

New notice of change to the Australia Post Everyday Mastercard®

Effective: 27 February 2024

We wish to advise you of changes to the Australia Post Everyday Mastercard product (Card). The below changes are effective from 27 February 2024 and are summarised as follows:

- Your Card Issuer will be changing from Heritage and People's Choice Limited trading as Heritage Bank (ABN 11 087 651 125, AFSL 244310) (HPC) to EML Payment Solutions Limited (ABN 30 131 436 532, AFSL 404131) (EML);
- The Terms and Conditions for your Card will be moved to EML (called a novation). This means that your contract with HPC will end and be replaced with a contract between you and EML (New Terms and Conditions);
- There are changes to clarify several terms, including our commitment to be fair when we make decisions that affect your Card account (such as changes to the terms and conditions) and when we may suspend your Card; and
- The ability to transfer money via the domestic card-to-card functionality will no longer be available.

The following documents for your Card will be available from 27 February 2024.

- a new Product Disclosure Statement and New Terms and Conditions dated 27 February 2024 issued by EML;
- new Target Market Determination dated 27 February 2024 issued by EML; and
- a new Financial Services Guide dated 27 February 2024 issued by EML.

You are not required to take any action as a result of this notice but if you do not agree to the changes, you should contact Card Services on 1800 549 718 before 27 February 2024.

About EML Payment Solutions Limited (EML)

EML is a prepaid card issuer and part of the EML Payments group who has offices in Australia, North America and Europe. You can find out more information about EML online via www.emlpayments.com

What happens next?

You do not need to do anything, and your Card will continue to operate as normal.

- You can continue to use the same physical card;
- Your account, online access and log in details remain the same;
- You can continue to use your card online, in stores and at ATMs; and
- Your funds are stored in their original currencies.

Please continue to enjoy using your Australia Post Everyday Mastercard.

Should you have any questions, please contact Card Services on 1800 549 718.