribution Outlet or Card Services may be able to confirm current availability.
- 5.9 If there are insufficient funds in the Cash Passport Debit Card Fund to pay for a transaction the Card (or Additional Card) may be declined or the retailer may allow you to pay the balance by some other means.
- 5.10 You agree to accept a credit to the Cash Passport Debit Card Fund if you are entitled to a refund or other credit for any reason for goods or services purchased using the Card (or Additional Card).
- 5.11 A transaction or payment cannot be stopped once you authorise the use of the Card (or Additional Card).
- 5.12 The ATMs and point of sale terminals are not owned or operated by the Issuer or Travelex and the Issuer and Travelex are not responsible for ensuring that they will accept the Card or any Additional Card.
- 5.13 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card (or any Additional 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 obtained 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 16-17 of this PDS.

7 Additional Cards

- 7.1 One Additional Card will be provided to you free of charge by the Distribution Outlet at the time you purchase the Card.
- 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 Debit Card Fund.
- 7.3 You can de-activate an Additional Card at any time through the Distribution Outlet or Card Services.
- 7.4 You will be responsible for any transactions made with any Additional Card and for ensuring that an Additional Card is used in accordance with these Terms and Conditions.

8 Cash Passport Debit Card Fund

- 8.1 Until the expiry of the Card you can add additional funds to the credit of the Cash Passport Debit Card Fund through the Distribution Outlet (who will advise you of the acceptable methods of payment or through BPAY[®], or through SMS Reload, subject to certain limits and subject to a fee (refer to the fees and limits table). There may be a delay (usually no more than two business days if the payment is made after 5pm Australian Eastern Standard Time) before funds added to the Cash Passport Debit Card Fund via BPAY[®] are available. You will be able to access the Cash Passport Debit Card Fund through Card Services or My Account to:
 - (a) change some of your personal details
 - (b) check the balance
 - (c) check the last five transactions through Card Services or all transactions from My Account.
- 8.2 You can change the PIN through My Account.
- 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 Debit Card Fund in a currency other than the Card currency, the exchange rate applied may be different to ours and minor discrepancies can arise. An accurate balance can be obtained through Card Services or through My Account.

- 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 Travelex so neither the Issuer nor Travelex can guarantee that they will function at all times and the Issuer and Travelex 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 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. 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 Debit 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. If the Cash Passport Debit Card Fund does become overdrawn, every attempt should be made to stop subsequent occasions.
- 8.8 If we notice an error in the Cash Passport Debit Card Fund that is our fault we will correct it within five business days of becoming aware of the error.
- 8.9 If you notice any error in any transaction in the Cash Passport Debit Card Fund then you must notify Card Services immediately and in any event within 30 business days of the transaction in question. Card Services 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 Debit Card Fund within 10 business days, although there may be a delay whilst investigations are completed.

9 Fees

- 9.1 You are liable for the fees set out in the fees table. These fees may be debited from the Cash Passport Debit Card Fund as soon as they are incurred.
- 9.2 Certain merchants may charge an additional fee if the Card (or any Additional Card) is used to purchase goods and / or services. This fee is determined and charged by the merchant and is not retained by us.
- 9.3 If there is no credit balance on the Cash Passport Debit Card Fund following the debit of any monthly inactivity fee (refer to the fees and limits table, if the balance is less than the fee we will waive the difference) and the Card has expired, we will automatically close the Cash Passport Debit 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 of 2.95% of the value of the transaction will apply when you use an AU\$ Card to withdraw from an ATM in Australia and this will be debited from your Cash Passport Debit Card Fund. For example, if you have an AU\$ Card and you withdraw AU\$200 from an ATM in Australia, the amount of this fee will be 2.95% of AU\$200 = AU\$5.90

10 Foreign currency transactions

- 10.1 There are five instances where a foreign exchange rate will apply:
- i) initial load or in-branch reload of a Foreign Currency Card
 - ii) BPAY® or SMS Reloads 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 where the local currency is different from the currency of the Card
 - v) where you close a Foreign Currency Card. The method for calculating the foreign exchange rate for each scenario is within this document.

- 10.2 The foreign exchange rate used for initial loads and in-branch reloads of Foreign Currency Cards is determined by 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 SMS Reloads is set and determined by us and varies each day.
- 10.4 If an ATM withdrawal or a point of sale transaction is made in a currency other than that loaded onto the Card, the amount will be converted into the currency of the Card. The foreign exchange rate used is the rate determined by VISA to be the wholesale market rate or the government mandated rate in effect on the day the transaction is processed by VISA (the "Rate"), plus a currency conversion margin of 5.95% for a Card loaded with AU\$, and 8.45% for a Foreign Currency Card. For example if you use a Card loaded with US\$ in France, the Rate applies as well as a currency conversion margin of 8.45%. If a Card loaded with US\$ is used in the United States, only the Rate applies with no currency conversion margin.
- 10.5 The foreign exchange rate used for closing a Foreign Currency Card is set and determined by us and varies each day. If you wish to confirm the foreign exchange rates before you close your Card you can call us on 1800 036 739. Suppose you have a US\$ denominated Card with US\$100 and you want to close your account and refund the Card into AU\$. If the Travelex rate of the day was US\$1.00 = AU\$1.082, you would receive AU\$108.28 less a Cash Passport Debit Card Closure Fee (which varies from agent to agent but may be up to AU\$10.00).

11 Closing the Cash Passport Debit Card Fund

- 11.1 The Cash Passport Debit 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 for payment in Australian dollars of any credit balance remaining in the Cash Passport Debit Card Fund, less any applicable fee (refer to the fees and limits table). Depending on which Travelex store or Distribution Outlet you attend in order to close your Cash Passport Debit Card Fund, the relevant amount will either be paid to you in cash or deposited into your nominated bank account (at our sole discretion). If you experience any difficulty in obtaining this balance through the Distribution Outlet or if the Card has expired then contact Card Services. The credit balance available to you will not include uncancelled 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 Debit Card Fund.
- 11.3 Once the Cash Passport Debit Card Fund is closed, you must destroy the Card and any Additional Card by cutting it (or them) in half diagonally and disposing of it (or them) securely.

12 Global Emergency Assistance

- 12.1 You are entitled to Global Emergency Assistance from Activation until expiry of the Card.
- 12.2 The Global Emergency Assistance services are available to you, your partners and children under 16 years of age.
- 12.3 The Issuer does not provide the Global Emergency Assistance services and 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 Services can occur without the Issuer's participation.

- 12.5 You also acknowledge and agree that:
- (a) the Global Emergency 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 Services or because of the Global Emergency Services being unavailable or discontinued
 - (c) you will indemnify the Issuer against those liabilities and losses
 - (d) you cannot make any complaint to the Issuer about the Global Emergency Services
 - (e) you do not rely on the Global Emergency 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, the Security Details and any PINs safe and secure by:
- (a) never allowing anyone else to use the Card or anyone else to use the Additional Card
 - (b) not interfering with any magnetic stripe or integrated circuit on the Card or any Additional Card
 - (c) not giving the Card or Additional Card number to any unauthorised person
 - (d) not writing the PINs on the Card or any Additional Card
 - (e) not carrying the PINs with the Card or any Additional Card
 - (f) not recording any PINs where it may be accessed by other people
 - (g) not giving PINs to anyone else (including the police and / or Card Services personnel or the Distribution Outlet's employees)
 - (h) not giving the Additional Card PIN to any person
 - (i) not giving any Security Details to any unauthorised person
 - (j) complying with any instructions we give about keeping the Card, any Additional Card and any Security Details safe and secure.

13.2 The Card will be disabled if an incorrect PIN is entered three times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a delay (usually 24 hours) in reactivating 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 stop using the Card and any Additional Card and immediately notify the Distribution Outlet at which you applied for the Card in person or contact Card Services. We will then suspend the Cash Passport Debit Card Fund 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 For as long as the Issuer remains a subscriber to the EFT Code, 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
- (b) companies involved in networking arrangements or
- (c) merchants who are linked to the electronic funds transfer system or of their agents or employees.

- 15.4 You will not be liable when Unauthorised Transactions:
- (a) happen with a Card or Additional Card after notification to us 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 Debit 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 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 Additional Card
 - (e) if you are allowed to select or change a PIN – selecting a PIN which represents your birth date, or an alphabetical code which is a recognisable part of your name, after we or our agents have asked you not to select such a PIN and told you of the consequences of doing so or
 - (f) acting with extreme carelessness in failing to protect the security of the relevant PIN.

- 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 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 we were actually notified and will not be any higher than that portion of the losses incurred:
- (a) on any one day, which exceed any daily transaction limit applicable to the Card (or Additional Card, as applicable) or
 - (b) exceeding the balance of the Cash Passport Debit Card Fund available for transactions using the Card (or Additional Card).
- 15.7 You will be liable for losses resulting from other Unauthorised Transactions not described above, but if a PIN was required to perform an Unauthorised Transaction not described above, your liability is limited to the least of:
- (a) AU\$150
 - (b) the balance of the Cash Passport Debit Card Fund available for transactions using the Card (or Additional Card) or
 - (c) the actual loss at the time we are notified of the misuse, loss or theft of the Card (or 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 complete the "Cardholder Statement of Disputed Transactions" form and fax to +44 1733 502179.

16 Replacement Cards

- 16.1 If the Card (or any Additional Card) is lost, stolen or damaged, you can request a replacement by attending in person at a participating Australia Post retail 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.
- 16.2 If you are abroad you may contact Card Services who may arrange for funds to be made available from various world-wide outlets or send funds direct to you in place of a replacement Card.

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 Debit Card Fund will subsequently be closed (see condition 11).
- 17.2 The Issuer may ask for the return of the Card or any Additional Card, cancel or suspend their use and / or end this Agreement if:
- (a) the Issuer thinks the Card or any Additional 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 any Additional Card
 - (d) you gave the Issuer, Travelex or the Distribution Outlet false, inaccurate or incomplete information when you applied for or reloaded the Card.
- 17.3 The Issuer may end this Agreement for any other reason, or without assigning a reason, by giving you at least 30 days' notice.
- 17.4 If the Cash Passport Debit Card Fund is closed, we will refund any credit in the Cash Passport Debit 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 20 days notice (see condition 21 for details of how we will communicate with you).
- 18.2 We may change these Terms and Conditions without notice in order to enable us to comply with any laws, legal obligations and anti-money laundering policies.
- 18.3 We may also change these Terms and Conditions without notice in order to make a change necessitated by an immediate need to restore or maintain the security of the system or the Cash Passport Debit Card Fund.

19 Your Personal Information (Important Information about your privacy)

- 19.1 By purchasing the Card you consent to the Issuer, Travelex 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 us immediately of any change to your address and other contact details by accessing My Account and typing the relevant changes yourself or by contacting Card Services. 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, Travelex 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 Travelex's joint privacy policy in relation to the Card is included on page 24 of this brochure.

- 19.5 Your Personal Information may be disclosed by the Issuer or Travelex 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 Travelex 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 Cash Passport Debit Card, you are consenting to Travelex 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 us at unsubscribe@travelex.com.au, or by mail at Level 12, 1 Margaret Street, SYDNEY NSW 2000 or by telephone 1800 036 739.
- 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 Debit Card Fund on the same terms as are set out above.
- 19.10 You are entitled to ask Travelex 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 the Issuer and Travelex 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 or any Additional Card
 - (f) the way in which any refusal to accept the Card or any Additional 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 Additional Card is issued or used
 - (i) any dispute between you and the supplier of any goods and / or services purchased with the Card or any Additional 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 any warranties or conditions are implied because of Part 2 of the Australian Securities and Investments Commission Act 2001 or any similar law in respect of services supplied under these Terms and Conditions or in connection with the Card (or any Additional Card), then our liability for a breach of any such warranty or condition 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 Travelex to provide the services explained in the Product Disclosure Statement in which these Terms and Conditions are printed. The Issuer is not responsible for and accepts 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 Debit Card Fund or your Card (or any Additional 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.
- 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 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 table) and
 - (d) if within 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 Card Services, and for the purpose of electronic communications received by us or Card Services, we or Card Services 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 Queensland, Australia at Brisbane to hear and determine any disputes or legal questions concerning these Terms and Conditions or the Agreement between you and the Issuer.

Global Emergency Assistance

Emergency cash

You will be able to obtain emergency cash in many countries following the loss or theft of your cash, credit cards and / or traveller's cheques within limits set from time to time. Having established sufficient means of payment (generally by means of a credit or payment card), Travelex will arrange for collection by you from the nearest available location for collection and provide details of opening hours, address, telephone number and availability.

Lost or stolen Passport assistance

If your Passport has been either lost or stolen, Travelex will advise of the telephone numbers, address and opening hours of the nearest consulate or embassy and advise on the processes for a replacement. Travelex can arrange to contact friends or relatives on your behalf to assist in providing any documentation required.

Lost or stolen Card assistance

Travelex provides assistance in reporting the loss or theft of credit cards, charge cards or debit cards whilst you are away from home. Travelex will advise you on the procedure to follow and in extreme cases where you cannot make contact with your card issuer Travelex will attempt to report the loss on your behalf. This service is not available for store cards, loyalty cards, affinity group cards or other cards that are not general-purpose credit or payment cards. Travelex cannot be held responsible for ensuring that the card issuer acts upon any report and some issuers will only accept instructions from a cardholder personally.

Emergency medical assistance (this is not a replacement for travel insurance)

Information is available for hospitals, doctors, dentists and pharmacies in many countries including location, address, telephone numbers and opening hours together with details of specific facilities, capabilities, medical specialties and languages spoken. You will be directly liable for all costs incurred if you attend any treating facility. The information is provided by Travelex without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned. The services of a doctor are available by telephone to provide information, specific advice and recommendations for your individual medical requirements through one of Travelex's service partner's doctors. Travelex can also arrange communication between its service partner's doctor and any treating doctor and information updates to you and your relatives. This service is guaranteed in the English language and, subject to availability, in other languages but should a doctor be unavailable in a specific language an interpreter can be provided. Should you hold medical insurance and need a medical service Travelex will advise of the procedures to contact your insurers for assistance.

Emergency legal assistance

Information is available for most major locations worldwide on the addresses of lawyers and their location, telephone numbers and opening hours. You will be directly liable for all costs incurred if you consult a lawyer and Travelex can, if requested, arrange for emergency cash. The information is provided by Travelex without any assurance as to the quality of any advice which may be provided by the lawyers concerned.

Emergency interpretation service

In the case of an emergency Travelex provides a multi-lingual interpretation service by telephone. A verbal translation to or from English in some European languages is usually available instantly and most other common and frequently used languages through Travelex's service partners. This service is available only for personal matters and is not for business use.

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 attempts at approximately hourly intervals to convey the message, informing you should this fail.

Service response

The service is available 24 hours a day 365 days a year. Each request for any service is dealt with according to your individual requirements or circumstances and normally Travelex will be able to deal with these within 15 minutes but will advise of the time any request is likely to take. In some cases in more remote locations, emergency cash may take up to 24 hours to provide.

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

Updates relating to this PDS

The Issuer may make available updated information relating to this PDS. You may access this updated information via the internet at www.travelex.com.au Alternatively you may request a paper copy of this information free of charge from Card Services. 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.

Travelling overseas? Cash Passport Debit Card ticks all the boxes

- Available in British pounds, Euros, US, Australian and New Zealand dollars
- Free back up Card
- Emergency cash if you lose both Cards
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- PIN-protected and prepaid
- Instantly issued – not linked to bank accounts
- \$0 commission* applies to foreign currency Cards sold or reloaded via Australia Post
- Fee free transactions at point of sale

* Exchange rates include a service charge.

Ensure you activate your Cash Passport Debit Card prior to travelling overseas.

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