

Product Disclosure Statement

Australia Post Load&Go Reloadable Visa Prepaid Card

Preparation date: 31 May 2019

Introduction

About this Card disclosure statement

This Product Disclosure Statement (“PDS”) is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 (“Issuer” or “Heritage”).

This PDS is designed to assist you in deciding whether to acquire the Australia Post Load&Go Reloadable Visa Prepaid Card (the “Card”). It is important that you read and understand the PDS.

The information in this PDS does not take into account your individual objectives, financial situation or needs. Any advice in this PDS is general advice only. You should consider the appropriateness of any general advice to your circumstances before acting on it.

This PDS is dated 31 May 2019.

Updates relating to this PDS

Information in this PDS that is not materially adverse information is subject to change for time to time. You may access this updated information via the internet at auspost.com.au/prepaidcards. Alternatively, you may request a paper copy of this information free of charge from Australia Post. The information which Heritage will make available by way of these updates is subject to change from time to time.

General description of Card

The Card is a Reloadable Visa Prepaid Card. You can load value to the Card and then use the Card to access its available balance anywhere in the world where Visa Prepaid Cards are accepted.

The product is not a credit or charge card and the Card balance does not earn interest. The acquisition of, or value loaded to, the Card does not represent a deposit with, or investment, in Heritage.

Card Distributor

Australian Postal Corporation, ABN 28 864 970 579 (“Australia Post”) is the distributor of the Card and the Authorised Representative (AR No 338646) of Australia Post Services Pty Ltd ABN 67 002 599 340 AFSL No 457551 (“Australia Post Services”).

Australia Post can be contacted via:

Phone: 13 11 18

Mail: Australia Post
GPO Box 5091
Melbourne VIC 3001

Website: auspost.com.au/prepaidcards

Australia Post is not the issuer of the Card.

Card Issuer

The Issuer of the Card is Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 and if you acquire the Card you will have a contract with Heritage¹.

Heritage is an authorised deposit-taking institution and the holder of Australian Financial Services Licence No. 240984 authorising it to provide financial product advice for, and deal in, certain products including the Card.

Heritage can be contacted via:

Mail: PO Box 190
Toowoomba
QLD 4350 Australia.

Phone: 13 14 22

Roles of the Card Distributor and Issuer

Australia Post is responsible for the distribution of the Card under an arrangement with Heritage and is also responsible for providing various cardholder services.

Heritage is a member of Visa and is responsible for the settlement of transactions using the Card, but may outsource these functions to service providers.

Neither Australia Post, Australia Post Services nor anyone else acting on behalf of either entity, has the authority on behalf of Heritage to:

- Tell you anything about the Card that is inconsistent with the information in this PDS.
- Give you financial product advice (that is, a recommendation or statement of opinion intended or that could be reasonably regarded as being intended to influence you in making a decision) about the Card.
- Do anything else on Heritage's behalf, other than marketing, arranging for the issue of and providing customer services for the Card.

Significant benefits

The significant benefits of the Card are:

- The Card is a Reloadable Visa Prepaid Card which means that it can be used to pay for goods and services from merchants in Australia and around the world who accept Visa Prepaid Cards (excluding some merchants, as set out in section 8 of these Conditions of Use).
- The Card can be used to withdraw cash at participating ATMs who accept Visa Prepaid Cards around the world.
- The Card is reloadable, which means that after purchase you can load value to it as many times as you like during its currency and within applicable limits.
- You can access only the value that you have loaded to the Card. It is not a credit card.

Significant risks

The significant risks associated with the Card include:

- Unless a new card is issued to you (see below bullet point), at the time of the expiry of the Card, a \$1 per month management fee will be applied against any available balance on the Card until the amount of the available balance is zero. Unless you use or withdraw any available balance, the remaining available balance at the time of expiry will be reduced over time by the amount of the monthly management fee and you will not be given any prior notice of this.
- You may only spend up to the value of your available balance when using your card and may use your Card as often as you like until the Card has expired.
- The Card will expire at the date shown on the front of the card. You cannot access any value loaded on the expired Card. From 12th April 2019 expiring cards will no longer be renewed under any circumstances.
- Unauthorised Transactions can happen using the Card if it is lost or stolen, a personal

¹ The terms of the contract are contained in the "Conditions of Use" section of this PDS.

identification number (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 terms and conditions of the product outlined in this PDS.

- Unintended transactions can happen if electronic equipment with which the Card is being used is operated incorrectly or incorrect details are input.
- You might not be able to get your money back if unauthorised or unintended transactions occur.
- 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.
- The card could be lost, destroyed or stolen. In this case, if you have not registered your details with us, we may be unable to authenticate you as the cardholder and will not be able to issue you a replacement card.

Other important information

There are some other important things that you need to be aware of about the Card:

- It does not generate any interest or other return to the holder. In other words, you do not earn interest on the value loaded to the Card.
- Although Heritage is an authorised deposit-taking institution carrying on banking business in Australia, the acquisition of, or value loaded to, the card does not represent a deposit with or investment in Heritage.
- You do not become a depositor with Heritage by holding the Card. If you have another deposit account with Heritage, the value loaded to your card is not counted in working out how much money you might have on deposit with Heritage for any purpose.
- Certain limits apply to the use of and reloading of the Card including a maximum available balance at any time of \$999 and a maximum of \$3000 cumulative value of load transactions in any month. See section 6 “Loading of value, available Balance and limits” of these conditions of use for further information.
- Value loaded on the card on purchase will usually become available for use by you immediately for transactions carried out in store or via POLi and within 2 business days (depending on your financial institution) for transactions carried out via Direct Credit (e.g. online from your bank account using a “Pay Anyone” instruction). A longer period may apply in some circumstances, such as if there is a delay in your financial institution processing a transaction.

Queries and complaints

If you have a query or complaint about the Card, you should initially direct the query to Australia Post through Load&Go Customer Support². You can call Load&Go Customer Support on (+61) 1300 665 054.

We will handle all complaints according to our internal dispute resolution procedure (and the ePayments Code), where the complaint relates to a transaction covered by the ePayments Code).

Our internal dispute resolution procedure requires that we seek to resolve your complaint within 21 calendar days, although it is not always possible to do so. If we are unable to resolve your query or complaint to your satisfaction within 45 business days, you may be eligible to escalate the query or complaint to the Issuer’s external dispute resolution service. The period of 45 calendar days may be extended in exceptional circumstances or where the Issuer decides to resolve the complaint under the rules of the Visa scheme.

Australian Financial Complaints Authority (AFCA)

In writing to: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

² See section 7 “Fees and charges” of these Conditions of Use.

In addition, if your complaint is not satisfactorily addressed, you may contact Heritage directly:

Mail: Heritage Bank Limited,
PO Box 190,
Toowoomba, QLD, 4350

Phone: 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia).

Fax: 07 4694 9782 (from within Australia) or +61 7 4694 9782 (from outside Australia).

Transaction disputes

Where your card is used for Unauthorised Transactions, we will seek to reverse the transaction if we can under the Visa Card Scheme Operating Rules. However our ability to process a transaction dispute is restricted by time limits imposed under these rules. For this reason, you should notify us immediately and certainly no later than 75 days after the transaction date. It is your responsibility to regularly review your online transaction history to identify Unauthorised Transactions. Under the conditions of use, we may not be responsible for any loss to you if you do not dispute an Unauthorised Transaction within an applicable time limit.

To raise a transaction dispute call 1300 665 054 (from within Australia) or +61 1300 665 054 (from outside Australia).

Conditions of use

1. Definitions and Interpretations

- **Access code** means the 6 digit number you provide when the Card was purchased, for use when servicing the Card.
- **Activate for a replacement or new card**, means contacting us by calling Load&Go Customer Support or if you have registered for SMS activation, sending an SMS and following our instructions to enable the Card to be used for transactions or by calling the IVR and following the prompts.
- **Aggregate Load** means the total amount that can be loaded to the Card during any 30 day period.
- **ATM** means an automated teller machine that accepts cards with the Visa brand for cash withdrawals.
- **Available balance** means the monetary value recorded by us as loaded for transactions using the Card, as denominated in Australian dollars, less any purchases, authorisations, cash withdrawals, fees and charges or other amounts debited under these conditions of use.
- **Australia Post** means Australian Postal Corporation, ABN 28 864 970 579.
- **Card** means the Australia Post Load&Go Visa Prepaid Card.
- **Card ID** means the 16-digit number specified on the back of the Card.
- **Card Number** means the 16-digit number on the front of the Card.
- **Card Verification Value (CVV)** means the 3 digit number printed on the signature panel on the back of the Card.
- **Conditions of use** means these conditions of use.
- **Distributor** means Australia Postal Corporation ABN 28 864 970 579 (Australia Post).
- **ePayments Code** means the ePayments Code issued by the Australian Securities and Investments Commission as amended from time to time which regulates consumer electronic payments.
- **Expiry Date** means the expiry date on the front of the Card.
- **Identifier** means information that you:
 - know but are not required to keep secret, and
 - must provide to perform a transaction.Examples include a Card number and/or Card expiry date.

- **Issuer** means Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984.
- **IVR** means the automated Interactive Voice Recognition response service accessed via the telephone number +61 1300 665 054.
- **Load** means the transfer of value to your Card in Australian Dollars.
- **Load&Go App** means the Load&Go application available for various mobile devices, such as smartphones and tablet devices that is subject to change from time to time.
- **Load&Go Customer Support** means:
 - the Load&Go Support centre accessed via the telephone number (+61) 1300 665 054 and any additional or replacement phone number or numbers we notify to you as Load&Go Customer Support numbers for the purposes of these conditions of use from time to time, and
 - the IVR automated response service, accessed via the telephone number (+61) 1300 665 054 and any additional or replacement phone number or numbers we notify to you as Load&Go Customer Support numbers for the purposes of these conditions of use from time to time.
- **Load&Go Online** means the online website where you can obtain card servicing information and access features and functionality.
- **Merchant** means a business or place that accepts cards which display the Visa logo. The Card can only be used electronically and cannot be accepted at Merchants which use manual imprinters to process a transaction.
- **Negative balance** means a negative balance on the Card arising because the debits using the Card exceed the available balance on the Card.
- **Pass Code** means a password or code that you must keep secret, that we may be required to authenticate your identity or a transaction. Examples include your Card PIN and the ‘access code’ required to allow online access to your Card details.
- **Personal Information** means information or an opinion (including information or an opinion forming part of a database), whether true or not and whether recorded in a material form or not, about you when your identity is apparent or can reasonably be ascertained from the information or opinion.
- **PIN** means the Card’s 4 digit personal identification number.
- **Security Requirements** means the Security Requirements described under clause 10 “Security of Card and PIN”.
- **SMS** means sending and receiving mobile text messages from the mobile number you provided to us for the purpose of requesting and receiving Card servicing information as outlined in section 7 fees and charges.
- **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.
- **Visa** means Visa Incorporated.
- **We/us/our** means the Issuer and its agents.
- **Website** means auspost.com.au/prepaidcards 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 requested and 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 (AEST) time.

² See section 7 “Fees and charges” of these Conditions of Use.

2. Introduction and becoming bound by these conditions of use

- These conditions of use govern the use of the Card. Please read them carefully and keep a copy for your records. By 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 as a means of accessing your Card details online.
- You must sign the back of the Card before using it.
- By agreeing to these conditions of use, you agree that you are financially responsible for all uses of the Card.
- By agreeing to these Conditions of Use, you also:
 - Acknowledge that you have been given a copy of the Product Disclosure Statement (PDS) in which these conditions of use are included.
 - Acknowledge and agree to the information and disclosures contained in the PDS.
- The Issuer is a subscriber to the ePayments Code. The Issuer warrants that, for as long as it remains a subscriber to the ePayments Code, it will comply with it in our dealings with you relating to the Card.
- If you are an individual or small business (as defined by the Customer Owned Banking Code of Practice) we are bound by the Customer Owned Banking Code of Practice when providing services to you.
- You acknowledge and agree to the disclosures and other information contained in the Product Disclosure Statement in which these conditions of use are printed. 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.

3. The Card

- The Card is a Reloadable Visa Prepaid Card and value must be loaded to the Card before the Card is used. You can load value to the Card in accordance with these conditions of use.
- The Card allows cash withdrawals at ATM's and purchases to be made wherever Visa Prepaid Cards are honoured for electronic transactions if a sufficient Available Balance exists for the amount of the transaction.
- The Card is not a credit card.
- The Card is not a facility by which the Issuer takes other deposits from you.
- There is no interest payable to you on the credit balance on the Card.
- The card remains the property of the Issuer and you must surrender the card to us we ask for it to be surrendered.

4. Obtaining the Card

- This facility has been removed from sale and it is no longer possible to obtain a new card.

5. Activating and using the Card

- On initial purchase from a participating Australia Post retail outlet, your Card will be activated and ready for use, subject to the loading of value to the Card and your successful completion of the application procedure including satisfaction of our identification requirements.
- The Card can be used anywhere Visa Prepaid Cards are accepted including online purchase transactions (excluding gambling merchants). Transaction fees and charges will apply³. Some merchants in Australia may choose not to accept Visa Prepaid Cards (for further details see section 8 of these Conditions of Use).
- If there is an insufficient available balance on your Card to pay for a transaction the Card may be declined or the retailer may allow you to pay the balance by some other means.
- You agree not to make or attempt to make transactions that exceed the available balance.

³ See section 7 "Fees and charges" of these Conditions of Use.

- If you make or attempt to make any transactions that exceed the available 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.
- If a negative balance arises, that does not mean that a negative balance will be allowed to arise or be increased on subsequent occasions.
- You can use the Card as often as you like subject to the available balance on the Card and the limits specified in Section 6 and Section 8 of this PDS.
- We may restrict or stop the use of the Card if excessive use of the Card or other suspicious activities are noticed.
- You cannot “stop payment” on any transaction after it has been completed. If you have a problem with a purchase made with the Card, or a dispute with a merchant, you must deal directly with the merchant involved. If you cannot resolve the dispute with the merchant, please contact Load&Go Customer Support.
- 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 cash refund or in store credit. If the Card is expired or revoked before you have spent any value loaded to the Card resulting from a refund (whether or not the original transaction being refunded was made using the Card) then you will have no access to those funds.
- If a person reports that a mistaken payment has been made from the person’s account to the Card, you agree that we may:
 - a) inform that person’s financial institution whether or not the Card has sufficient credit funds to cover the payment; and
 - b) freeze those funds, or debit those funds from the Card where we are required to do so under the ePayments Code.
- We are not liable in any way when authorisation is declined for any particular transaction regardless of reason.
- The Card may be used at ATMs that accept Visa Prepaid Cards. Fees may apply⁴ and may be in addition to any ATM operator fees that vary by ATM operator. All ATM fees and charges will be automatically debited against the available balance. After the Available Balance has been exhausted or if there are insufficient funds for the payment of ATM fees and charges for a transaction in addition to the amount of a withdrawal, the ATM transaction will be declined.
- When using the card in-store or at ATMs, select the “Credit” button then enter your PIN.
- When using your card online, or over the phone, use the card number, expiry date and CVV (last 3 digits on the signature panel). If asked to provide a name for the card, please enter “Valued Cardholder”.
- You are responsible for all transactions using the Card.
- If you permit someone else to use the Card, you will be responsible for any transactions initiated by that person with the Card.
- You may not make pre-authorised regular payments through the use of the Card.

6. Loading of value, available balance and limits

- Value can be loaded to your Card subject to the limits below. For example, via the “Pay Anyone” function using the internet banking service provided by your financial institution, and via POLi⁵.
- You can load value to your Card at participating Australia Post retail outlets listed on the Website.
- You can also load value to your card using a direct credit facility (commonly described on internet banking sites as a “Pay Anyone” facility) provided by your bank or other financial institution. You must enter the BSB number and your unique card ID number provided to you with your Card or

⁴ See section 7 “Fees and charges” of these Conditions of Use.

⁵ Your financial institution may charge a fee for this service and you may need to register for internet banking with your financial institution.

which is available on the back of the card. Funds will generally become available for use within 2 business days from the time the direct credit instruction is processed. A longer period may apply in circumstances beyond our control, such as if there is a delay in your financial institution processing a transaction.

- You can also reload value immediately to your card using POLi from your bank account to your card⁶. POLi can be used for an initial card purchase completed via the Load&Go App or Load&Go Online.
- You may not use your direct credit BSB and card number for direct debit payments. Any direct debit transaction attempted on your Card will be declined without payment being made to the processing merchant.
- The maximum value that can be loaded onto your Card at any one time cannot exceed the maximum single load limit specified in the following table. Some retailers may have lower limits in place.
- The maximum available balance and the maximum value that can be loaded to your Card, is as follows:

Load / Transaction Type	Limit
Minimum single load	\$20.00
Maximum available balance	\$999.00
Maximum single load (as long as it does not cause available balance to exceed maximum above)	\$999.00
Maximum aggregate load during any period of 30 days	\$3,000.00
Maximum aggregate load during any period of 12 months	No separate limit
Maximum weekly ATM withdrawal limit (subject to the available balance and individual ATM operator limits)	\$250.00

7. Fees and charges

- You agree to pay us the fees and charges provided in these conditions of use. Whenever any of those fees and charges is incurred, you authorise us to deduct it from the available balance and reduce the available balance accordingly.
- All fees and charges are expressed in Australian dollars and are inclusive of any applicable GST.
- All fees will be deducted from the Card balance at the time the activity invoking the fee occurred.
- Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us.
- The fees and charges applying to the Card are as follows:

⁶ POLi reloads are only available for customers who have been identified by Australia Post.

Card Issue, Replacement, Cancellation and Closure Fees

Card purchase price	\$6.95
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Card replacement (when you request a replacement card for a lost/stolen card), card cancellation or account closure fee	No charge
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Load Fee

Load fee (each time value is loaded)	No charge
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Transaction Fees

Transaction Fee whenever you use your Card for the purchase of goods or services.	\$0.09 (capped at \$0.99 per month, starting from the date of the first purchase). The Transaction Fee does not apply to ATM Withdrawals.
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Foreign currency conversion fee (if Card is used for purchases or withdrawals in any currency other than Australian dollars or purchases with any merchant located outside Australia) (see example below).	3% of the Australian dollar amount of the transaction ⁷ .
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Example of foreign currency conversion fee

For example:

- You make a purchase from a merchant located outside Australia (in the USA).
- At the time, Visa's prevailing exchange rate is \$1.00 US = \$1.34 Australian and you spend \$200.00 US. The Australian dollar amount is $\$200.00 \times \$1.34 = \$268.00$.

The foreign currency conversion fee is therefore $3\% \times \$268.00 = \8.04 .

Online Servicing Fees

Available balance, transaction history	No charge
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Manage SMS options	No charge
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Manage personal details	No charge
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Card Servicing Fees

Automated telephone enquiry via Load&Go Customer Support for balance enquiry, transaction history.	No charge
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Automated telephone enquiry via Load&Go Customer Support for PIN.	No charge
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Live operator telephone customer service call to Load&Go Customer Support. This fee will not be charged in circumstances where the telephone call to Load&Go Customer Support relates to a complaint (including card dispute and unauthorised transaction queries).	\$4.00
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⁷ The Australian dollar amount of the transaction is calculated according to Visa's prevailing exchange rate.

SMS fee for activation, load notification per SMS if you opt into receiving SMS servicing.	\$0.25
SMS fee for PIN, minimum balance notification, fraud notification, balance enquiry or transaction history.	No charge
Expiry management fee	
Charged monthly, where unclaimed funds are held at the time of expiry. The fee applies until funds are claimed and may result in the available balance at the time of expiry being forfeited over time ⁸ .	\$1 per month applied to the Card's available balance on the first business day of the calendar month after the Card expires and every month thereafter.
Other fees	
Any government duty, tax or charge relating to the Card or any transaction.	The amount of the duty, tax or charge.
Card dispute fee, payable if the disputed transaction is found to be authorised. This fee is not charged in relation to access to Heritage's (the Issuer's) internal dispute process.	\$20

8. Limitations on use of Card

- The following limitations apply to the Card:
 - When buying petrol, you must pay for the petrol purchase at the petrol station counter and not at any automated fuel dispensers (i.e. not at the pump).
 - The Card may 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.
 - ATM cash withdrawals are limited to domestic use only and cannot be used at International ATMs.
- When using the Card with some merchants (such as hotels, taxis, rental cars, restaurants, cruise ships) or for mail order purchases, Card "tolerance limits" may apply. This means that the merchant may obtain an authorisation or approval on the Card for an amount up to 20% or more than the total bill (or anticipated bill) to cover additional items such as tips and incidentals or to ensure that adequate funds are available to cover the final purchase. The entire amount of the authorisation or approval will be debited and will not form part of the available balance until the authorisation or approval clears, although only the amount actually spent or authorised will be finally deducted from the available balance after the authorisation or approval clears.
- Weekly ATM withdrawals are limited to a maximum of \$250 and are otherwise limited to the lower of the available balance or any withdrawal limit set by the individual ATM operator. Some retailers may choose not to accept Visa Prepaid Cards.
- Weekly ATM withdrawals are limited to a maximum of \$250 and are otherwise limited to the lower of the available balance or any withdrawal limit set by the individual ATM operator. Some retailers may choose not to accept Visa Prepaid Cards.

9. PIN

- You can request your PIN for free via SMS, our automated response service, Load&Go Online or Load&Go Customer Support, once you have purchased the Card.
- You can change your PIN via Load&Go Online.

⁸ To avoid incurring a monthly expiry fee, a new Card will automatically be issued to you if you register current details with us, including an Australian address. From 12th April 2019 expiring cards will no longer be renewed under any circumstances. For further information on reclaiming funds go to auspost.com.au/prepaidcards.

- If you forget a PIN, you can request a free PIN reminder via SMS, our automated response service, Load&Go Online or Load&Go Customer Support.
- Should an incorrect PIN be entered three times when a transaction is attempted using the Card, the Card will be blocked. You can phone Load&Go Customer Support to have the Card unblocked immediately. Charges apply⁹.
- Should the Card be retained by any ATM, the Card is deemed to be lost or stolen and hence cannot be recovered. In that event, you will need to contact Load&Go Customer Support and arrange to be issued with a new Card. Fees and charges apply¹⁰.
- You must not disclose your PIN to any other person. Please refer to 'Tips about PIN security' in this clause.
- The Card will be replaced if lost or stolen if you have registered your contact details with us and your details are current. As soon as you become aware your Card is lost or stolen, or your Card details may have been used by someone without your authority, or that there has been a breach of Pass Code security, you must make a report to us immediately by calling (+61) 1300 665 054.
- You can also report a lost or stolen card via Load&Go Online, provided you have registered. You will need to contact Load&Go Customer Support to request a replacement card. If you report that a Card has been lost or stolen or the Card details have been used by someone without your authority the Card will be stopped when the report is made. You may be liable for transactions for which you did not give authority incurred before the report is received by us. We may issue you with a new Card and transfer the balance to your new Card. Replacement and new cards cannot be sent to an address outside of Australia.

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 above tips do not determine responsibility for losses arising from Unauthorised Transactions. Your liability for losses arising from Unauthorised Transactions is dealt with elsewhere¹¹.

10. Security of Card and PIN

- You must promptly notify us immediately by calling Load&Go Customer Support if:
 - the Card is misused, lost or stolen;
 - the Card is damaged or not working properly;
 - the security of a PIN is breached in any way; or
 - there is reason to believe any of the above might occur or might have occurred.
- The notification can be made by phone to Load&Go Customer Support¹². The notification must then be confirmed in writing. We may require the written confirmation to be made on a particular form or sent to a particular address.
- You may request a replacement for your Card if it is lost or stolen, but we reserve the right, in our sole discretion, to decide whether to issue a replacement Card. If we do issue a replacement Card, the remaining available balance will be reinstated after any transactions (including Unauthorised

⁹ See section 7 "Fees and charges" of these Conditions of Use

¹⁰ See section 7 "Fees and charges" of these Conditions of Use.

¹¹ See section 11 "Liability for unauthorised transactions" of these Conditions of Use.

¹² See section 7 "Fees and charges" of these Conditions of Use.

Transactions for which you are liable under these conditions of use) or other amounts that we are entitled to debit against the available balance, together with the fee relating to the reissue of the Card¹³, have been deducted.

- 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.
- You must not:
 - a) allow anyone else to use the Card;
 - b) interfere with any magnetic stripe or integrated circuit on the Card;
 - c) unnecessarily disclose the Card number;
 - d) write a Pass Code on the Card;
 - e) carry a Pass Code with the Card;
 - f) record a Pass Code on anything carried with the Card or liable to loss or theft simultaneously with a device, unless you make a reasonable attempt to protect the security of a Pass Code;
 - g) voluntarily disclose the Pass Code to anyone, including a family member or friend;
 - h) act with extreme carelessness in failing to protect the security of a Pass Code.

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

11. Liability for Unauthorised Transactions

- For as long as we remain a subscriber to the ePayments Code, your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.
- 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 our staff or agent, 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 Pass Code (including a reissued Card and/or Pass Code);
 - a transaction being incorrectly debited more than once to the same Card;
 - an Unauthorised Transaction performed after notification to us that your Card has been misused, lost or stolen, or that the security of the relevant Pass Code has been breached; or
 - a transaction made using an Identifier without a Card or Pass Code.
- Where we can prove on the balance of probability that you contributed to the losses resulting from Unauthorised Transactions:
 - through your fraud; or
 - by failing to comply with the Security Requirements,then you are 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 Available Balance.
- 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 (e.g. ATMs that capture cards that aren't removed or which require a user to swipe and then remove a card before commencing the transaction).

¹³ See section 7 “Fees and charges” of these Conditions of Use

- 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 is limited to the least of:
 - AU\$150.
 - the Available balance.
 - the actual loss at the time we are 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).
- For Card transactions that don't need a Pass Code, you're not liable for any Unauthorised Transactions unless you have unreasonably delayed notifying us of the loss, theft or unauthorised use of the Card.

12. Transaction history

- Your Card balance and transaction history are available at auspost.com.au/prepaidcards via Load&Go Online and the Load&Go App at no charge, provided you have registered. The card balance can also be obtained via SMS, the IVR automated response service, accessed via the telephone number (+61) 1300 665 054 or by calling Load&Go Customer Support (call fees and other fees apply)¹⁴.
- If you notice any error (or possible error) in any transaction or statement relating to the Card, then you must notify Load&Go Customer Support immediately. We may request you to provide additional written information concerning any error (or possible error) and you must comply with that request.
- It is your responsibility to regularly review your transaction history to identify Unauthorised Transactions.

13. Card expiry

- The Card is valid until the expiry date shown on it.
- Your Card cannot be used after expiry. You cannot access any value loaded on the expired Card.
- A \$1 per month management fee will be applied against any available balance on the Card until the amount of the available balance is zero. Unless you use or withdraw any available balance, the remaining available balance at the time of expiry will be reduced over time by the amount of the monthly management fee and you will not be given any prior notice of this.
- From 12th April 2019 expiring cards will no longer be renewed under any circumstances. For further information on reclaiming funds go to auspost.com.au/prepaidcards

14. Card revocation and cancellation

- We may revoke the Card at any time without cause or notice. If we ask you to, you must surrender or destroy the revoked Card and you must not use the revoked Card. When you surrender the Card, you must give us your correct name and contact address.
- You may ask for the Card to be cancelled at any time. If you ask for the Card to be cancelled and we ask you to, you must surrender or destroy the cancelled Card and you must not use the cancelled Card.
- On the revocation or cancellation of the Card, we will pay the available balance to you when:

¹⁴ See section 7 "Fees and charges" of these Conditions of Use.

- We are satisfied that there are no un-cancelled or unexpired authorisations or approvals on either of the Card¹⁵.
- We are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the available balance.
- If we require it, we have received the surrendered or cancelled Card from you.
- You give us instructions, on any form we require, for the payment of the available balance.

15. Liabilities and disclaimers

- We are not liable:
 - if, through no fault of our own, the Available balance is not enough 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 currency 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; or
 - for anything specifically excluded or limited elsewhere in these conditions of use.
- However, your liability for Unauthorised Transactions will be determined according to the ePayments Code¹⁶.
- Our liability in any event (other than in relation to Unauthorised Transactions¹⁷) shall not exceed the amount of the available balance.
- If any guarantees, 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 conditions of use or in connection with the Card, then our liability for a breach of such a guarantee, warranty or condition will in any event be limited to:
 - the supplying of the services again.
 - the payment of the cost of having the services supplied again.
- The Issuer, Australia Post and any of Australia Post's related bodies corporate:
 - 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).
- All conditions, warranties or other terms implied by law are excluded to the fullest extent 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 them.

¹⁵ See section 8 "Limitations on use of Card" of these Conditions of Use.

¹⁶ See section 11 "Liability for unauthorised transactions" of these Conditions of Use.

¹⁷ Unauthorised transactions are dealt with in section 11 "Liability for unauthorised transactions" of these Conditions of Use.

16. Foreign transactions

- The available balance is in Australian dollars.
- Transactions made in a currency other than Australian dollars will be subject to the prevailing Visa exchange rate at the time plus a 3% foreign currency conversion fee¹⁸.

17. Privacy and information collection

- Australia Post and the Issuer, (in this clause referred to as “we”), collect your Personal Information so that we can establish and administer the Card provided 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.
- The Issuer is also required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to collect Personal Information to identify you and verify your identity.
- Without obtaining the information we require, we cannot make the Card or certain features and functionality available to you and you should not purchase the 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 providers of services which protect against potential fraud and other crimes. If you owe us money, we may also exchange your information with entities such as lawyers and debt collectors.
- We also disclose your Personal Information overseas to countries including Japan, New Zealand, Singapore, India, China, the UK, France, Canada and the US.
- It may be necessary for Heritage or Australia Post to share your Personal Information with Australia Post Services to administer a complaint on the Card provided to you. Information collected by Australia Post Services will be subject to the same conditions as set out in the Privacy Policy applying to Australia Post (as set out below).
- By purchasing the Card you consent to us collecting, using and disclosing your Personal Information under these terms and conditions in the manner described above.
- Our Privacy Policies sets 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.heritage.com.au

Australia Post: www.auspost.com.au

You may contact the Issuer's Privacy Officer in relation to your Personal Information (or to opt out of marketing) on 131422 or feedback@heritage.com.au

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

Privacy Contact Officer

Australia Post
GPO Box 1777
Melbourne VIC 3000

OR

Call Australia Post's Customer Contact Centre on 13 POST (13 76 78) between 9.00am and 5.00pm EST Monday to Friday.

18. Communications

- You agree that we may give written notices or other communications to you under or in connection with these conditions of use either:

¹⁸ See section 7 "Fees and charges" of these Conditions of Use.

- 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 e-mail address last known to us.
- If the notice or communication is not personal to you – by publishing it on the Website.
- For the purpose of giving you information that we are required to provide under the ePayments Code:
 - We will do so by electronic communication.
 - You have the right to vary your nominated e-mail address.
 - You have the right to terminate your agreement to receive the information electronically.
 - You have the right to ask us for a paper copy of the information that we provided electronically for up to seven years after we have communicated it electronically.
- If we give a notice or other communication to you by e-mail, the content of the notice or communication may be:
 - Set out in the body of the e-mail.
 - Included as an electronic document attached to the e-mail.
 - Made available at the website for retrieval by you (with the e-mail advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically).
- 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.
 - 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 or the ePayments Code. If a law or the ePayments Code 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 Load&Go Customer Support or through the website, and for the purpose of electronic communications received by us or Load&Go Customer Support or through the website, we or Load&Go Customer Support or the operator of the website:
 - May verify your identity by reference to any or all of the information given by you at any time.
 - May proceed on the basis that we or they are dealing with you if satisfied by that verification.
- You must notify us immediately of any change to your address and other contact details either through the website or by contacting Load&Go Customer Support¹⁹. You should also contact Load&Go Customer Support 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.
- The Issuer and Australia Post accept no responsibility or liability for late, lost or misdirected SMS messages or emails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers.

¹⁹ See section 7 "Fees and charges" on these Conditions of Use

19. Changes to these terms and conditions

- We may change these conditions of use at any time. A change may:
 - Change the fees payable under these Conditions of Use or bring in new fees.
 - Bring in new Conditions of Use.
 - Alter these Conditions of Use in some other way.
- We will notify you in advance of most changes on auspost.com.au/prepaidcards, which will take effect no earlier than 20 days after the notification.
- However, changes necessitated by an immediate need to restore or maintain the security of the system in which the Card is used can be made subject to the law and the ePayments Code without prior notice.
- We can give advance notice of a change by:
 - Publishing it in a notice or advertisement in a major daily newspaper distributed in Australia.
 - Placing it on our Website.
 - Letter or circular.
 - Notification on or with an account statement or other written notice we send to you.
 - Using another method that the law or the ePayments Code allows or requires us to use.
- When we notify you of a change:
 - We will comply with any applicable requirements under a law of the ePayments Code.
 - Subject to doing that, it will be good enough if the notification or announcement explains the substantial effect of the change.

20. The website

- Although considerable effort is expended to make the website and any other operating communication channels available at all times, no warranty is given that these channels will be available and error free.
- 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:
 - a) correcting any errors; and
 - b) refunding any charges or fees imposed as a result.
- Otherwise, you agree that neither the Issuer nor Australia Post is responsible for temporary interruptions in service due to failure beyond their control including, 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 available balance or the Card.

21. Governing Law

- Any legal questions concerning these 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 Queensland, Australia.