



Australia Post Load&Go China Card Product Disclosure Statement

(including Conditions of Use)

INTRODUCTION

About this Product Disclosure Statement

This Product Disclosure Statement, including the Conditions of Use, (**PDS**) is issued by Bank of China (Australia) Limited (ABN 28 110 077 622, Australian Financial Services Licence (**AFSL**) / Australian Credit Licence 287322) (**Bank of China**) as a requirement under the Corporations Act 2001.

This PDS is designed to assist you in deciding whether to purchase the Australia Post Load&Go China Card (**Card**). It is important that you read, consider and understand this PDS carefully before making any decision. You acknowledge that by purchasing and using the Card you will be taken to have read, understood, accepted, and agreed to be bound by the Conditions of Use contained in this PDS, a summary of which is set out in the Short-Form PDS.

This PDS has been prepared without taking into consideration your individual objectives, financial situation or needs. Before making any decision about the Card you should consider whether this product is right or appropriate for you having regard to your objectives, financial situation and needs. Any advice in this PDS is general advice only. You should consider this PDS in its entirety and consider the appropriateness of any general advice to your circumstances before making a decision to purchase the Card. For more information about the Card, go to auspost.com.au/loadandgochina (**Website**).

This PDS is dated 9 September 2015.

Updates relating to this Card

Information in this PDS, including these Conditions of Use, is subject to change from time to time.

Where updated information is not materially adverse, you may access this updated information via the Website at auspost.com.au/loadandgochina. Alternatively, you may request a paper copy of this information free of charge from Australia Post by contacting Customer Assistance between 8:00am to 8:00pm Australian Eastern Standard Time (AEST) on a Business Day and speaking to a customer service consultant.

In addition, this PDS includes some information about planned enhancements to the Card and services relating to the Card (identified by asterisks). Information on the Website will inform you whether those enhancements have been made available.

Bank of China

The Card is issued by Bank of China (the '**Issuer**') and if you acquire the Card you will have a contract with the Issuer, the terms of which are contained in the "Conditions of Use" section of this PDS.

The Issuer is an authorised deposit-taking institution and the holder of Australian Financial Services Licence, authorising it to provide financial product advice for, and deal in, certain products including the Card.

The Issuer is a member of the UnionPay payment scheme (**UnionPay**) and is responsible for the settlement of transactions using the Card and for the operation of the Card, but may outsource these functions to service providers including Australia Post.

The Issuer can be contacted via:
Bank of China (Australia) Limited

39-41 York Street
Sydney NSW 2000
Phone: 1800 092 009 (toll free)

Australia Post

Australian Postal Corporation (ABN 28 864 970 579, Authorised Representative No. 338646) (**Australia Post**) is not the issuer of the Card. Australia Post distributes and promotes the Card and is an Authorised Representative of Australia Post Services Pty Ltd (ABN 67 002 599 340, AFSL 457551) (**Australia Post Services**).

Australia Post is responsible for the distribution of the Card under an arrangement with the Issuer. Australia Post is also responsible for providing various cardholder services such as providing telephone assistance on behalf of the Issuer.

Australia Post can be contacted via:

Australia Post
PO Box 24133
Melbourne VIC 3001
Phone: 1300 780 339

Significant Benefits

The significant benefits of the Card are:

- The Card is a reloadable dual currency UnionPay prepaid travel card which can be used anywhere in the world for cash withdrawals at ATMs displaying the UnionPay logo and for the purchase of goods or services in-store and online, at participating merchants (excluding some merchants, as set out in the Conditions of Use) where UnionPay is accepted electronically.
- The Card can be loaded with value up to 10,000 Australian Dollars. Amounts loaded on to the Card can be held in two currencies; Australian Dollars (**AUD**) and Chinese Yuan (**CNY**).
- Amounts held in each currency are recorded separately in what are referred to as 'Wallets'. The total of the amounts recorded in all Wallets at any given time represents the total funds available on your Card. You can transfer amounts between the different Wallets on your Card provided you have registered as the cardholder via the Card Manager section of the Website.
- You can transfer your loaded AUD to the CNY Wallet on your Card before you travel at the prevailing exchange rate determined by Australia Post at that time. You may prefer to do this in advance of performing a transaction while travelling, so that you can be certain there is a sufficient amount of each currency in each Wallet.
- The Card is reloadable, which means that value can be reloaded on to the Card until it expires, within applicable limits.
- For additional security, the Card is enabled with a 6-digit personal identification number (**PIN**) and signature. Card transactions are authorised by using your PIN and, for online purchases, your Card details.
- You can access only the value that you have loaded to the Card. It is not a credit card.
- You can access exclusive cardholder benefits with a range of China travel resources, covering hundreds of mainland China national AAA+ tourist attractions. Benefits and offers range from ticket discounts to more than 1000 mainland China merchant privileges at hotels, dining, shopping and entertainment. See details at www.unionpayintl.com/travelmate/china.

Significant Risks

The significant risks associated with the Card include:

- **Foreign exchange fluctuations:** You will be exposed to foreign exchange fluctuations when transferring funds between different Wallets on your Card, when you do not have sufficient funds available in a Wallet for a transaction requested in that currency, and when you perform a transaction in a currency that is not one of the currencies offered by the Card.
- **Unauthorised Transactions:** Unauthorised transactions can happen using the Card if it is lost or stolen, if the PIN is revealed to any other person, as a result of fraud, or if you

leave your Card in an ATM. You may be liable for losses resulting from an unauthorised transaction under the Conditions of Use of the Card set out in this PDS. You may not be able to get your money back if unauthorised transactions occur. If your card is lost or stolen or your PIN is compromised, it is your responsibility to notify us as soon as possible.

- **Lost or Stolen Cards:** The Card could be lost, stolen or damaged. In this case, if you have not registered as the cardholder via the Card Manager section of the Website, we may be unable to authenticate you as the cardholder and will not be able to issue you a Replacement Card.
- **Cooling Off:** No cooling off rights apply in respect of the Card.
- **Unintended Transactions:** Unintended transactions can happen if electronic equipment with which the Card being used is operated incorrectly or where details are not entered correctly. You may not be able to get your money back if unintended transactions occur.
- **Restricted Transactions:** If the electronic network enabling the use of the Card is unavailable, you may not be able to undertake transactions or get information using the Card.
- **Not a deposit:** Although the Issuer is an authorised deposit-taking institution carrying on banking business in Australia, the acquisition of or value loaded on to the Card does not represent a deposit with or an investment in the Issuer. The Card does not generate any interest or other return to the cardholder. In other words, you do not earn interest on the value loaded on to the Card. You do not become a depositor with the Issuer by holding the Card. If you have another deposit account with the Issuer, the value loaded on to the Card is not counted in working out how much money you might have on deposit with the Issuer for any purpose.
- **Expiry Date:** The Card will expire on the Expiry Date shown on the front of the Card. You cannot use the Card or make ATM cash withdrawals after the Expiry Date. Value cannot be loaded onto the Card after the Expiry Date. On the Expiry Date any remaining Card Balance will be unavailable for use via the Card.
- **Card Balance following Card expiry, revocation or closure:** Any remaining funds on the Card following Card expiry, revocation or closure will be available for you to claim (subject to a \$1 per month Expiry Management Fee that will be applied against any Card Balance on the Card until the amount of the Card Balance is zero).

Other Important Information

Other important things that you need to be aware of about the Card are:

- Fees and charges apply to use of the Card, as set out in the Conditions of Use in this PDS.
- Certain limits apply to the use of the Card: Minimum Single Load \$100; Maximum Single Load \$10,000; Maximum Available Card Balance \$10,000; Maximum Aggregate Load per year \$50,000 (from date of activation); maximum daily ATM cash withdrawals of up to \$2,500 (subject also to individual ATM provider limits).
- Value loaded on to the Card will usually become available for use by you:
 - immediately for transactions carried out at a participating Post Office, and
 - usually within 2 Sydney business days (depending on your financial institution) for transactions carried out via a direct credit facility (commonly described as a "Pay Anyone" facility) or via postbillpay.com.au¹. A longer period may apply in some circumstances, such as if there is a delay in your financial institution processing a transaction.
- Sub-limits may be applied to methods of loading that we are not able to control, such as any "Pay Anyone" limits agreed between you and your financial institution. From time-to-time, sub-limits may also be applied to methods of loading that we are able to control, and the Website will specify whether any such sub-limits are in place.

Queries and Complaints

If you have a query or complaint about the Card, you should initially direct the query to

¹ The Website will indicate when this planned enhancement becomes available.

Australia Post via Customer Assistance – call 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia).

Australia Post will handle all complaints according to the Issuer's internal dispute resolution procedure. The Issuer's internal dispute resolution procedure requires resolution of your complaint within 21 days, although it is not always possible to do so. If Australia Post is unable to resolve your query or complaint to your satisfaction within 45 days, you may be eligible to escalate the query or complaint to the Issuer's external dispute resolution service. The period of 45 days may be extended in exceptional circumstances or where it is appropriate to resolve the complaint under the rules of the UnionPay scheme. If you wish to escalate the complaint, please inform Australia Post, who will facilitate the referral on behalf of Bank of China free of charge. Bank of China subscribes to an external dispute resolution service.

The Issuer's external dispute resolution service is:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au

In addition, you may contact the Issuer directly by:

Bank of China (Australia) Limited
39-41 York Street
Sydney NSW 2000.
Phone: 1800 092 009 (toll free)

Transaction Disputes

Where your card is used for unauthorised transactions, the Issuer will seek to reverse the transaction if possible under the UnionPay payment scheme operating rules. However the ability to process a transaction dispute is restricted by time limits imposed under these rules. For this reason, you should notify Australia Post or the Issuer of any unauthorised transaction immediately and certainly no later than 180 days after the transaction date. It is your responsibility to regularly review your transaction history to identify unauthorised transactions. Under the Conditions of Use, the Issuer and Australia Post may not be responsible for your loss if you do not dispute an unauthorised transaction within an applicable time limit.

To raise a transaction dispute, download a copy of the *Load&Go China Disputed Transaction* form from the Website and follow the instructions provided. Alternatively, you can call Customer Assistance on 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia).

CONDITIONS OF USE

Part A – Definitions and Interpretations

The following words and phrases apply throughout these Conditions of Use and have the following meaning:

Access Code means the 6-digit number you nominate when purchasing the Card, which you must keep secret for use when servicing the Card.

AEST means Australian Eastern Standard Time.

ATM means an automated teller machine.

AUD means Australian Dollars.

Australia Post means Australian Postal Corporation, ABN 28 864 970 579.

Back-Up Card means a Card that can be purchased for use if your primary Card is lost, stolen or damaged.

Business Day means a day (other than a Saturday, Sunday or public holiday) on which banks are open for business in any State in Australia.

Card means the Australia Post Load&Go China Card, and includes any primary Card as well as any Replacement Card or Back-Up Card² issued from time to time.

Card Balance at any time means the total monetary value recorded by us at that time as available for use in all Wallets on your Card (after taking account of purchases, authorisations, ATM cash withdrawals, fees and other amounts debited under these Conditions of Use). The Card Balance is in Australian Dollars or foreign currency equivalent and excludes any amounts not yet processed by us.

Card Manager means the secure area on the Website that you can access using your email address and password, for viewing your Card Balance and transaction history, and managing and servicing your Card.

Card ID means the 16-digit number printed on the back of the Card.

Card Number means the 16-digit number printed on the front of the Card.

Card Scheme means the China UnionPay payment scheme.

CNY means Chinese Yuan.

Conditions of Use means these Conditions of Use as part of the Australia Post Load & Go China Card PDS.

Customer Assistance means the IVR service and customer service consultants, both accessed via 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia). Customer service consultations are available between 8:00am and 8:00pm AEST on Business Days.

CVN means the last three digits printed on the signature panel on the back of the Card.

Emergency Cash Transfer means the transfer of emergency cash funds to you in local currency via a global money transfer agent in an emergency situation, such as a Card being lost, stolen or damaged while you are travelling.

Expiry Date means the expiry date printed on the front of the Card.

Identifier means information that you know, but are not required to keep secret, which you must provide to perform a transaction (for example, a Card Number / Expiry Date).

Issuer means Bank of China (Australia) Limited (ABN 28 110 077 622, AFSL / Australian Credit Licence 287322).

² The Website will indicate when this planned enhancement becomes available.

IVR means the automated interactive voice recognition response service accessed via Customer Assistance.

Load means the transfer of value to your Card in Australian Dollars.

Merchant means a business or place displaying the UnionPay logo that accepts the Card. The Card can only be used electronically and cannot be accepted at Merchants that use manual imprinters to process a transaction.

Negative Balance means a negative balance on the Card arising because the debits processed using the Card exceed the Card Balance at the time.

Pass Code means any password or number used in relation to the Card, which you must keep secret. Examples include Card Manager password, your Access Code, your PIN and any Verification Code.

Personal Information means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in material form or not.

Personalised Card means a Card purchased online via the Website that has your name printed on the front of the Card.

PIN means the 6-digit personal identification number assigned to your Card for use for purchases using the Card and for ATM cash withdrawals and balances enquiries using the Card.

Post Office means an Australia Post retail outlet.

Registration means the process of registering your Card and contact details with us via Card Manager by entering your Card Number, Access Code and contact information, and then creating a password. **'Register'** or **'Registered'** has a corresponding meaning.

Replacement Card means any replacement Card we issue you under these Conditions of Use.

Sanctioned Person means a person or organisation that is subject to financial or other sanctions imposed by an Australian or foreign government or an intergovernmental agency, including terrorist organisations and persons listed on the consolidated list maintained by Australia's Department of Foreign Affairs and Trade.

Security Requirements means the Security Requirements described under section 11 ("Your PIN and Card security") of these Conditions of Use.

Servicing Channels means the channels through which you interact with us to manage your Card, check your Card Balance and transaction history, and report your card as lost or stolen. They include SMS, Card Manager and Customer Assistance.

SMS means any short message service conducted via the mobile number you nominated when purchasing the Card, (as may be updated by you from time to time).

Unauthorised Transaction means a transaction completed without your knowledge or consent.

UnionPay means the UnionPay payment scheme.

Verification Code means a code used by some Merchants to verify the details of a cardholder for online purchases using a Card.

Wallet means the each of the two separately recorded denominations on your Card into which funds can be transferred and held after being initially loaded in Australian Dollars. Each Card has the following Wallets: Australian Dollars (**AUD**) and Chinese Yuan (**CNY**). The total of the amounts recorded in both Wallets at any given time represent the Card Balance.

We/us/our means the Issuer.

Website means www.auspost.com.au/loadandgochina (including the Card Manager area), and any additional or replacement website we notify to you as the Website for the purposes of these Conditions of Use from time to time.

You/your means the person who has applied, and has been (or is to be) issued with the Card.

The singular includes the plural and vice versa.

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

Amounts referred to in these Conditions of Use are expressed in Australian Dollars (AUD) unless stated otherwise.

Part B - Conditions of Use

1. Application of these Conditions of Use

These Conditions of Use govern the use and operation of the Card (including a Replacement Card or Back-Up Card, if applicable). Please read them carefully and keep a copy for your records. By applying for the Card or signing the back of the Card or using the Card, you agree to be bound by these Conditions of Use (but these are not the only ways that you can be taken to have agreed to be bound by these Conditions of Use), and agree to provide us with an Access Code and mobile phone number that can then be used as a means of accessing your Card details via Card Manager and other Servicing Channels.

By agreeing to these Conditions of Use (such as by applying for the Card, signing the back of the Card or using the Card), you agree that you are financially responsible for all uses of the Card, subject to these Conditions of Use. You also:

- agree to receive notices (including notice of changes to this PDS (including the Conditions of Use) by posting them at the Website or by other electronic means;
- acknowledge that you have been given a copy of the Product Disclosure Statement (**PDS**) in which these Conditions of Use are included; and
- acknowledge and agree to the disclosures and other information contained in the PDS in which these Conditions of Use are contained. Those disclosures and information form part of the agreement between you and us except to the extent that these Conditions of Use provide otherwise or qualify the disclosures and information.

It is important that you read these Conditions of Use carefully and understand them fully.

2. The Australia Post Load&Go China Card

2.1 The Card

The Australia Post Load&Go China Card (**Card**) is a reloadable dual currency UnionPay prepaid travel card that lets you purchase goods or services in-store, online, and at Merchants (excluding some Merchants, as set out in these Conditions of Use) anywhere in the world where UnionPay is accepted electronically. The Card can also be used to withdraw cash anywhere in the world from ATMs displaying the UnionPay logo.

The Card can be loaded with value up to \$10,000 AUD. Amounts loaded on to the Card can be held in up to two currencies within that value limit. The two currencies in which amounts can be held on the Card are Australian Dollars (**AUD**) and Chinese Yuan (**CNY**). Amounts in each currency are recorded separately in Wallets. The total of the amounts recorded in all Wallets represent the total funds available on your Card at any given time. You can transfer amounts between the different Wallets, provided you have Registered your Card and contact details.

2.2 Planned Enhancements

These Conditions of Use include some information about planned enhancements to the Card and services relating to the Card.

Information on the Website will inform you about whether those enhancements have been made available.

3. Getting started

3.1 Purchasing and Loading the Card

You can purchase the Card at participating Post Offices or via the Website.

In order to purchase the Card, you will need to complete the application procedures advised at the time of purchase, including satisfaction of identification requirements.

When purchasing the Card, you will be asked to nominate an Access Code. You should memorise your Access Code for use when servicing the Card, and keep it secret.

A minimum initial load of \$100 is required to purchase a Card. You must use AUD when loading funds to your Card.

You must sign the signature panel on the back of the Card before use.

3.2 Activating your Card

A Card cannot be used until it is activated.

Activating Cards purchased in-store

If you purchase a Card from a participating Post Office, your Card will be automatically activated and ready for use. Card activation delays may be experienced during peak periods if participating Post Offices are experiencing unusually high transaction volumes.

Activating Cards purchased online

If you purchase a Card online via the Website, you will need to activate the Card by SMS, via Card Manager or by calling Customer Assistance and following the IVR prompts.

To activate a Card purchased online by SMS, use your Registered mobile phone number (without blocked caller ID). Text POST ACT followed by a space, then your Access Code and another space, and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0499 881 882 (or +61 499 881 882 from outside Australia). Include the spaces. Example: "POST ACT 123456 1234".

3.3 Retrieving your PIN

Once you have purchased the Card, a 6-digit PIN will be assigned to your Card, which you must then retrieve by SMS or by calling Customer Assistance on 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia) and follow the IVR prompts.

To retrieve your PIN by SMS using your Registered mobile phone number (without blocked caller ID), you will need to text POST PIN then a space, followed by your Access Code and another space and then the last 4 digits of your Card Number to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: "POST PIN 123456 1234".

You should memorise your PIN to prevent unauthorised use of the Card, and follow the Security Requirements set out in section 11 ("Your PIN and Card security") of these Conditions of Use.

3.4 Registering your Card and contact details

To Register your Card and contact details, go to the Card Manager section of the Website and follow the steps.

Registration allows you to transfer amounts loaded on your Card between the different Wallets and allows you to access the full range of Card features, servicing and support (including a reminder about your Card's expiration).

4. Using the Card

4.1 Loading value to your Card

You can Load additional funds to your Card until the Expiry Date:

- at participating Post Offices listed on the Website, or
- via use of a direct credit facility (commonly described as a "Pay Anyone" facility) provided by your bank or other financial institution (Note: your own bank may charge a fee for this service).

Loading value to your Card may become available via Post Billpay online (postbillpay.com.au).³

When loading funds to your Card in-store at a participating Post Office, you must present your Card and provide any other information reasonably requested.

When loading funds to your Card using a Pay Anyone facility, you must enter the bank, state branch ('BSB') number and your 'Acc No' number printed on the back of your Card.

When loading funds to your Card using Post Billpay online (postbillpay.com.au),⁴ you must enter the 'Postbillpay Code' and your Card ID / 'Ref No' (printed on the back of your Card).

Loading funds to your Card is subject to limits. See section 5 ("Card Limits") of these Conditions of Use for more information.

4.2 Transferring funds between Wallets

You must Register your Card and contact details to be able to transfer funds between Wallets.

Amounts Loaded to your Card can be transferred between the AUD and CNY Wallets via Card Manager. You may prefer to do this in advance of performing a transaction while travelling, so that you can be certain there is a sufficient amount of currency in each Wallet. If you transfer amounts from one Wallet to the other Wallet, a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

4.3 Making purchases using the Card

The Card can be used for purchases anywhere UnionPay prepaid cards are accepted, including for online purchase transactions (excluding some Merchants, as set out in these Conditions of Use).

A Transaction Fee applies when a purchase using the Card is initiated or completed in AUD.

If prompted when using your Card at a merchant terminal, use the "Savings" (**SAV**) button. You must then enter your PIN to confirm the transaction.

When using your Card for online purchases, use your Card Number, Expiry Date and CVN. If asked to provide a name for the Card, please enter "Valued Cardholder". Personalised Cards are available for purchase online via the Website. If you have purchased a Personalised Card, please use the name printed on your Card when using the Card for online purchases.

For extra security, some online Merchants may also ask for your mobile phone number and a Verification Code. You must enter your Registered mobile phone number. An SMS containing a Verification Code will then be sent to your Registered phone number, you must then enter this Verification Code into the Merchant's website for online purchases.

You must not use your Card for any preauthorised regular payments (for example, 'direct debit'). Any direct debit transaction attempted on your Card will be declined without payment being made to the processing Merchant (Note: your bank may charge a fee for this service).

If you are entitled to a refund for any reason relating to a Card transaction, you agree to accept the refund under the policy of that specific Merchant. Refunds may be in the form of a credit to the Card, cash refund or store credit.

You can use the Card as often as you like, subject to the Card Balance not being exceeded, the Expiry Date of the Card and the limits and other terms and conditions specified in these Conditions of Use.

4.4 Insufficient Card Balances

If you do not have a sufficient Card Balance to complete a transaction (including coverage for fees), the transaction may be declined or the Merchant may ask you to pay the amount owing by some other means.

³ The Website will indicate when this planned enhancement becomes available.

⁴ The Website will indicate when this planned enhancement becomes available.

You agree not to make or attempt to make transactions with a value that exceeds the Card Balance.

If you make or attempt to make any transactions with a value that exceeds the Card Balance then you will be liable for any Negative Balance, along with any costs or interest we incur in recovering or attempting to recover from you the amount you owe us.

A Negative Balance that is allowed to arise on any one occasion does not mean that a Negative Balance will be allowed to arise, or be increased, on subsequent occasions.

4.5 Using your Card at ATMs

The Card may be used to withdraw cash, or conduct a balance enquiry, at ATMs that display the UnionPay logo. Not all UnionPay branded ATMs allow the Card Balance to be viewed on screen or printed on to a receipt.

If prompted when using your Card at an ATM, use the “Savings” (**SAV**) button. You must then enter your PIN to confirm the transaction.

An ATM Fee will apply. This is in addition to any ATM operator fees, which vary by ATM operator. All ATM fees will be automatically debited against the Card Balance. If there is an insufficient Card Balance for the payment of all ATM fees for a transaction in addition to the amount of an ATM cash withdrawal, the ATM transaction will be declined.

Card Balances obtained via ATMs may be provided in a currency other than Australian Dollars, and where that currency is not a currency offered by the Card, the figure provided may be determined based on a prevailing exchange rate other than that determined by Australia Post or UnionPay. The most comprehensive Card Balance information can be obtained via Card Manager.

Your Card may be retained by an ATM, such as if an incorrect PIN is entered three times. If your Card is retained by any ATM and cannot be immediately recovered, your Card is deemed to be lost or stolen. In this circumstance, you should notify us immediately by contacting Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant.

4.6 Currencies offered by the Card (AUD and CNY)

When you make a purchase or ATM cash withdrawal in a currency offered by the Card (AUD or CNY), the Card will automatically use funds held in the Wallet that correspond with the currency of the transaction in order to fund the transaction and any associated fees.

If there are insufficient funds available in the Wallet that correspond with the currency of the transaction, the Card will automatically convert funds held in the other Wallet to cover the shortfall amount. The value of the transaction together with any fees will then be settled, with the converted shortfall amount reducing the balance of the applicable Wallet, and therefore the total amount of your Card Balance. A foreign currency conversion will be performed at the then prevailing exchange rate determined by Australia Post.

Example – Currencies offered by the Card

You have \$500 in your AUD Wallet and CNY200 in your CNY Wallet.

You conduct a purchase transaction of CNY250 whilst travelling in China.

CNY is a currency offered by the Card, so the Card will attempt to process the purchase in CNY.

The Card would debit CNY200 from your CNY Wallet, reducing the balance in your CNY Wallet to zero.

The Card would then convert and debit the AUD equivalent of CNY50 from your AUD Wallet to cover the shortfall.

The prevailing CNY/AUD exchange rate at the time is CNY1.00 = AUD0.178, meaning CNY50 = AUD8.90.

A Transaction Fee would not apply to this purchase transaction.

The Card would deduct \$8.90 from your AUD Wallet, reducing the balance of your AUD wallet to \$491.10.

4.7 Currencies NOT offered by the Card

You do not need to have funds available in a Wallet in the currency of the country you wish to make a purchase in to use the Card, provided you have sufficient total funds available in your Card Balance to pay for a transaction inclusive of the Foreign Currency Conversion Fee (see section 8 (“Fees and Charges”) of these Conditions of Use).

When you make a purchase or ATM cash withdrawal in a currency that is not one of the currencies offered by the Card, the Card will automatically use funds held in your AUD Wallet in order to fund the transaction. A foreign exchange conversion will be performed at the exchange rate set by UnionPay at the time and a Foreign Currency Conversion Fee will be applied to the AUD amount of the transaction. This fee will be automatically debited from your Card Balance at the time the transaction is completed.

If there are insufficient funds available in the AUD Wallet, the Card will automatically convert funds held from the CNY Wallet to AUD to cover the shortfall amount at the then prevailing exchange rate determined by Australia Post. The value of the transaction together with any fees will then be deducted from your AUD Wallet, with the converted shortfall amount reducing the balance of the applicable Wallet, and therefore the total amount of your Card Balance.

Example – Currencies NOT offered by the Card

You have \$500 in your AUD Wallet and CNY200 in your CNY Wallet.

You conduct a purchase transaction of USD100 (United States Dollars) whilst travelling in the United States of America.

USD is not a currency offered by the Card, so the Card will process the purchase in AUD.

The amount of the purchase will be converted to AUD at the exchange rate set by UnionPay at the time, and a Foreign Currency Conversion Fee of 3% of the AUD amount of the transaction will apply.

The UnionPay USD/AUD exchange rate at the time is USD1.00 = \$1.075, meaning USD100.00 = \$107.50.

3% of \$107.50 is \$3.23. The Foreign Currency Conversion Fee is therefore \$3.23.

A Transaction Fee of \$0.09 applies.

The Card would deduct \$110.82 (being \$107.50 + \$3.23 + \$0.09) from your AUD Wallet, reducing the balance of your AUD Wallet to \$389.18.

4.8 How foreign exchange rates apply

If you transfer funds from one Wallet to the other Wallet via Card Manager, a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

If funds are automatically converted between AUD and CNY Wallets (to fund a transaction in a currency offered by the Card), a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

If funds are automatically converted between Wallets to cover a shortfall, a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

Periods may exist (for example, periods of extreme currency volatility or global calamity) during which the spread between the rate at which cardholders are able to transfer funds between Wallets will be widened until, in our opinion, the increased risk associated with trading in the affected currencies subsides. During these periods, transactions in the affected currencies will still be possible subject to sufficient funds being available in the Wallet of the affected currencies on your Card to perform a transaction, inclusive of any applicable fees.

If the Card is used for purchases or ATM cash withdrawals in a currency that is not one of the currencies offered by the Card, a foreign exchange conversion will be performed at the exchange rate set by UnionPay at the time and a Foreign Currency Conversion Fee will be applied to the AUD amount of the transaction. This Foreign Currency Conversion Fee will be debited at the same time the transaction value is debited from your Card Balance.

If, after revocation, closure or expiry of the Card, your Card Balance is redeemed in response to your request, any CNY funds held on the Card will be converted into AUD and a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

You should also note that, in most cases, the exchange rate applied to any refund of a transaction will be different from the exchange rate that was applied to the original transaction.

5. Card limits

The following Load and transaction limits apply to the Card, and are expressed in Australian Dollars unless stated otherwise:

Load / Transaction type	Limit
Minimum Single Load (amount that can be loaded to the Card at any one time)	\$100
Maximum Single Load (amount that can be loaded to the Card at any one time, subject to the Maximum Available Card Balance)	\$10,000
Maximum Aggregate Load (aggregate amount that can be loaded to the Card during any 12 month period from the date of activation)	\$50,000
Maximum Available Card Balance (at any time)	\$10,000 or foreign currency equivalent
Maximum number of purchases per day	Unlimited (subject to the Maximum Available Card Balance)
Maximum value of purchases per day	Unlimited (subject to the Maximum Available Card Balance)
Maximum number of ATM cash withdrawals per day	Unlimited subject to the maximum value of ATM cash withdrawals allowed per day
Maximum value of ATM cash withdrawals per day (may be reduced from time to	Up to \$2,500 ⁵

⁵ An ATM operator may impose separate limits for the maximum value to be withdrawn from its ATMs per day (local time).

time to protect the security of your Card or the system in which the Card is used. See Website for details)

If all or part of the Card Balance is held in CNY, the AUD equivalent of the CNY amount will be determined for the purpose of the Card limits shown above at the time a transaction occurs based on the then prevailing exchange rate determined by Australia Post.

6. Preauthorisation

When using the Card with some Merchants (such as hotels, rental car operators, restaurants and cruise ships), Card “tolerance limits” may apply. This means that the Merchant may request confirmation that your Card has a sufficient Card Balance to meet the anticipated cost of goods or services it will provide. In this instance, the Merchant will obtain an authorisation or approval on your Card for an amount of the anticipated bill plus an amount of up to 20% of the total anticipated bill to cover additional items such as tips and incidentals to ensure that adequate funds are available to cover the final purchase (“preauthorisation amount”).

Some merchants may choose not to preauthorise a particular transaction (for example, if they suspect a fraudulent transaction or are experiencing networking problems).

An amount authorised or approved in the above way means your Card Balance will be treated as reduced by this preauthorisation amount for up to 35 days from the date the request is made, unless settled or cancelled earlier by the Merchant.

The entire amount of the authorisation or approval will be automatically cancelled up to 35 days after the date the authorisation request was made. Only the amount actually spent will be deducted from your Card Balance once the transaction is completed. If the amount spent is less than the preauthorisation amount, then the difference will be credited back to your Card. If the amount spent is more than the preauthorised amount (including because the currency of the transaction is other than AUD or CNY and the relevant currency has increased in value against the AUD between the preauthorisation request and the settlement of the transaction), the difference will be deducted from your Card Balance.

You may not make preauthorised regular payments through the use of the Card, such as paying for a regular subscription.

7. Managing your Card

7.1 Card Balance and transaction history

Your Card Balance and transaction history are available via Card Manager. The most comprehensive Card Balance information can be obtained via Card Manager.

The Card Balance can also be obtained via SMS, at ATMs displaying the UnionPay logo, or by calling Customer Assistance on 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia) and following the IVR prompts⁶.

To request your Card Balance by SMS using your Registered mobile phone number (without blocked caller ID), you will need to text POST BAL then a space, followed by your Access Code and another space and then the last 4 digits of your Card Number to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: “POST BAL 123456 1234”.

To request your transaction history (last 3 transactions) by SMS, text POST TRN then a space, followed by your Access Code and another space and then the last 4 digits of your Card Number to 0499 881 882 Example: “POST TRN 123456 1234”.

If all or part of the Card Balance is held in CNY, the AUD equivalent of the CNY amount will be determined at the time the Card Balance is requested, based on the then prevailing exchange rate determined by Australia Post.

⁶ The Website will indicate when this planned enhancement becomes available.

Card Balances obtained via ATMs may be provided in a currency other than Australian Dollars, and where that currency is not a currency offered by the Card, the figure provided may be determined based on a prevailing exchange rate other than that determined by Australia Post or UnionPay.

A fee may apply depending on the method chosen.

7.2 SMS Notifications

A number of optional SMS Notifications can be turned on via Card Manager. These SMS Notifications can be used to inform you when your Card is loaded, your Card Balance, when a minimum Card Balance is reached, and when your Card is about to expire. Fees apply.

SMS Notifications, if requested, will be sent to you during Australian business hours.

You can also use SMS to access other services and information, as described elsewhere in these Conditions of Use. Fees may apply.

7.3 Servicing Channels

The Card is supported and serviced through the Website (including Card Manager), Customer Assistance and via SMS, as specified in these Conditions of Use and as set out in the table below.

Although considerable effort is expended to make the Website (including Card Manager) and any other operating communication channels available at all times, no warranty is given that these channels will be available and error free every minute of every day.

You agree that neither the Issuer nor Australia Post is responsible for temporary interruptions in service due to a failure beyond their control including such as, but not limited to, the failure of interconnecting operating systems, computer viruses, forces of nature, labour disputes and armed conflicts.

You agree that we are not responsible for any content on the Website other than content relating specifically to you, the Card Balance or the Card.

	Servicing Channel			
	Website (incl. Card Manager)	Customer Assistance		SMS
		IVR	Customer Service Consultant ⁷	
PIN retrieval (PIN will be sent via SMS)		✓ ⁸		✓
Obtain your Access Code			✓	
Register your Card and contact details	✓			
Update your contact details	✓			
Obtain your Card Balance	✓	✓		✓
Obtain your transaction history	✓	✓ ⁹		✓

⁷ Customer Service Consultants are available between the hours of 8:00am and 8:00pm AEST on Business Days.

⁸ The Website will indicate when this planned enhancement becomes available.

⁹ The Website will indicate when this planned enhancement becomes available.

	Servicing Channel			
	Website (incl. Card Manager)	Customer Assistance		SMS
		IVR	Customer Service Consultant ⁷	
		(last 3 transactions)		(last 3 transactions)
PIN reset (after 3 unsuccessful log-on attempts)		✓ ¹⁰	✓	
Change your PIN	✓			
Change your Access Code	✓			
Transfer funds between Wallets	✓			
Manage optional SMS notifications	✓			
Report your Card lost or stolen	✓	✓	✓	
Report your Card damaged			✓	
Request an Emergency Cash Transfer			✓	
Order a Back-Up Card ¹¹	✓			
Request a Replacement Card			✓	
Activate your online ordered Card, Back-Up Card ¹² or Replacement Card	✓	✓		✓
Lock and unlock your Card	✓	✓		✓
Close your Card			✓	

8. Fees and charges

You agree to pay us the fees and charges set out in these Conditions of Use.

The fees and charges that apply to the Card are as follows in the table below, are expressed in Australian Dollars unless stated otherwise. Whenever any of those fees and charges are

¹⁰ The Website will indicate when this planned enhancement becomes available.

¹¹ The Website will indicate when this planned enhancement becomes available.

¹² The Website will indicate when this planned enhancement becomes available.

incurred, you authorise us to deduct such amounts from the Card Balance and accordingly reduce the Card Balance.

All fees are GST inclusive (if applicable) and will be deducted directly from the Card Balance at the time the activity invoking the fee occurred.

Certain Merchants may charge additional fees if the Card is used to purchase goods or services. Such fees are determined and charged by the Merchant and are not retained by us.

TRANSACTION FEE, FOREIGN CURRENCY CONVERSION FEE & ATM FEE	
Transaction Fee	<p>\$0.09</p> <p>Applies when a purchase using the Card is initiated or completed in AUD.</p> <p>This includes purchases in currencies not offered by the Card, as such purchases will be completed in AUD.</p> <p>The aggregate value of Transaction Fees is capped at \$0.99¹³ for each 30 day period, with the first period commencing on the date of activation of the Card (or the date that this planned enhancement becomes available).</p>
Foreign Currency Conversion Fee	<p>3% of the AUD value of the transaction.</p> <p>Applies when the Card is used for purchases or ATM cash withdrawals in a currency that is not one of the currencies offered by the Card.</p> <p>See section 0 of these Conditions of Use for a worked dollar example involving the Foreign Currency Conversion Fee.</p>
ATM Fee	<p>\$2.00 (or foreign currency equivalent)</p> <p>Applies when you withdraw cash from, or conduct a balance enquiry at an ATM.</p> <p>(Fees charged by the ATM operator may also apply in addition to the ATM Fee.)</p>
SERVICING FEES	
Balance enquiry via IVR	<p>\$0.50</p> <p>Applies when you request a Balance enquiry via Customer Assistance using IVR.</p>
Transaction history via IVR ¹⁴	<p>\$0.50</p> <p>Applies when you request a transaction history via Customer Assistance using IVR.</p>
Customer Service Consultant Fee	<p>\$4.00</p> <p>Applies to services provided by a customer service consultant via Customer Assistance.</p>

¹³ The Website will indicate when this planned enhancement becomes available.

¹⁴ The Website will indicate when this planned enhancement becomes available.

	The Customer Service Consultant Fee will not be charged where the call relates to a complaint (including card dispute and Unauthorised Transaction queries).
SMS Notification Fee	<p>\$0.25</p> <p>Applies each time an SMS Notification is sent (where an optional SMS Notification is selected by you via Card Manager, or where you request a balance enquiry or transaction history via SMS).</p>
REPLACEMENT CARD FEE, BACK-UP CARD FEE, CARD CLOSURE & BALANCE REDEMPTION FEE	
Replacement Card Fee	<p>\$9.95</p> <p>Applies when a Replacement Card is issued to you in response to your request.</p>
Back-Up Card ¹⁵ Fee	<p>\$9.95</p> <p>Applies when a Back-Up Card is issued to you in response to your request.</p>
Card Closure and Balance Redemption Fee	<p>\$9.95</p> <p>Applies when a Card is closed and the Card Balance is redeemed in response to your request.</p> <p>If the Card Balance is less than \$9.95 at the time of your request, that remaining Card Balance will be charged.</p> <p>This fee does not apply to a claim for the Card Balance where:</p> <ul style="list-style-type: none"> • a Card has already expired; or • a Card has been revoked or closed and the Card Balance was not redeemed as part of the revocation or closure process.
OTHER FEES	
Unauthorised Transaction Enquiry Fee	<p>\$20.00</p> <p>Applies when you request to investigate an Unauthorised Transaction and the transaction is subsequently found to have been authorised.</p> <p>The Unauthorised Transaction Enquiry Fee is not charged when the Issuer's internal or external dispute process is used to dispute an Unauthorised Transaction.</p>

¹⁵ The Website will indicate when this planned enhancement becomes available.

Emergency Cash Transfer Fee	\$35.00 Applies when we provide you with an Emergency Cash Transfer in response to your request. Any Emergency Cash Transfer is subject to funds on the Card being sufficient to cover the cash transfer amount requested and the Emergency Cash Transfer Fee.
Expiry Management Fee	\$1.00 Per month. Applied to the Card Balance on the first business day of the calendar month following Card expiry, revocation or closure and every month thereafter until claimed or the Card Balance is zero.
Any government duty, tax or charge relating to the Card or any transaction	The amount of the duty, tax or charge.

9. Lost or Stolen Cards, breach of security

As soon as you become aware that:

- your Card is misused, lost or stolen; or
- your Card is damaged or not working properly; or
- there is a breach to the security of a Pass Code; or
- there is a reason to believe any of the above might occur or might have occurred,

you must promptly notify us by calling Customer Assistance on 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia).

9.1 Locking and unlocking

You may lock and unlock your Card to prevent its use, such as during periods when you are not travelling or not using the Card. When locked, you cannot load funds on to the Card or use the Card for purchases or ATM cash withdrawals. A Card you have locked will remain locked until you take steps to remove the lock, or until the Card expires or is closed or revoked.

Any lock or unlock applied to your Card by you is separate to and does not override our right to delay, block or refuse a transaction for any of the reasons set out in these Conditions of Use.

You may lock and unlock your Card using Card Manager, by contacting Customer Assistance and following the IVR prompts, or via SMS.

To request a lock be applied to your Card by SMS using your Registered mobile phone number (without blocked caller ID), you will need to text POST LCK then a space, followed by your Access Code and another space and then the last 4 digits of your Card Number to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: "POST LCK 123456 1234".

To request a lock be removed from your Card by SMS using your Registered mobile phone number (without blocked caller ID), you will need to text POST ULK then a space, followed by your Access Code and another space and then the last 4 digits of your Card Number to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: "POST ULK 123456 1234".

9.2 Replacement Cards

You may request a Replacement Card, by contacting Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant, if your

primary Card is lost, stolen or damaged, provided you have Registered your Card and contact details with us and your details are up to date. A fee applies.

Replacement Cards cannot be sent to an address outside of Australia.

We reserve the right, at our sole discretion, to decide whether to issue a Replacement Card. If we do issue a Replacement Card, the Card Balance from your lost, stolen or damaged Card will be reinstated on the Replacement Card after any transactions (including Unauthorised Transactions for which you are liable under these Conditions of Use) or other amounts that we are entitled to debit against the Card Balance, including the Replacement Card Fee, have been deducted from the Card Balance.

If you request a Replacement Card it will be sent to you in an inactive state. You will need to activate a Replacement Card before you can use it. You can activate your Replacement Card by SMS, through Card Manager, or by calling Customer Assistance and following the IVR prompts.

To activate a Replacement Card by SMS, use your Registered mobile phone number (without blocked caller ID). Text POST ACT followed by a space, then your Access Code and another space, and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: "POST ACT 123456 1234".

If your primary Card is damaged, you should destroy it after you receive your Replacement Card.

9.3 Back-Up Cards

Back-Up Cards may be made available for purchase online through the Website.¹⁶

Back-Up Cards can be linked to access the same Card Balance as your primary Card. A Back-Up Card is intended for use in the event that your primary Card is lost, stolen or damaged, and can be linked to access the same Card Balance as your primary Card. As such, the Back-Up Card should only be activated when the primary Card has been reported lost, stolen or damaged, and has been locked to prevent its use.

If you are issued a Back-Up Card, you will need to activate the Back-Up Card by SMS, through Card Manager or by calling Customer Assistance and following the IVR prompts.

To activate a Back-Up Card by SMS, use your Registered mobile phone number (without blocked caller ID). Text POST ACT followed by a space, then your Access Code and another space, and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0499 881 882 (or +61 409 881 882 from outside Australia). Include the spaces. Example: "POST ACT 123456 1234".

9.4 Emergency Cash Transfers

In an emergency situation, for example if your Card has been lost, stolen or is damaged whilst travelling, and you have not purchased a Back-Up Card, or if an activated Back-Up Card has been lost, stolen or damaged while travelling, you may request emergency assistance in the form of an Emergency Cash Transfer by calling Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant.

If you request an Emergency Cash Transfer we will use our best endeavours to arrange for such a transfer to be made available to you via a global money transfer agent. However, we are not able to promise that an Emergency Cash Transfer will be able to be provided in any particular instance, or able to be provided to you without delay. The availability of an Emergency Cash Transfer may vary depending on your location and the information provided by you when requesting an Emergency Cash Transfer.

An Emergency Cash Transfer is also subject to available funds on the Card being sufficient to cover the amount requested and the Emergency Cash Transfer Fee.

¹⁶ The Website will indicate when this planned enhancement becomes available.

Where you request an Emergency Cash Transfer, we will need to verify your details and collect certain information from you, including but not limited to your contact details, the country and city in which you require an Emergency Cash Transfer, the AUD value of the Emergency Cash Transfer you require and the currency you would like the Emergency Cash Transfer to be provided in.

You will need to provide identification in the location in which you would like to receive emergency funds in order to collect an Emergency Cash Transfer.

9.5 Card revocation and Card closure

We may revoke the Card at any time without notice. If we ask you to, you must surrender or destroy the revoked Card and any Replacement Card or Back-Up Card. You must not use the revoked Card or any Replacement Card or Back-Up Card.

You may ask for your Card to be closed by calling Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant.

If you ask for your Card to be closed or we ask you to, you must surrender or destroy the closed Card and any Replacement Card or Back-Up Card, and you must not use the closed Card or any Replacement Card Back-Up Card.

If your Card is closed or revoked before you have received or spent any value refunded to the Card, the Card will not be able to accept refunds, regardless of whether or not the original transaction to which the refund relates was made using the Card.

Any funds remaining on the Card after the Card is revoked or closed will incur a \$1 per month Expiry Management Fee, until claimed or the Card Balance is zero. To claim the Card Balance after the Card is revoked or closed, please download, complete and submit a *Request for Redemption of Card Balance* form, available on the Website.

On revocation or closure of your Card, you can redeem the Card Balance when:

- we are satisfied that there are no outstanding authorisations or approvals on the Card;
- we are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the Card Balance in accordance with these Conditions of Use;
- we are satisfied that no transactions remain the subject of a dispute;
- if we require it, we have received the surrendered or cancelled Card(s) from you; and
- you give us instructions, in a form we require, for the payment of the redeemed Card Balance to you.

Any redeemed Card Balance will be paid in AUD only, and will be provided via an Australia Post money order. Any funds in the CNY Wallet of the Card Balance will be converted to AUD at the Expiry Date at the prevailing exchange rate determined by Australia Post. Australia Post will redeem the Card Balance adjusted for any chargebacks and late settlements and less the Card Closure and Balance Redemption Fee (if applicable).

9.6 Card expiry

The Card is valid until the Expiry Date displayed on the front of the Card. The Card cannot be used after the Expiry Date. Value cannot be loaded on to the Card after the Expiry Date.

If your Card has expired before you have received or spent any value refunded to the Card, the Card will not be able to accept refunds, regardless of whether or not the original transaction to which the refund relates was made using the Card.

If you opt, via Card Manager, to receive an SMS Notification about pending Card Expiry, within two months of the Expiry Date we will send you an SMS to remind you that your card is expiring soon, so that you may spend or withdraw any remaining Card Balance before the Expiry Date. A fee applies.

On expiry you must destroy the Card and any Back-Up Card or Replacement Card in your possession.

On expiry, any remaining Card Balance will be unavailable for use via the Card. Any funds remaining on the Card after the Expiry Date will incur a \$1 per month Expiry Management Fee, until claimed or the Card Balance is zero.

To claim the Card Balance at and after expiry, please download, complete and submit a *Request for Redemption of Card Balance* form, available on the Website.

You can redeem the Card Balance when:

- we are satisfied that there are no outstanding authorisations or approvals on the Card;
- we are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the Card Balance in accordance with these Conditions of Use;
- we are satisfied that no transactions remain the subject of a dispute;
- if we require it, we have received the surrendered or cancelled Card(s) from you; and
- you give us instructions, in a form we require, for the payment of the redeemed Card Balance to you.

Any redeemed Card Balance will be paid in AUD only, and will be provided via an Australia Post money order. Any funds in the CNY Wallet of the Card Balance will be converted to AUD at the Expiry Date at the prevailing exchange rate determined by Australia Post. Australia Post will redeem the Card Balance adjusted for any chargebacks and late settlements and less the Card Balance Redemption Fee.

10. AML/CTF Laws

We are subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, and related laws and regulations (**AML/CTF Laws**). You must not knowingly put us in breach of any AML/CTF Laws.

We may delay, block or refuse to process any transaction:

- where we have reasonable grounds to believe that allowing the transaction to occur may breach any laws or regulations in any country, including the AML/CTF Laws in Australia;
- where we suspect that a transaction involves any person (natural, corporate or governmental) that is a Sanctioned Person; or
- where we suspect that the funds involved in the transaction may directly or indirectly be applied for the purposes of crime or unlawful conduct.

If any transaction is delayed, blocked or refused for any of the above reasons, we are not liable to you for, and you indemnify us against, any and all loss incurred by you or any other person arising out of such delay, block or refusal of a transaction.

From time to time, additional information may be required from you to assist us in meeting our obligations under the AML/CTF Laws and other applicable laws. We may disclose information we have collected or obtained in connection with you, the Card and relevant transactions conducted through the Card to regulatory bodies, government and law enforcement agencies, other financial institutions or our service providers.

11. Your PIN and Card security

You can retrieve your PIN by SMS. You may also be able to retrieve your PIN by calling the IVR and following the prompts. Alternatively, if you have Registered, you can log on to Card Manager and change your PIN.

To retrieve your PIN by SMS please use your Registered mobile phone number (without blocked caller ID). You will need to text POST PIN followed by a space, then your Access Code and another space, and then the last 4 digits of your Card Number to 0499 881 882 (or +61 499 881 882 from outside Australia). Include the spaces. Example: "POST PIN 123456 1234".

You must make sure that you keep the Card and any Pass Code safe and secure. The precautions we require you to take (**Security Requirements**) are set out below.

Security Requirements

You must not:

- a) allow anyone other than you to use the Card;

- b) disclose your PIN or Card Number to any other person, including a family member or friend.
- c) interfere with any magnetic stripe or integrated circuit on the Card;
- d) unnecessarily disclose the Card Number or other Card details;
- e) write the PIN on the Card;
- f) carry the PIN with the Card;
- g) record the PIN on anything carried with the Card or anything liable to loss or theft simultaneously with the Card, unless you make a reasonable attempt to protect the security of the Pass Code; or
- h) act with extreme carelessness in failing to protect the security of a PIN.

You must comply with any instructions we give about keeping the Card and PIN safe and secure.

Failure to do the above may increase your liability for loss.

You must memorise the PIN in any SMS message we send you, then delete the SMS message. You can change your PIN via Card Manager. If you forget your PIN, you can request a PIN reminder by SMS or by calling the IVR and following the prompts.

If an incorrect PIN is entered three times when a transaction is attempted using your Card, your Card will be locked and you will be unable to use your Card. You can reset your PIN by calling Customer Assistance or using Card Manager.

Please refer to the PIN Security Tips below.

TIPS ABOUT PIN SECURITY

Do not record a PIN in forward or reverse order, or disguise it as a phone number or date where no other phone numbers or dates are recorded.

Do not record a PIN in an easily decoded format based on the alphabet (for example: A=1, B=2, etc).

Do not record a PIN in a series of numbers with the actual numbers circled or highlighted in any way.

Do not allow anyone to watch as the PIN is entered into an ATM or other device.

Note: These tips do not determine responsibility for losses arising from Unauthorised Transactions. Your liability for losses arising from Unauthorised Transactions is dealt with elsewhere in these Conditions of Use.

12. Limitations on the use of the Card

The Card is intended for use by Australian residents only.

A limit of one primary Card per person applies.

Purchase of the Card is limited to individuals who can prove their identity to our satisfaction and are not a Sanctioned Person.

We may restrict or stop the use of the Card if excessive use of the Card is detected or other unusual activities are noticed, including a suspected breach of any laws or regulations in any country.

Some Merchants may choose not to accept UnionPay prepaid cards.

When buying petrol, you must pay for the petrol purchase at the petrol station counter and not at any automated fuel dispensers (that is to say, not at the pump).

The Card must not be used for, and authorisation may be declined for, any illegal transactions.

The Card may not be used for, and authorisation will be declined for, transactions relating to any form of gambling or gambling services, the purchase of money orders, transactions with financial institutions and transactions at pawn shops.

You cannot stop payment on any transaction after it has been processed. If you have a problem with a purchase made with the Card, or a dispute with a Merchant, you should deal directly with the Merchant involved. If you cannot resolve the dispute with the Merchant, you can contact Customer Assistance. You should not, in any circumstances, contact UnionPay.

Subject to these Conditions of Use, you are responsible for all transactions using the Card. We are not liable in any way when authorisation is declined for any particular transaction, regardless of reason.

13. Errors and Unauthorised Transactions

If you notice any error (or possible error) in any transaction or statement relating to the Card you must notify us immediately by calling Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant. We may request you to provide additional written information concerning any error (or possible error) and you must comply with that request.

If a person reports that a mistaken payment has been made from the person's bank account or credit card to your Card, you agree and authorise that we may (although we have no obligation to):

- a) inform that person's financial institution whether or not the Card has a sufficient Card Balance to cover a reversal of the mistaken payment; and/or
- b) freeze those funds, or debit those funds from the Card without your consent, where we are satisfied that a mistaken payment has occurred

It is your responsibility to regularly review your transaction history to identify Unauthorised Transactions.

Neither the Issuer nor Australia Post is responsible for any Unauthorised Transaction (such as using a lost or stolen Card, or using your Card details in an online transaction without your authority). If the Card is lost or stolen or the details have been used in an Unauthorised Transaction, you must tell us immediately.

14. Liability for Unauthorised Transactions

You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.

You will not be liable for losses resulting from Unauthorised Transactions that are caused by:

- fraud or negligence by the staff or agents of the Issuer or Australia Post, a third party involved in networking arrangements, or a Merchant that is linked to the electronic funds transfer system or their employees or agents,
- a Card, Identifier or Pass Code which is forged, faulty, expired or cancelled,
- a transaction that occurred before you received the Card and/or a Pass Code (including a reissued Card and/or Pass Code),
- a transaction being incorrectly debited more than once to the same Card by a Merchant, or
- an Unauthorised Transaction performed after you notify us that your Card has been misused, lost or stolen, or that the security of a relevant Pass Code has been breached.

Where we can prove on the balance of probability that you contributed to the losses resulting from Unauthorised Transactions:

- through your fraud; or
- by your failure to comply with the Security Requirements,

you will be liable for the actual losses which occur before we are notified of the loss, theft or misuse of your Pass Code or Card or a breach of the Security Requirements.

However, you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the Card Balance for that day or period.

If you leave your Card in an ATM you will be liable for all losses arising from Unauthorised Transactions in relation to your Card, as long as the ATM incorporates reasonable safety

standards that lessen the risk of your Card being left in the ATM (for example, ATMs that capture cards that aren't removed or which require a user to swipe and then remove a card before commencing the transaction).

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 that the security of the relevant PIN has been breached. Your liability in this case is limited to losses occurring between the time that you became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Card, but you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the balance of the Card available for transactions using the Card.

If it is unclear whether or not you contributed to the loss caused by an Unauthorised Transaction that required a Pass Code, the amount of your liability will be limited to the least of:

- \$150 (inclusive of the foreign currency equivalent);
- the actual loss at the time we're notified that the security of the Pass Code was breached or the Card has been lost, stolen or used without your permission (limited by the applicable daily or period transaction limits over the relevant timeframe); and
- the balance of the funds available for transactions using the Card.

For Card transactions that don't need a Pass Code, you will not be liable for any Unauthorised Transactions unless you have unreasonably delayed notifying us of the loss, theft or unauthorised use of the Card.

15. Liabilities and disclaimers

We are not liable:

- if, through no fault of our own, the Card Balance is insufficient to cover a transaction;
- if circumstances beyond our control prevent a transaction, despite any reasonable precautions having been taken by us;
- for any failure due to events outside our reasonable control;
- for any industrial dispute;
- for any ATM refusing to or being unable to accept the Card;
- for the way in which any refusal to accept the Card is communicated;
- for any indirect, special or consequential losses;
- for any infringement by you of any laws in the country where the Card is issued or used;
- for any dispute between you and the supplier of any goods or services purchased with the Card;
- for taking any action required by any government, federal or state law or regulation or court order;
- for anything specifically excluded or limited elsewhere in these Conditions of Use;
- for a transaction being delayed, blocked or refused for any of the reasons set out in these Conditions of Use;
- for an Emergency Cash Transfer not being able to be provided to you; or
- for any failure by you to provide correct and accurate information, or for any instructions you give to us not being sufficiently clear.

You are not liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with your instructions. However, if you were aware, or should have been aware, that the system or equipment was unavailable or malfunctioning, our responsibility will be limited to:

- correcting any errors; and
- refunding any charges or fees imposed as a result.

Our liability in any event (other than in relation to Unauthorised Transactions) shall not exceed the amount of the Card Balance.

Other than rights implied under statute which may not be excluded, neither we nor Australia Post:

- make or give any express or implied warranty or representation in connection with the Card (including the Card type, quality or standard of fitness for any purpose); or
- is liable for any loss you suffer (including indirect or consequential loss) arising in connection with the Card (whether for a failure to provide the Card or for its loss, theft or destruction).

All conditions, warranties or other terms implied by law are excluded to the fullest extent (if any) permitted by applicable laws and regulations.

Any failure or delay to enforce a term of these Conditions of Use does not mean a waiver of the term.

Australia Post and Australia Post Services:

- do not make or give any express or implied warranty or representation in connection with the Card (including the Card type, quality or standard of fitness for any purpose).
- are not liable for any loss you suffer (including indirect or consequential loss) arising in connection with the Card (whether a failure to provide the Card or its loss, theft or destruction).

16. Personal Information and privacy

Australia Post, Australia Post Services Pty Ltd and the Issuer, (in this section referred to collectively as "we"), collect your Personal Information in order to provide you with the Card and to establish and administer the Card provided to you, as well as to provide related services to you including to: provide you with customer support; monitor and evaluate our products and services; respond to your queries or requests for assistance; take measures to detect and prevent fraud and financial loss; administer our customer relationships, services, products, systems and business functions; comply with our legal obligations (including our obligations under applicable anti-money laundering and counter-terrorism financing laws), or a court/tribunal order; develop and research our products and services; maintain and develop our information technology systems (including the testing and upgrading of these systems) and provide you with information relating to our products or services that we believe may be of interest to you.

We may also use your Personal Information to tell you about products and services offered by us or our affiliate companies and to conduct customer satisfaction surveys to improve our products and services, unless you choose on Card Manager to 'Opt out' of receiving these.

The Issuer is also required by the AML/CTF Laws to collect Personal Information to identify you and verify your identity.

If you do not provide us with your Personal Information, some of the following may happen: we may not be able to make the Card available to you; we may not be able to provide you with information about products and services that you may want (including information about special promotions); or we may delay, block or refuse to make a payment or action instructions relating to your Card.

If you provide us with Personal Information about someone else, you should ensure that you are authorised to do so and agree to inform that person of the contents of this notice.

We may exchange your Personal Information with each other and with third parties in the normal operations of our business, for example with our corporate partners and affiliates, related companies and agents, government agencies, service providers (such as auditors, IT support and mailing houses) and advisers (such as legal advisers, for the purpose of obtaining advice), providers of services that allow for the provision of verification, compliance and fraud and crime prevention services, referees or person with whom you transact, other financial institutions (including our clearing agent banks), to government or regulatory bodies or to law enforcement agencies with appropriate authority and to your duly authorised representatives. In particular, we may provide your Personal Information to UnionPay so that they can send you Verification Codes for online transactions.

We may also disclose your Personal Information overseas to countries including China, Hong Kong and the United States. We may also disclose Personal Information in other jurisdictions from time to time. For further information, please refer to our Privacy Policies.

Our Privacy Policies set out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. Our Privacy Policies are available at:

Issuer: www.bocau.com.au
Australia Post: www.auspost.com.au

By purchasing the Card you consent to us collecting, using and disclosing your Personal Information under these Conditions of Use in the manner described above.

You may contact the Issuer's Compliance Officer in relation to your Personal Information at 39-41 York Street, Sydney, NSW 2000 or by telephone on 1800 092 009 (toll free) or (02) 8235 5812 between 9.00am and 5.00pm on a Business Day .

You may contact Australia Post's Privacy Contact Officer in relation to your Personal Information (or to opt out of marketing communications) via:

Privacy Contact Officer
Australia Post
GPO Box 1777
Melbourne VIC 3000

OR

Call Customer Assistance on 1300 780 339 (from within Australia) or +61 1300 780 339 (from outside Australia) between 8:00am and 8:00pm AEST on a Business Day.

17. Communications (notices)

You agree and acknowledge that the Issuer and/or Australia Post (in this section referred to collectively as "we") may give written notices or other communications to you under or in connection with these Conditions of Use either:

- by writing to you at your residential or postal address last known to us;
- by giving it to you personally or leaving it at your residential or postal address last known to us;
- by electronic communication to your email address last known to us;
- by SMS to your mobile phone number last known to us; or
- if the notice or communication is not personal to you – by publishing it on the Website.

For the purpose of giving you information by electronic communication, you have the right to:

- update your Registered mobile phone number and email address via Card Manager; and
- ask us for a paper copy of the information that we provided electronically for up to seven years after we have communicated it electronically.

You must notify us of any change to your name, address or contact details as soon as possible. If we give a notice or other communication to you:

- by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;
- by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
- electronically – you are taken to have received it on the day it is transmitted.

In addition to the ways set out in these Conditions of Use, we may give you a notice or other communication by using any method allowed or required by a law. If a law requires us to use a particular method, we will do so.

You agree that, for the purpose of telephone communications originated or received by us or a customer service consultant, and for the purpose of electronic communications received by us including through the Website, we may:

- verify your identity by reference to any or all of the information given by you when purchasing the Card or during Registration, including any subsequent changes made to this information by you; and
- if satisfied by that verification, proceed on the basis that we are dealing with you.

You must keep your Registered mobile phone number, email address and any other contact details up to date via Card Manager or by contacting Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant. You should also do this if you change your Registered 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.

You must keep your contact information, such as your mobile phone number and address, up to date at all times. If your contact information is not up to date you may not be able to use your Card for online transactions or receive important communications from us.

The Issuer and Australia Post accept no responsibility or liability for late, lost or misdirected SMS messages or emails caused by inaccurate provision or updating of contact details by you, or by system constraints or failures experienced by your email or mobile phone service providers.

18. Changes to the PDS including these Conditions of Use

Information in this PDS, including in these Conditions of Use, is subject to change from time to time.

Where updated information is not materially adverse, you may access this updated information via the Website at auspost.com.au/loadandgochina. Alternatively, you may request a paper copy of this information free of charge from Australia Post by contacting Customer Assistance between 8:00am to 8:00pm AEST on a Business Day and speaking to a customer service consultant.

In addition, these Conditions of Use includes some information about planned enhancements to the Card which are not available at the date of this PDS. The Website will inform you when those enhancements have been made available.

Where we make any other changes to this PDS (including these Conditions of Use), such as the introduction of a new fee or charge, or an increase in the amount of any fee or charge (other than a government charge), we will provide you with 30 days' prior notice in relation to the change.

However, changes necessitated by an immediate need to maintain or restore the security of your Card or the system in which the Card is used can be made without prior notice.

We can give notice of a change to this PDS (including these Conditions of Use) by:

- placing it on the Website; or
- publishing it in a notice or advertisement in a major daily newspaper distributed nationally in Australia; or
- using another method that the law allows or requires us to use.

When we notify you of a change, you agree and acknowledge that:

- we will comply with any applicable requirements under a law; and
- subject to doing that, it will be good enough if the notification or announcement explains the substantial effect of the change.

19. Governing law

Any legal questions or disputes concerning these of Conditions of Use, the agreement between you and us (which is governed by these Conditions of Use) or the Card will be decided under the laws of New South Wales, Australia.