

Product Disclosure Statement

Australia Post Load&Go Travel Card

Preparation date: 31 May 2019

Introduction

About this Product 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').

This PDS is designed to assist you in deciding whether to acquire the Australia Post Load&Go Travel Card (the "Card"). It is important that you read and understand this PDS.

The information in this PDS does not take into consideration your individual objectives, financial situation or needs. Before making any decision about the Card you should consider whether this product is right for you. 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. For more information about the Card, go to www.auspost.com.au/prepaidcards ('Website').

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 www.auspost.com.au/prepaidcards. Alternatively, you may request a paper copy of this information free of charge from Australia Post. The information which the Issuer will make available by way of these updates is subject to change from time to time.

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'). The Card is available from participating Australia Post retail outlets.

Australia Post can be contacted via:

Mail: Australia Post
GPO Box 5091
Melbourne, VIC 3001

Phone: 13 11 18

Internet: www.auspost.com.au/prepaidcards

Australia Post is not the Issuer of the Card.

Card Issuer

The Card is issued by 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 the Issuer¹. The Issuer 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.

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

The Issuer can be contacted via:

Mail: PO Box 190
Toowoomba, Qld 4350
Australia

Phone: 13 14 22

Roles of the Card Distributor & Issuer

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.

Heritage Bank Limited, as Issuer of the Card, 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 the Issuer 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; or
- Do anything else on the Issuer'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 can be used anywhere in the world for cash withdrawals at ATMs displaying the Visa logo and for the purchase of goods or services from merchants (excluding some merchants, as set out in section 12 of these Conditions of Use) where Visa is accepted.
- The Card can be loaded with value up to \$10,000 Australian Dollars. Amounts loaded onto the Card can be held in up to five currencies. The five currencies in which amounts can be held are Australian Dollars ('AUD'), New Zealand Dollars ('NZD'), United States Dollars ('USD'), Euros ('EUR') and Great British Pounds ('GBP').
- 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 Website.
- You can transfer your loaded AUD between the different Wallets 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 lock in an exchange rate in advance.
- The Card is reloadable, which means that value can be reloaded onto the Card until it expires, within applicable limits.
- For additional security, the Card is enabled with a personal identification number ('PIN') and signature. Card transactions are authorised by using your PIN, signature or for online/over the phone purchases, your Card details.
- 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:

- You will be exposed to foreign exchange fluctuations when transferring funds between different currency Wallets on your Card, when you do not have sufficient funds available in a currency 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 can happen using the Card if it is lost or stolen, if the PIN is revealed to any other person or 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 where details are not inputted correctly.
- You may 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, stolen or damaged. In this case, if you have not registered as the cardholder via the Website, we may be unable to authenticate you as the cardholder and will not be able to issue you a replacement Card.
- You may only spend up to the value of your available card balance when using your card and may use your Card as often as you like until the Card has expired (in which case a new Card may be issued and a Card Renewal Fee will apply).
- The Card will expire at the date shown on the front of the Card. You cannot use the Card after the Expiry Date. Value cannot be loaded onto the Card after the Expiry Date. You can arrange a refund of any remaining Card balance by calling +61 1300 665 054. From 12th April 2019 expiring cards will no longer be renewed under any circumstances.

Other important information

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

- 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 the Issuer is an authorised deposit-taking institution carrying on banking business in Australia, the acquisition of, or value loaded onto the Card does not represent a deposit with or investment in the Issuer.
- 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 to your Card is not counted in working out how much money you might have on deposit with the Issuer for any purpose.
- Certain limits apply to the use of the Card: Minimum Single Load AUD\$100; Maximum Single Load AUD\$10,000; Maximum Available Card Balance AUD\$10,000; Maximum Aggregate Load (within 12 month period) AUD\$25,000; Maximum ATM Withdrawals per day AUD\$2,500 (subject to individual ATM provider limits).
- 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 a direct credit facility (eg. 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 Support. 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 calendar 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.

The external dispute resolution service is:

Australian Financial Complaints Authority (AFCA)

In writing: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

In addition, you may contact the Issuer by:

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: to 07 4694 9782 (from within Australia) or +61 7 4694 9780 (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

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 nominated 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 12 month period.
- **ATM** means an automated teller machine.
- **Australia Post** means Australian Postal Corporation, ABN 28 864 970 579.
- **Card** means the Load&Go Travel Australia Post Reloadable Visa Prepaid Card.
- **Card Balance** means the total monetary value recorded by us as available for use in all Wallets (after taking account of purchases, authorisations, ATM cash withdrawals and balance enquiries, fees and charges or 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 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.

- **Default Wallet Funding Order** means the Wallet Funding Order of: (1) AUD, (2) NZD, (3) USD, (4) EUR, (5) GBP, which applies if you do not nominate a Wallet Funding Order via the Website.
- **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.
- **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 on the front of the Card.
- **Identifier** means information that you know but are not required to keep secret and which you must provide to perform a transaction (for example, a Card Number/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 Customer 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 Card Balance.
- **Pass Code** means a password or code that you must keep secret that may be required to verify 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 4-digit personal identification number provided for use with the Card.
- **Security Requirements** means the Security Requirements described under clause 11 “Your PIN and Card security”.
- **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 these Conditions of Use.
- **Unauthorised Transaction** means a transaction completed without your knowledge or consent.
- **Visa** means Visa Incorporated.
- **Wallet** means the five separately recorded denominations on your Card, into which funds can be transferred after being initially loaded in Australian Dollars. Each Card has the following Wallets:

Australian Dollars, New Zealand Dollars, United States Dollars, Euros and Great British Pounds. The total of the amounts recorded in all Wallets at any given time represents the Card Balance.

- **Wallet Funding Order means** (1) the order in which funds are to be debited from Wallets on your Card where there are insufficient funds in a currency Wallet to fund a transaction in the corresponding currency and (2) the order, after AUD, in which funds are to be debited from Wallets on your Card where a transaction is performed in a currency that is not one of the currencies offered by the Card. If you have not nominated a Wallet Funding Order via the Website, we will apply the Default Wallet Funding Order.
- **we/us/our** means the Issuer.
- **Website** means www.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 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 (AEST/Sydney Time).

Part B - Conditions of Use

1. Application of 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 via the Website.
- You must sign the signature panel on back of the Card before use.
- By agreeing to these Conditions of Use (such as by signing the back of the Card or using the Card), you agree that you are financially responsible for all uses of the Card.
- By agreeing to these Conditions of Use (such as by signing the back of the Card or using the Card), you also:
 - 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 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.

2. What is the Load&Go Travel Card?

The Load&Go Travel Card is a multicurrency Reloadable Visa Prepaid Card that lets you purchase goods or services in-store, online, over the phone and at merchants (excluding some merchants, as set out in section 12 of these Conditions of Use) anywhere in the world where Visa is accepted electronically. The Card can also be used to withdraw cash from ATMs anywhere in the world displaying the Visa logo.

The Card can be loaded with value up to \$10,000 Australian Dollars. Amounts loaded onto the Card can be held in up to five currencies. The five currencies in which amounts can be held on the Card are:

- Australian Dollars ('AUD'),

- New Zealand Dollars ('NZD'),
- United States Dollars ('USD'),
- Euros ('EUR'), and
- Great British Pounds ('GBP').

Amounts 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 provided you have registered as the cardholder via the Website.

3. How do you get started?

3.1 Getting started

- In order to purchase the Card, you will need to follow the application procedures provided to you at the time of purchase, including satisfaction of our identification procedures.
- A minimum initial load of AUD\$100 is required when you purchase the Card.
- Minimum and maximum Card Balance limits apply to the Card, as set out in section 5 of these Conditions of Use.
- You must use Australian Dollar currency when loading funds to your Card.
- Once you have purchased the Card, a PIN will be issued to you and you must retrieve your PIN either by SMS or by calling +61 1300 665 054.
- To retrieve your PIN by SMS please use your registered mobile phone number (without blocked caller ID). Text POST PIN followed by your 6 digit Access Code and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0457 777 678. Include the spaces e.g. "POST PIN 123456 1234".
- You should memorise your PIN to prevent unauthorised use of the Card and you must follow the rules on Card security.
- The signature panel on the back of your Card must be signed before use.
- By loading funds to, or signing, the Card you accept these Conditions of Use, and you agree to provide us an Access Code, and a mobile phone number in order to register, and access, your Card details online and enable Card use and Card servicing options.
- Please remember the Access Code you nominated at the point of purchase.
- You must register your card upon initial log-in to Load&Go Online to authenticate yourself as the cardholder, be eligible for additional card features, servicing and card support, in order to transfer amounts loaded on your Card between the different currency Wallets and to be able to use the Card for online purchases.

3.2 Activating the Card

Purchased Cards

On initial purchase, 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.

Card activation delays may be experienced during peak periods if Australia Post retail outlets are experiencing unusually high transaction volumes.

Replacement and New Cards

If you are issued a replacement or new Card you must activate your Card on receipt either by SMS or by calling Load&Go Customer Support and following the IVR prompts.

To activate a replacement or new Card by SMS please use your registered mobile phone number (without blocked called ID). Text POST ACT followed by your 6 digit Access Code and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0457 777 678. Include the spaces. e.g. "POST ACT 123456 1234".

4. Using the Card

4.1 How do you load value to the Card?

You can load additional funds to your Card:

- at participating Australia Post retail outlets, listed on the Website via the “Pay Anyone” function using the internet banking service provided by your financial institution and via POLi.
- POLi is an online payment gateway which enables a Pay Anyone internet banking payment from your bank account to your card. A potential benefit of using POLi is that you may be able to load or reload funds immediately (real-time) to your card, so you may be able to start using your card immediately.
- POLi can be used for an initial card purchase completed via the Load&Go App or Load&Go Online.

All funds must be loaded onto your Card in AUD.

When loading funds 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 bank, state branch (‘BSB’) number and your Card’s unique account number (‘Acc No:’), both of which are displayed on the back of the Card.

You may not use your BSB number or your Card’s unique account number (‘Acc No:’) for direct debit payments. Any direct debit transaction attempted on your Card will be declined without payment being made to the processing merchant.

Loading funds to your Card is subject to Card Balance limits, as set out in these Conditions of Use. The maximum value that can be loaded onto your Card at any one time cannot exceed the Maximum Single Load limit, as set out in section 5 (‘Card Limits’) of these Conditions of Use.

4.2 How do you use the Card?

- The Card can be used anywhere Visa prepaid cards are accepted including online purchase transactions (excluding some merchants, as set out in section 12 of these Conditions of Use). Transaction fees and charges will apply². Some merchants in Australia may choose not to accept Visa prepaid cards. For further details visit the Website.
- The Card may be used at ATMs that accept Visa prepaid cards. An ATM Fee will apply³. This is in addition to any ATM operator fees that vary by ATM operator. All ATM fees and charges will be automatically debited against the Card Balance. After the Card 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 can move your loaded AUD into one or more other currencies offered by the 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 lock in an exchange rate in advance.
- If there is an insufficient Card Balance on your Card to pay for a transaction the Card may be declined or the Merchant may ask you to pay the balance by some other means.
- You agree not to make or attempt to make transactions that exceed the Card Balance.
- If you make or attempt to make any transactions that exceed 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.
- 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 Card Balance not being exceeded, the

² See section 8 (“Fees and charges”) of these Conditions of Use.

³ See section 8 (“Fees and charges”) of these Conditions of Use.

Expiry Date of the Card and the limits specified in these Conditions of Use.

- We may restrict or stop the use of the Card if excessive uses 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 credit to the Card, cash refund or in store credit. We are not liable in any way when authorisation is declined for any particular transaction regardless of reason.
- You are responsible for all transactions using the Card.
- You may not make preauthorised regular payments through the use of the Card.

4.3 Transactions based on Wallet Funding Order

You do not need to have funds available in a Wallet in the currency of the country you are in to use the Card, provided you have sufficient total funds available in your Card Balance to pay for a transaction (inclusive of fees).

If you do not have a sufficient total 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.

Currencies offered by the Card

When you make a purchase or ATM cash withdrawal in a currency offered by the card, the Card will automatically use funds held in the Wallet that corresponds 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 corresponds with the currency of the transaction, the Card will automatically convert funds held in the remaining Wallets to the currency of the transaction to cover the shortfall amount, based on the Wallet Funding Order. The value of the transaction together with any fees will then be completed, with the converted shortfall amounts reducing the balance of the applicable Wallets, 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.

You may nominate your Wallet Funding Order via the Website. If you do not nominate your Wallet Funding Order, we will apply the Default Wallet Funding Order.

Example – Currencies offered by the Card

You have AUD\$500.00 in your AUD Wallet and USD\$200.00 in your USD Wallet.

Your Wallet Funding Order is the Default Wallet Funding Order.

You conduct a purchase transaction of USD\$250.00 whilst travelling in the United States.

USD is a currency offered by the Card, so the Card will process the purchase in USD currency.

The Card would first debit USD\$200.00 from your USD Wallet, reducing the balance of your USD Wallet to zero.

The Card would then automatically convert and debit the AUD equivalent of USD\$50.00 from your AUD Wallet to cover the shortfall.

The prevailing Australia Post exchange rate at the time is USD\$1.00 = AUD\$0.98, meaning USD\$50.00 = AUD\$49.06.

The Card would debit AUD\$49.06 from your AUD Wallet, reducing the balance of your AUD Wallet to AUD\$450.94.

A Foreign Currency Conversion Fee would not apply to this purchase, as this fee only applies if the Card is used for transactions in a currency that is not one of the currencies offered by the Card.

A Transaction Fee would not apply to this purchase, as this fee only applies if the Card is used for purchases in AUD or a currency that is not one of the currencies offered by the Card.

Currencies NOT offered by the Card

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 then prevailing applicable Visa exchange rate 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 remaining Wallets to AUD to cover the shortfall amount at the prevailing exchange rate determined by Australia Post, based on the Wallet Funding Order. The value of the transaction together with any fees will then be completed from your AUD Wallet, with the converted shortfall amounts reducing the balance of the applicable Wallets, and therefore the total amount of your Card Balance.

You may nominate your Wallet Funding Order via the Website. If you do not nominate your Wallet Funding Order, we will apply the Default Wallet Funding Order.

Example – Currencies NOT offered by the Card

You have AUD\$500.00 in your AUD Wallet and USD\$200.00 in your USD Wallet.

Your current Wallet Funding Order is the Default Wallet Funding Order.

You conduct a purchase transaction of CAD\$100.00 (Canadian Dollars) whilst travelling in Canada.

CAD 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 then prevailing Visa exchange rate.

The prevailing exchange rate at the time is CAD\$1.00 = AUD\$0.98, meaning CAD\$100.00 = AUD\$98.00.

A Foreign Currency Conversion Fee of 3% of the Australian Dollar amount of the transaction applies.

3% of AUD\$98.00 is AUD\$2.94. The Foreign Currency Conversion Fee is therefore AUD\$2.94.

A Transaction Fee of AUD\$0.09 applies.

The Card would debit AUD\$101.03 (being 98.00 + 2.94 + 0.09) from your AUD Wallet, reducing the balance of your AUD Wallet to AUD\$398.97.

4.4 Checking your Card Balance and transferring between Wallets

You can view your Card Balance, transaction history and manage your Card via the Website at no charge. Details of your Card Balance can also be obtained by calling +61 1300 665 054 (call fees and other fees apply).

You may prefer to convert funds loaded to your Card between different currency Wallets in advance of performing a transaction while travelling, so that you can lock in an exchange rate in advance.

You can transfer amounts loaded to your Card between different currency Wallets via the Website. If you transfer amounts from one currency Wallet to a different currency Wallet, a foreign exchange conversion will be performed at the prevailing exchange rate determined by Australia Post.

4.5 ATM Use

The Card may be used to withdraw cash or conduct a balance enquiry at ATMs that display the Visa logo.

You must select the “credit” (CR) button when using your Card at an ATM. You must then enter your PIN to confirm the transaction.

An ATM Fee will apply⁴. These are in addition to any ATM operator fees that vary by ATM operator. All ATM fees and charges will be automatically debited against the Card Balance. If there is an insufficient Card Balance for the payment of all ATM fees and charges for a transaction in addition to the amount of a withdrawal, the ATM transaction will be declined.

Not all ATMs will allow the Card Balance to be viewed on screen or printed onto a receipt. 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 Visa. The most comprehensive Card Balance information can be obtained via the Website.

5. Card limits

The following Load and transaction limits apply to the Card:

Load / Transaction	Limit
Minimum Single Load (amount that can be loaded to the Card at any one time)	AUD\$100.00
Maximum Single Load (amount that can be loaded to the Card at any one time, as long as you do not exceed the Maximum Available Card Balance)	AUD\$10,000.00
Maximum Available Card Balance (at any time)	AUD\$10,000.00 or foreign currency equivalent
Maximum Aggregate Load (total amount that can be loaded to the Card during any 12 month period)	AUD\$25,000.00
Maximum number of purchases per day	Unlimited to the value of Card Balance
Maximum value of purchases per day	Unlimited to the value of Card Balance
Maximum number of ATM cash withdrawals per day	Unlimited to the maximum value of ATM cash withdrawals allowed per day
Maximum value of ATM cash withdrawals per day	AUD\$2,500.00 equivalent (subject to individual ATM provider limits)

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

You agree not to make or attempt to make transactions that exceed the Card Balance.

See section 7.4 of these Conditions of Use for more information on how foreign exchange rates apply.

6. Pre-authorisation

When using the Card with some Merchants (such as hotels, rental cars, restaurants, cruise ships) or for mail order purchases, 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

⁴ See section 8 (“Fees and charges”) of these Conditions of Use.

approval on your Card for an amount of the anticipated bill plus an amount of up to 20% or more of the total bill to cover additional items such as tips and incidentals to ensure that adequate funds are available to cover the final purchase (“preauthorisation amount”).

An amount authorised or approved in the above way means your Card Balance will be reduced by this preauthorisation amount for up to 10 days from the date the request is made, unless settled or cancelled earlier by the Merchant. Please note that the preauthorisation will not be visible in your transaction history.

The entire amount of the authorisation or approval will be automatically cancelled 10 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.

You may not make preauthorised regular payments through the use of the Card.

7. How do you manage the Card?

7.1 Card balance and transaction history

Your Card Balance and transaction history are available at the Website via Load&Go Online and via the Load&Go App at no charge. The Card Balance can also be obtained via SMS, IVR or by calling Load&Go Customer Support on +61 1300 665 054. Fees may apply depending on the method chosen⁵.

Card Balances obtained via SMS and IVR can be provided for each Wallet and by way of a single figure representing the AUD equivalent of the total funds available on your Card. If all or part of the Card Balance is held in a foreign currency, the AUD equivalent of the total funds available on your Card will be determined at the time the Card Balance is requested based on the then prevailing exchange rate determined by Australia Post.

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 Visa.

The most comprehensive Card Balance information can be obtained via the Website via Load&Go Online and via the Load&Go App.

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.

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 mistaken payment; and
- b) freeze those funds, or debit those funds from the Card where we are required to do so under the ePayments Code.

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

7.2 Website

The Website enables you to:

- Register your details online
- View your Card Balance and transaction history
- Transfer funds between your different currency Wallets
- Change your Wallet Funding Order
- Manage SMS notifications (optional)
- View Load&Go Travel FAQs and ‘Contact Us’ details

⁵ See section 8 (“Fees and charges”) of these Conditions of Use.

- Load additional funds to your Card via POLi

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 every minute of every day.

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 Card Balance or the Card.

7.3 Transferring funds between Wallets

You can secure the value of foreign currency held on your Card by transferring funds between different currency Wallets on your Card. This means you can exchange Australian Dollar funds into one or more of the currencies offered by the Card (or transfer an amount from one foreign currency to a different foreign currency) before you travel or use your Card for purchases or ATM cash withdrawals.

You must register your details via the Website to be able to transfer funds between Wallets.

If you transfer amounts from one currency Wallet to a different currency Wallet, a foreign exchange conversion will be performed at the prevailing exchange rate determined by Australia Post.

7.4 How foreign exchange rates apply

- If you transfer amounts from one currency Wallet to a different currency Wallet via the Website, a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.
- If funds are automatically converted between one or more 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.
- Periods may exist during which exchange rates in one or more currencies may not be offered on your Card (e.g. periods of extreme currency volatility or global calamity), and your ability to transfer amounts between Wallets of affected currencies may be suspended until, in the Issuer's 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 (as no currency conversion will be required for such transactions).
- 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 then prevailing applicable Visa exchange rate 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 funds are automatically converted between one or more Wallets to cover a shortfall, a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.
- If we agree to pay you the Card Balance on revocation or closure of your Card in accordance with these Conditions of Use, any non-AUD funds will be converted into Australian Dollars and a foreign exchange conversion will be performed at the then prevailing exchange rate determined by Australia Post.

8. Fees and charges

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

Whenever any of those fees and charges are incurred, you authorise us to deduct such amounts from the Card Balance and reduce the Card Balance accordingly.

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.

The fees and charges applying to the Card are as follows:

Fees are expressed in Australian Dollars unless stated otherwise.

Card Issue, Replacement & Closure Fees	
Card Issue Fee	No charge
Card Replacement Fee	\$7.95 Applies when you request a replacement Card for a lost/stolen card. Restrictions apply to our ability to provide a replacement Card ⁶ .
Card Closure Fee	No charge
Load Fee	
Load Fee (each time value is loaded)	No charge
Transaction, Foreign Currency Conversion & ATM Fees	
Transaction Fee	\$0.09 Applies whenever a purchase in AUD currency is completed using the Card. This includes purchases in currencies not offered by the Card, as such purchases will be converted to AUD currency. The total value of Transaction Fees is capped at \$0.99 for each 30 day period, with the first period commencing on the date of the first purchase transaction, irrespective of currency. The Transaction Fee does not apply to ATM withdrawals.
Foreign Currency Conversion Fee	3% of the AUD amount of the transaction value. 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. See section 4.3 of these Conditions of Use for a worked dollar example of the Foreign Currency Conversion Fee.
ATM Fee	A foreign currency equivalent of AUD\$2.00 Applies when you withdraw cash from, or conduct a balance enquiry at, an ATM. Fees charged by the ATM operator may also apply in addition to the ATM Fee. Not all ATMs will allow the Card Balance to be viewed on screen or printed onto a receipt.
Online Servicing (via The Website) Fees	
Card Balance, transaction history	No charge
Manage SMS options	No charge
Manage personal details	No charge

⁶ See section 9.2 ("Card replacement (lost, stolen or damaged Cards)") of these Conditions of Use.

Online Servicing (via The Website) Fees	
Card Balance, transaction history	No charge
Manage SMS options	No charge
Manage personal details	No charge
Card Servicing Fees	
IVR for balance enquiry, transaction history	No charge
PIN retrieval via Load&Go Customer Support	No charge
Live operator telephone customer service call to Load&Go Customer Support (other than for PIN retrieval). 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
SMS servicing fee for activation, Card load notification.	\$0.25 per SMS message
SMS servicing fee for PIN, minimum balance notification, fraud notification, balance enquiry and transaction history.	No charge
Expiry Fees	
Card Expiry Fee	<p>\$15.00. No charge from 1st May 2019.</p> <p>Applies when your existing Card expires but you are not provided with a new Card prior to the Expiry Date of your existing Card.</p> <p>If the Card Balance is less than \$15.00 prior to the Expiry Date, that remaining Card Balance will be charged.</p>
Other Fees	
Any government duty, tax or charge relating to the Card or any transaction.	The amount of the duty, tax or charge.
Unauthorised Transaction Enquiry Fee. This fee is not charged in relation to access to Heritage's (the Issuer's) internal dispute process.	<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>
Emergency Cash Transfer Fee. (Emergency assistance you can request when the Card is lost, stolen or damaged while you are overseas).	<p>\$35.00</p> <p>Applies when we provide you with an Emergency Cash Transfer in response to your request.</p> <p>Any Emergency Cash Transfer is subject to funds on the Card being sufficient to cover the cash transfer amount requested and this Emergency Cash Transfer Fee.</p>

9. Card Servicing

The Card is supported and serviced through the Website via Load&Go Online, the Load&Go App, Load&Go Customer Support, IVR and via SMS as specified in these Conditions of Use.

9.1 SMS services

You may use SMS to:

- Activate your Card (for replacement and new Cards);
- Obtain your PIN;
- Obtain your Card Balance;
- Check your transaction history (last five transactions);
- Obtain Minimum Balance notifications*; or
- Obtain Load notifications*

* These SMS types are automated. You may opt out of these SMS types via the Website.

Card Balances obtained via SMS can be provided for each Wallet and by way of a single figure representing the AUD equivalent of the total funds available on your Card. If all or part of the Card Balance is held in a foreign currency, the AUD equivalent of the total funds available on your Card will be determined at the time the Card Balance is requested based on the then prevailing exchange rate determined by Australia Post. The most comprehensive Card Balance information can be obtained via the Website.

SMS service fees apply as set out in these Conditions of Use.

9.2 Card replacement (lost, stolen or damaged Cards)

As soon as you become aware that:

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

then you must promptly make a report to us by calling (+61) 1300 665 054. You can also ask us to block a lost, stolen or damaged Card via the Website.

Provided you have registered your contact details with us and your details are current, you may request a replacement for your Card if it is lost, stolen or damaged by contacting Load&Go Customer Support. Replacement Cards cannot be sent to an address outside of Australia.

We reserve the right, in 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, together with any fees relating to the issue of your replacement Card⁷, have been deducted from the Card Balance.

If you are issued a replacement Card you must activate your replacement Card upon receipt.

9.3 Card expiry and Card renewal

The Card is valid until the Expiry Date. The Card cannot be used after the Expiry Date. Value cannot be loaded onto the Card after the Expiry Date.

Where the Card Balance is not greater than the Card Renewal Fee prior to the Expiry Date, or where you have not registered your details (including your name and Australian address) with us, the Card will expire on the Expiry Date and a new Card will not be issued to you. In this circumstance, a Card Expiry Fee will be applied against any Card Balance on the Card.

From 12th April 2019 expiring cards will no longer be renewed under any circumstances. You can arrange a refund of any remaining Card balance by calling +61 1300 665 054.

9.4 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

⁷ See section 8 ("Fees and charges") of these Conditions of Use.

the revoked Card and you must not use the revoked Card. When you surrender your Card, you must give us your correct name and contact address.

You may ask for your Card to be closed at any time. If you ask for your Card to be closed and we ask you to, you must surrender or destroy the closed Card and you must not use the closed Card.

On the revocation or closure of your Card, we will pay the Card Balance to you when:

- we are satisfied that there are no un-cancelled or unexpired authorisations or approvals on the Card⁸;
- we are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the Card Balance;
- if we require it, we have received the surrendered or cancelled Card from you; and
- you give us instructions, in a form we require, for the payment of the Card Balance to you.

9.5 Refunds

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 refund to the Card, a cash refund or a store credit.

If your Card is expired, 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.

9.6 Emergency assistance

In an emergency situation, for example if your Card has been lost, stolen or is damaged whilst travelling, you may request emergency assistance in the form of an Emergency Cash Transfer by calling Load&Go Customer Support 1300 665 054 (from within Australia) or +61 1300 665 054 (from outside Australia).

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 available, or able to be provided to you without delay. The availability of an Emergency Cash Transfer may vary depending on your location.

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 Fee⁹.

Where you request an Emergency Cash Transfer, Load&Go Customer Support 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.

For information on Card replacement, please refer to section 9.2 of these Conditions of Use.

10. Anti-Money Laundering compliance

We are subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and related laws and regulations ('AML/CTF Laws'). You must not knowingly put us in breach of the 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 sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions or that has been listed or named by any government or

⁸ See section 12 ("What are limitations on the use of the Card?") of these Conditions of Use.

⁹ See section 8 ("Fees and charges") of these Conditions of Use.

independent authority as a person who is in any way suspected of being involved (or potentially involved) in terrorism or in any activities connected with terrorism imposed by Australia, the United Nations, the European Union or any country; or

- Where we suspect that the funds involved in the transaction may directly or indirectly be applied for the purposes of 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.

11. Your PIN and Card security

You can retrieve your PIN for free via SMS, via Load&Go Online by calling the IVR and following the prompts or via Load&Go Customer Support, once you have purchased the Card.

- To retrieve your PIN by SMS please use your registered mobile phone number (without blocked called ID). Text POST PIN followed by your 6 digit Access Code and then the last 4 digits of your Card Number (the 16 digit number on the front of the Card) to 0457 777 678. Include the spaces e.g. "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.
- 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 the Pass Code on the Card;
 - e) carry the Pass Code with the Card;
 - f) record the Pass Code on anything carried with the Card or liable to loss or theft simultaneously with the Card, unless you make a reasonable attempt to protect the security of the Pass Code;
 - g) voluntarily disclose the Pass Code to anyone, including a family member or friend; or
 - 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.
- Failure to do the above may increase your liability for loss.
- You can change your PIN via Load&Go Online.
- If you forget your PIN, you can request a free PIN reminder via SMS, by calling the IVR and following the prompts, via Load&Go Online or Load&Go Customer Support.
- Should an incorrect PIN be entered three times when a transaction is attempted using your Card, your Card will be blocked. You can phone Load&Go Customer Support to have your Card unblocked. Charges apply¹⁰.
- Your Card maybe retained by an ATM should an incorrect PIN be entered three times. Should your Card be retained by any ATM and cannot be immediately recovered, your Card is deemed to be lost or stolen. You will need to contact Load&Go Customer Support to report your Card as lost or stolen and request a replacement Card. Fees and charges apply¹¹.
- You must not disclose your PIN to any other person.

Please refer to the following 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.

¹⁰ See section 8 ("Fees and charges") of these Conditions of Use.

¹¹ See section 8 ("Fees and charges") of these Conditions of Use.

- 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 elsewhere¹².

12. What are limitations on the use of the Card?

- A limit of one Card applies per person.
- Purchase of the Card is limited to Australian residents only.
- We may restrict or stop the use of the Card if excessive use of the Card is detected or other suspicious activities are noticed, including a suspected breach of any laws or regulations in any country.
- Some Merchants may choose not to accept Visa prepaid cards.
- 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.
- 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 request confirmation that your Card has a sufficient Card Balance to meet the anticipated cost of goods and services it will provide. This is sometimes referred to as ‘preauthorisation’. See section 6 of these Conditions of Use for further information on preauthorisation.

13. 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;
 - 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

¹² See section 13 (“Liability for Unauthorised Transactions”) of these Conditions of Use.

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 Card 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).
- 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;
 - 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're not liable for any Unauthorised Transactions unless you have unreasonably delaying notifying us of the loss, theft or unauthorised use of the Card.

14. 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 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;
- 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.

However, your liability for Unauthorised Transactions will be determined according to the ePayments Code¹³.

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.

Our liability in any event (other than in relation to Unauthorised Transactions¹⁴) shall not exceed the amount of the Card 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; or
- the payment of the cost of having the services supplied again.

Neither the Issuer nor Australia Post or any of Australia Post's related bodies corporate:

- 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
- are 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 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.

15. Personal information and privacy

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 your information we cannot make the Card 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 advisers (such as legal advisers, for the purpose of obtaining advice) and providers of services that allow for the provision of verification, compliance and fraud and crime prevention services.

We also disclose your Personal Information overseas to countries including Japan, New Zealand, Singapore, India, China, the UK, France, Canada and the US.

¹³ See section 13 ("Liability for Unauthorised Transactions") of these Conditions of Use.

¹⁴ See section 13 ("Liability for Unauthorised Transactions") of these Conditions of Use.

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 Australia Post, Privacy Contact Officer, 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.

16. Communications (notices)

You agree that 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 e-mail address 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 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; and
- 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; or
- 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; 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 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 when purchasing the Card or during Registration or any changes made to this information; and
- 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 Support¹⁵. 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.

17. Changes to these Conditions of Use

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 the Website, 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; or
- placing it on our Website; or
- letter or circular; or
- notification on or with an account statement or other written notice we send to you; or
- 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; and
- subject to doing that, it will be good enough if the notification or announcement explains the substantial effect of the change.

We do not maintain the Website. 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.

18. 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.

¹⁵ See section 8 ("Fees and charges") of these Conditions of Use.