MULTI-CURRENCY CASH passport™

Prepaid MasterCard® Currency Card

EVERYTHING YOU NEED TO KNOW ABOUT:

NO INTERNATIONAL ATM FEES*

* Some ATM operators may charge their own fee or set their own limits

LOAD MULTIPLE CURRENCIES ON ONE EASY TO USE CARD

RELOAD ONLINE OR IN-STORE AT TRAVELEX

PRODUCT DISCLOSURE STATEMENT, APPLICATION FORM AND TERMS AND CONDITIONS

Travelex worldwide money

MasterCard

0412

THE BETTER WAY TO MANAGE TRAVEL MONEY

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MULTI-CURRENCY CASH passport™

- PROTECTED
- ADAPTABLE
- CONVENIENT

Summary: The Multi-currency Cash Passport Prepaid MasterCard® Currency Card, is a chip and PIN protected travel money Card. Load multiple Currencies# onto one easy to use Card

Protected

- Chip and PIN protected
- Not linked to your bank account
- Supported around the world by Cash Passport 24/7 Global Emergency Assistance
- Free second back-up Card provided
- Free replacement of lost or stolen Cards (delivery abroad subject to your location and availability)

Adaptable

- Avoid currency fluctuations by loading funds in foreign currency and using that Currency in the corresponding country or region.
- Multiple Currencies# are available for use
- Load your Card as many times as you like##
- Reload at any participating Travelex outlet###
- Reload using BPAY® via telephone/internet banking, allowing approximately two business banking days to process####

Convenient

- Withdraw local currency at over 2.1 million ATMs worldwide
- Use unspent funds for your next trip or cash out your Card*
- Cards purchased via Travelex can only be cashed-out at participating Travelex outlets.
- Accepted for purchases at over 35.9 million MasterCard locations worldwide with no transaction fee**
- No bank account required to purchase and you don't have to be 18 years of age
- Easy to manage your Card and to allocate your funds across different Currencies online via **www.travelex.com.au**
- Prepayment means no unexpected bills for purchases using your Cash Passport Card when you return home.

The Currencies available in respect of the Card may vary from time to time and not all Currencies may be available at all times. Before you make a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details of the available Currencies.

Until Card expiry and subject to reload limits (see Fees and Limits Table).

Please note that any reloads are made at the relevant exchange rate on the day that the reload is processed (this varies from day to day). Travelex online sell rates and in-store rates differ. These rates are set by Travelex.

Please note that any reloads are made at the relevant exchange rate on the day that the reload is processed (this varies from day to day) and these rates are set and determined by Access.

* Until Card expiry. A fee applies for cash outs, see Fees and Limits Table.

** Subject to any surcharge which may be imposed directly by a merchant.

Easy Account Management

Managing your Multi-currency Cash Passport Card is simple. You can check your balances, allocate your funds across different currencies (fees apply - please see Fees and Limits Table), view your recent transactions and more online after registering your Card on 'My Account' at **www.cashpassport.com/multi.**

Global Emergency Assistance

Should the worst happen and you lose your Card, or it has been stolen, don't worry. Our dedicated team is on hand 24 hours a day, 7 days a week to help. The first thing to do is call Card Services straight away so that we can cancel the Card.

Card Services can then offer assistance including emergency cash replacement: anywhere in the world, normally within 20 minutes, up to the available balance on your Card*.

*In some remote locations this could take up to 24 hours.

MULTI-CURRENCY
CASH passport™

Using Your Card
Frequently Asked Questions

How to use your Multi-currency Cash Passport Card

Your Multi-currency Cash Passport Card will generally be activated within two (2) business hours of purchase. You can use your Multi-currency Cash Passport Card at any ATM displaying the MasterCard® logo, as well as MasterCard merchants including shops and restaurants. The Card can also be used online at merchants that accept MasterCard.

With a Multi-currency Cash Passport Card you do not need to worry about bank opening hours or lengthy queues to access your funds.

Checking your balance

Simply go to 'My Account' at **www.cashpassport.com/multi**, register your Card and you'll be able to see your Multi-currency Cash Passport Card balance, allocate your funds across different currencies (fees apply - see Fees and Limits Table), and review any recent transactions.

What should I do with my Multi-currency Cash Passport Card after the trip?

For further reload details and options please see **www.travelex.com.au** or **www.cashpassport.com/multi** Simply keep your Multi-currency Cash Passport Card for your next trip. Your Multi-currency Cash Passport Card is valid until the date shown on the front of the Card. Until then, you can load it with additional funds as often as you like (up to the reload limits).

Alternatively, you can choose to close your Card account – please refer to a participating Travelex outlet. If you have provided us with your mobile phone number we may also send you low balance alerts via SMS.

You may be charged a Cash Passport closure fee for closing your Card and refunding the balance.

For more information on these charges, please refer to the Fees and Limits Table in this document.

How much should you load on your Multi-currency Cash Passport Card?

If you're planning a trip overseas, it's a good idea to get an idea of local prices. We've created an online 'Before you go' section at **www.cashpassport.com/multi** that will help you plan for essentials such as accommodation, meals and key attractions.

For more information visit **www.cashpassport.com/multi** and register your Card on 'My Account' to check your balances, allocate your funds across different currencies, and view your recent transactions.

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

In an emergency, if your Card is lost, or it has been stolen, please contact Card Services immediately. This is so that we can cancel your Card and offer assistance including emergency cash replacement up to the available balance of your Card.

Country	Phone Number
New Zealand	**0800 447 270**
Australia	**1 800 303 297**
Hong Kong	**800 963 118**
Japan	**00 531 780 224**
South Korea	**0079 8443 4137**
Thailand	**001 800 442 286**
UK	**0800 260 0355**
USA/Canada	**1 877 856 2471**
Other Countries*	**+44 20 3284 8395**

* Please remember to add the international prefix of the country you are in, at the beginning of this number (in most cases this is 00, for example if you are dialing the number for "Other Countries" dial 0044 20 3284 8395). Calls to this number are not free of charge and are subject to the charges imposed by the relevant telecommunications provider.

About this Product Disclosure Statement

This Product Disclosure Statement ("PDS") has been prepared by Heritage Bank Limited (formerly known as Heritage Building Society Limited), ABN 32 087 652 024, AFSL/ACL 240984 ("Issuer") and is a legal document containing important information with respect to, and Terms and Conditions applicable to, the Multi-currency Cash Passport MasterCard® Prepaid Currency Card.

Refer to page 20 for the Issuer's contact details.

The information in the PDS will assist you to:

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

Please read this PDS carefully before deciding to purchase this product, then keep it for future reference. This PDS is dated 14 May 2013.

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

Updates relating to this PDS

Information in this PDS that is not materially adverse information is subject to change from time-to-time. You may access this updated information via the internet at **www.cashpassport.com/multi.** Alternatively you may request a paper copy of this information free of charge from Access by calling 1800 098 231. The information which the Issuer will make available by way of these updates is subject to change from time-to-time*.

* See clause 18 of the Terms and Conditions for more information about changes to the Terms and Conditions.

What is the Multi-currency Cash Passport MasterCard Prepaid Card?

This PDS relates to the Multi-currency Cash Passport MasterCard Prepaid Card ("Multi-currency Cash Passport"), which is available for purchase via Travelex, which is a prepaid travel card that allows you to obtain local currency from over 2.1 million MasterCard ATMs around the world, and to pay directly for goods and services at millions of shops, restaurants, hotels and other locations that accept MasterCard worldwide. The Card can also be used online at merchants that accept MasterCard. There are multiple Currencies# available on your Multi-currency Cash Passport Card which you can manage online 24/7 via 'My Account' on **www.cashpassport.com/multi**.

You will receive a second Multi-currency Cash Passport Card free of charge whenever you purchase a Multi-currency Cash Passport Card. This means if you lose one of your Cards you can continue your trip without any inconvenience. You also have access to 24/7 Cash Passport Global Assistance, which among other things, can arrange for emergency funds (up to the available balance of your Card) to be sent to you.

This PDS only relates to the Multi-currency Cash Passport Card product sold via Travelex. Multi-currency Cash Passport Card products sold through other outlets are subject to a separate Product Disclosure Statement available from the relevant outlet. There are a number of other Cash Passport products and you should obtain and review the PDS for the relevant product.**

\# The Currencies available in respect of Multi-currency Cash Passport Card may vary from time to time and not all Currencies may be available at all times. Before making a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details of the available Currencies.

** This PDS is only for the MasterCard branded, chip and PIN protected Multi-currency Cash Passport MasterCard Prepaid Card.

Distributor and Issuer of Product

Distributor – Access

Access Prepaid Australia Pty Ltd ABN 47 145 452 044, AFSL 386 837 ("Access") distributes the product and supplies the processing services for the Card, including services and systems necessary to issue, and process all transactions on, the Card. In particular, Access is responsible for Card design, production, customer data, transaction processing and customer service. Access holds an Australian Financial Services Licence (no. 386 837) authorising it to deal in certain classes of financial products including the Multi-currency Cash Passport Card. Access is part of the MasterCard® Group.

Issuer – Heritage Bank Limited

The Issuer, Heritage Bank Limited ABN 32 087 652 024, AFSL/ACL 240984, is an authorised deposit-taking institution holding an authority to carry on banking business in Australia, and issues the Multi-currency Cash Passport Card under an arrangement between it and Access.

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

The Issuer holds an Australian Financial Services Licence (no. 240 984) authorising it to provide financial product advice for, and deal in, certain classes of financial products including the Multi-currency Cash Passport Card.

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

Distribution Outlets

The Multi-currency Cash Passport card can be purchased and loaded with value at participating Travelex outlets. Cards purchased via Travelex may be reloaded at participating Travelex outlets or online at **www.travelex.com.au** or via BPAY®. All Distribution Outlets are agents of Access.

Distribution Outlets are not authorised by the Issuer or Access to give advice about the Multi-currency Cash Passport Card. You should not rely on any advice given to you by Distribution Outlets in making decisions about the Multi-currency Cash Passport Card product.

Other reload channels may also be made available to you from time to time, details of which will be published on **www.travelex.com.au**.

Significant Features and Benefits of the Multi-currency Cash Passport Card

Note: This is a basic summary only. Please refer to the Terms and Conditions and the rest of this PDS for more information.

Convenience

Your Multi-currency Cash Passport Card is a convenient way for you to take multiple# different Currencies in spending money overseas, enabling you to easily manage your money while away from home. You can use it online or to pay directly for goods and services at MasterCard merchants, or withdraw local currency from any ATM displaying the MasterCard acceptance mark. With Multi-currency Cash Passport you do not need to worry about bank opening hours or lengthy queues, you can access your funds instantly, at any time of the day or night.

Multi-currency Cash Passport is for electronic use only and cannot be used for manual or offline transactions.

Your Multi-currency Cash Passport also enables you to manage your Card online at **www.cashpassport.com/multi** – from where you can conveniently access your Card information at any time, including your Card balances, allocate your funds across different Currencies, and check your transaction history. You can also use this website to locate the nearest MasterCard ATM.

The Currencies available in respect of Multi-currency Cash Passport Card may vary from time to time and not all Currencies may be available at all times. Before making a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details of the available Currencies.

Safety and Security

For additional security, your Multi-currency Cash Passport Card is chip and PIN protected and has a signature panel on the reverse. If your Multi-currency Cash Passport is lost or stolen, you have forgotten your PIN, or otherwise think your PIN's security has been breached, you can call our 24 hour Global Emergency Assistance helpline for immediate assistance. You should call the appropriate number listed at **www.cashpassport.com/multi** or as set out on the back of your Card.

Please note that ATM withdrawals will always require a PIN.

Easy to Budget

A Multi-currency Cash Passport Card enables you to load both foreign currencies and Australian Dollars onto the one Card. This means you can exchange your Australian Dollars into one or more currencies you require before you travel. When travelling you then know exactly how much you have to spend in the relevant currency.

As your Multi-currency Cash Passport Card is prepaid, you know exactly how much you are spending when you are away from home. If you want to use your Card again, you can load more funds onto it for your next trip. If you have money left on your Multi-currency Cash Passport Card at the end of your travels, you can obtain a refund of your remaining balance (an administration fee will apply – please see Fees and Limits Table).

Reloadable

Your Multi-currency Cash Passport Card can be reloaded as many times as you want during the life of the Card within the applicable limits, so you can keep your Card for the next time you travel.

We are constantly looking to provide new reload options and more convenient ways of reloading. Please check online at **www.travelex.com.au** or **www.cashpassport.com/multi** for details of any additional reload methods made available from time-to-time.

Multi-currency Cash Passport Cards purchased via Travelex can only be reloaded in store at a participating Travelex outlet. If you are travelling and running short of money, you can load additional funds onto your Card by using BPAY® as detailed below.

For BPAY® reloads:

Biller code: 184416

Reference no: Your 16 digit Cash Passport Card number

BPAY® reloads will generally take two business days to be processed however may take longer if the payment is made after 2pm Australian Eastern Standard Time.

BPAY® reloads will be allocated to your current default reload Currency. The default reload Currency will initially be AU$, however you can change your default BPAY® reload Currency online via **www.cashpassport.com/multi.**

Please note that you can only have one default reload Currency at a time. If you send a BPAY® reload and then change your default reload Currency before we receive your BPAY® payment we will apply your reload to the Currency that is set as your default reload Currency at the time we process your reload.

Where to buy your Multi-currency Cash Passport Card and Contact Details

The Multi-currency Cash Passport Card is distributed by Access through participating Travelex outlets.

If you have any questions or need more information, please contact Access on 1800 098 231, or refer to the website **www.cashpassport.com/multi**. If your Card is lost or stolen, or you require emergency assistance, please call the appropriate numbers listed at **www.cashpassport.com/multi** or displayed on the back of your Card.

For general enquiries concerning your Multi-currency Cash Passport Card, you can contact Access by post at the following address:

Access Prepaid Australia Pty Limited,
Level 6, 165 Walker Street
North Sydney, NSW, 2060.

Or contact Access by phone on 1800 098 231.

Significant Risks associated with the Multi-currency Cash Passport Card

Security: It is important that you safeguard your Card details, your PIN and any other passwords, equipment or software required for your operation of your Multi-currency Cash Passport Card. If you do not, then you may be liable for unauthorised transactions and other amounts as explained further in the Terms and Conditions. You may also have other liabilities, and our liability may be limited, as described in the Terms and Conditions. There is a risk of unauthorised or mistaken transactions being made through the Multi-currency Cash Passport Card.

In certain circumstances, the Issuer's liability in respect of unauthorised or mistaken transactions is limited, meaning that you may still be liable for the transaction.

In some circumstances the Issuer may not be liable for losses caused by equipment or system failure (including consequential losses), meaning that you may still be liable for the transaction and consequential losses.

The amount that may be withdrawn using a Multi-currency Cash Passport Card may be limited by the ATM operator or merchant. In some cases, the way in which a point of sale transaction is processed will depend upon the functionality of the equipment used.

Foreign exchange fluctuations: When a Multi-currency Cash Passport Card is loaded, it can be loaded with multiple pre-determined Currencies#

The Currencies available in respect of Multi-currency Cash Passport Card may vary from time to time and not all Currencies may be available at all times. Before making a decision to acquire the Card, please check with the selling location or on **www.travelex.com.au** for details of the available Currencies.

When a Cardholder loads and/or allocates funds across multiple currencies, the Cardholder is exposed to, and takes the risk of, foreign exchange fluctuations across these various currencies. For instance, if a Cardholder loads their Card in US$ currency (at the prevailing rate on the day - see clause 10 of the Terms and Conditions), then over time, the Australian dollar equivalent of this US$ currency may be less than, or more than, the original Australian dollar amount.

Service availability: In some circumstances, there is a risk that ATM or point of sale services may not be available for a period of time. The Issuer and Access are dependent upon the reliability and operational processes of technology and communications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically.

Multiple Currencies - Order Of Priority

As the Card is a multi-currency Card it is set up so that you can fully utilise your entire balance to fund a transaction. This means that where you do not have funds available on the Card in the Currency of the transaction, either because it is not one of the available Currencies on the Card, or because you do not have a sufficient balance in the relevant Currency, the Card will use your available Currency balances in the default order of priority. The default order of priority is 1. AU$, 2. US$, 3. EU€, 4. GB£, 5. NZ$, 6. TH฿, 7. CA$, 8. HK$,9. JP¥, 10. SG$. This means that the Card will first take funds from the relevant Currency balance, i.e. if the transaction in question is in US$ the Card will first look to see if you have a sufficient US$ balance and, if not, will then work its way through the balances in the above order until the transaction amount is able to be satisfied. In this case a Currency Conversion Fee will apply each time a Currency used to fund all or part of the transaction is different to the transaction currency. Please see the Fees and Limits Table following for an explanation of what foreign exchange fees apply in these scenarios.

Fees & Limits Table

The following fees and limits apply. Fees and limits are subject to variation in accordance with the Terms and Conditions. Unless otherwise specified, all fees will be debited in AU$ Currency. If there are insufficient funds in AU$ Currency to pay such fees, then we will automatically deduct funds from other Currencies in the following order of priority: AU$, US$, EU€, GB£, NZ$, TH฿, CA$, HK$, JP¥, SG$.

Fees	AU$ US$ EU€ GB£ NZ$ TH฿ CA$ HK$ JP¥ SG$*
	*The Currencies available may vary from time to time. Before you make a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details
Initial Card fee and Distribution Outlet reload fee • Charged at the time of purchase / Distribution Outlet reload This fee is set and charged by the agent from which you purchased the Card	The greater of 1.1% of the initial load / reload amount or AU$15.00 For example, for an agent charging a 1.1% initial load fee, if you purchase a Multi-currency Cash Passport Card and load AU$1,000, you would be charged (AU$1000 x 1.1% = AU$11), unless a minimum fee of AU$15 applies.
Replacement Card fee	FREE
BPAY® reload fee • This fee is set and charged by Access	1% of the reload amount For example, a reload of AU$500 attracts a fee of 1% (AU$500 x 1% = AU$5) which will be deducted from your reload. The amount of your reload will therefore be AU$495.
Secondary Card fee	1 FREE provided at same time
International ATM withdrawal fee (outside Australia)	FREE* *some ATM operators may charge an additional withdrawal fee
Domestic ATM withdrawal fee - when you use your Card to make a withdrawal from ATMs in Australia and you have AU$ Currency on your Card (for more details refer to clause 9.4 of the Terms and Conditions) • For example: If you have AU$ funds on your Card and withdraw AU$500 from an ATM in Australia it will attract a fee of AU$14.75 (AU$500x2.95%). • This will be charged at the time of withdrawal. Should you have insufficient funds in AU$ Currency, we will convert the equivalent sum of the withdrawal and our Domestic ATM withdrawal fee from your Card Passport Card Fund to complete the transaction, and in addition you will also be charged the Currency Conversion Fee as set out below. Should you only have foreign Currency (i.e. a currency other than AU$) available on your Card, you will only be charged the Currency Conversion Fee	2.95% of the amount withdrawn
Cash over the counter fee (where cash is obtained over the counter)	AU$10.00
Monthly inactivity fee • Charged at the start of each month if you have not made any transactions on the Card in the previous 12 months • Unless your Card is used again, or reloaded, this fee applies each month until the Card is closed or the remaining Card balance is less than the inactivity fee	AU$4.00 per month
24/7 Cash Passport Global Emergency Assistance	FREE
Negative balance fee charged when a negative balance arises on your Card	AU$20.00
Cash Passport closure/withdrawal fee • Charged when you close your Card or withdraw from your Card Fund. This fee is set and charged by Access	AU$10.00
Currency to Currency foreign exchange rate • This is applied when you move your funds from one Currency to another Currency.	At the then applicable retail foreign exchange rate determined by us. We will notify you of the rate that will apply at the time you allocate your funds from one Currency to another
Currency Conversion Fee • Applied when a purchase or ATM withdrawal is conducted in a currency • either not loaded or sufficient to complete the transaction and the cost is • allocated against the currency/ies used to fund the transaction.	MasterCard® rate ("FX Rate") plus a margin of 5.95% of the transaction value. The MasterCard rate is the exchange rate determined by MasterCard to be their wholesale rate or the government mandated rate in effect in the day the transaction is processed by MasterCard.

Important information about different transactions

A foreign exchange margin applies to the transaction amount if the Card is used for withdrawals in any currency other than a currency available on the Card. The applicable margin applied to the transaction amount is 5.95%.

Example of Foreign Exchange Margin for a Card loaded with AU$ only:

Suppose you make a withdrawal from an ATM outside Australia (in Brazil) for Brazilian Real BRL50.00 and the prevailing exchange rate, set by MasterCard, is BRL1.00 = AU$1.34. Before the foreign exchange margin applies, this would equate to AU$67.00 (BRL50.00 x 1.34). After the foreign exchange margin of AU$3.99 is applied (AU$67.00 x 5.95%), this would equate to AU$70.99 (AU$67.00 + AU$3.99).

Where you do not have a balance in the currency of the transaction, your Card Fund will be debited according to the default order of priority, which is as follows: AU$, US$, EU€, GB£, NZ$, TH฿, CA$, HK$, JP¥, SG$. In addition, we will debit the balance of each Currency in this order until the relevant transaction amount has been satisfied.

For example, suppose a purchase is made using your Card overseas for US$150.00, and you have the following Card Fund balances US$50, AU$0, EU€60, CA$100, then the following application of funds will take place:

Please refer to clause 10 of the Terms and Conditions for further details of how these margins apply.

Currency balance before transaction	Amount to debit from Card Fund	Running purchase balance	FX Rate excl. margin	FX Rate incl. margin 5.95%	Currency balance after transaction
US$ 50.00	US$ -50.00	US$ 100.00	-	-	US$ 0.00
AU$ 0.00	AU$ 0.00	US$ 100.00	-	-	AU$ 0.00
EU€ 60.00	EU€ -60.00	US$ 18.15	US$ 1 : 0.6919 EU€	US$ 1 : 0.7331 EU€	EU€ 0.00
CA$ 100.00	CA$ -18.88	US$ 0.00	US$ 1: 0.9815 CA$	US$ 1: 1.0399 CA$	CA$ 81.12

Important information about allocation of funds across different currencies "Currency to Currency foreign exchange rate"

If you allocate funds from one currency to another currency, or where we do so in accordance with the Terms and Conditions a foreign exchange conversion applies at the then applicable retail foreign exchange rate determined by us. We will notify you of the rate that will apply at the time you allocate your funds from one Currency to another.

Example of Currency to Currency foreign exchange rate for an allocation of funds to US$ from AU$:

Suppose you wish to allocate AU$500 to US$ and the prevailing exchange rate, set by us, is AU$1 = US$ 1.09. This would equate to US$ 545.00 (AU$ 500 x 1.09). Please refer to clause 10 of the Terms and Conditions for full details of how these margins apply.

Limits

	AU$ US$ EU€ GB£ NZ$ TH฿ CA$ HK$ JP¥ SG$*
	*The Currencies available may vary from time to time. Before you make a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details
Maximum number of Multi-currency Cards you may hold in your name at any one time (not including the linked Secondary Card provided to you at the time of purchase).	One
Minimum amount you can load/reload on your Card per load/reload	AU$100 or currency equivalent
Maximum amount you can load/reload on your Card per load/reload	AU$100,000 or currency equivalent
Maximum BPAY® reload amount per day	AU$25,000
Maximum balance allowed across all currencies during any 12 month period	AU$100,000
Cash over the counter limit in any 24 hour period	AU$350
Maximum you can withdraw from ATMs in any 24 hour period (some ATM operators may set their own withdrawal limits which may be lower than this limit)	AU$3,000 or currency equivalent
Maximum value of EFTPOS transactions during any 24 hour period	AU$15,000 or currency equivalent
Maximum balance allowed at any one time across all currencies	AU$100,000

Other Important Information

Please read the following information about your Multi-currency Cash Passport Card carefully:

- Your Multi-currency Cash Passport Card does not generate any interest or any other similar return. You do not earn interest on the amount standing to the credit of the Multi-currency Cash Passport Card Fund accessed by the Card.
- Although the issuer of the Card is an authorised deposit-taking institution in Australia, the Card is not a deposit account with the Issuer.

Privacy Statement

Your Personal Information (important information about your privacy)

By purchasing the Card you consent to Access, the Issuer and the Distribution Outlet, “we, us, our” collecting, using and disclosing your Personal Information under these Terms and Conditions.

The Issuer is required by anti-money laundering legislation to collect Personal Information to identify and verify your identity. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.

You must notify us immediately of any change to your address and other contact details by accessing ‘My Account’ (via **www.cashpassport.com/multi**) and typing the relevant changes yourself or by contacting Access. You should also contact Access if you change your name.

We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us. You may be required to provide information to Access, the Issuer, or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

Access and the Issuer will take all reasonable precautions to keep Personal Information secure and protect it under their privacy policies. Your Personal Information may be disclosed by Access or the Issuer to third parties to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes.

Access or the Issuer may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions. In addition, by successfully applying for a Multi-currency Cash Passport Card, you are consenting to Access using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time-to-time. You can elect to not receive further notifications by emailing an “unsubscribe” message to us at unsubscribe@accessprepaidww.com or by mail to;

Access Prepaid Australia Pty Limited,
Level 6, 165 Walker Street
North Sydney, NSW, 2060
Attention: Multi-currency Cash Passport

Or by telephone 1800 098 231.

Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information. We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Multi-currency Cash Passport Card Fund on the same terms as are set out above.

You are entitled to ask Access and the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice. To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help Access and the Issuer maintain and to improve their level of service, all telephone calls may be recorded and / or monitored.

Queries

You should initially address any query relating to your Multi-currency Cash Passport Card to Access by calling the appropriate phone number listed on the back of your Card. In no circumstances should you direct any queries to MasterCard®.

Complaints

If you have a complaint, you can contact Access by:

- **phone** – call the appropriate phone number listed at **www.cashpassport.com/multi** or on the back of your Card
- **mail** – write to:

  Access Prepaid Australia Pty Limited,
  Level 6, 165 Walker Street
  North Sydney, NSW, 2060
  Attention: Cash Passport Dispute Resolution
- **email** – write to: servicequality@accessprepaidww.com

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 dispute resolution procedure requires that we seek to resolve your complaint within 21 days, although it is not always possible to do so. If we are unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to the Issuer's external dispute resolution service. The period of 45 days may be extended in exceptional circumstances or where the Issuer decides to resolve the complaint under the rules of the MasterCard scheme. If you wish to escalate the complaint, please tell us and we will facilitate the referral free of charge.

Our external dispute resolution service is:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne, VIC, 3001
Ph: 1300 78 08 08
Fax: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

In addition, you may contact the Issuer by:

- **phone** – call 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia)
- **mail** – write to: Heritage Bank Limited, PO Box 190, Toowoomba, QLD, 4350
- **Fax** – write to fax number 07 4694 9782 (from within Australia) or +61 7 4694 9782 (from outside Australia).

THE BETTER WAY TO MANAGE TRAVEL MONEY

Cash Passport cards can be used anywhere MasterCard® is accepted worldwide.
In some countries restrictions may apply.

APPLICATION FORM

Please read the important information below:
Complete in BLOCK LETTERS

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

Title (Mr/Mrs/Ms/Miss):

First Name(s):

Last Name(s):

Residential Address:

Suburb:

Postcode: State:

Home Phone:

Mobile Phone:

Email:

Date of Birth:

Mother's Maiden Name:

Important Information

Personal Information is collected for the purposes relating to providing the product and/or service requested. By successfully applying for a Multi-currency Cash Passport Card, you are consenting to us using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. If you have any privacy concerns, please contact the Privacy Officer using the contact details shown at **www.cashpassport.com/multi.**

☐ By ticking this box I consent to being contacted by email or text message in relation to Cash Passport functions, features and promotions and our related products, promotions and customer surveys that we may conduct from time to time.

☐ By successfully applying for and using the Card, you acknowledge and consent that we do not provide and you will not receive paper statements. Electronic statements showing the Card's transactions and Cash Passport Card Fund balance are available for viewing and printing through 'My Account' at **www.cashpassport.com/multi**. For more information, please visit **www.cashpassport.com/multi**.

☐ Please tick this box if you consent to your Personal Information being passed to Travelex so that they may contact you about products and services and promotional offers and discounts from the Travelex group of companies.

By accepting and using the Card you agree to be bound by the Terms and Conditions detailed in this brochure. By signing this application form you will be deemed to have accepted the Terms and Conditions.

I confirm that I have read, understood and accept the attached Terms and Conditions

Signature

Date

FOR OFFICE USE ONLY

To be completed while the customer is present.
Please indicate if this order is for:

☐ Reloadable new card ☐ Reload of an existing card

Card number:

x	x	x	x	x	x										

Secondary Card number:

x	x	x	x	x	x										

Currencies requested for initial load:

Currency	Amount in Currency	Amount in AU$
☐ AU$		
☐ US$		
☐ EU€		
☐ GB£		
☐ NZ$		
☐ TH฿		
☐ CA$		
☐ HK$		
☐ JP¥		
☐ SG$		

NOTE: The Currencies available in respect of the Card may vary from time to time and not all Currencies may be available at all times. Before you make a decision to acquire the Card, please check with the Distribution Outlet for details of the available Currencies.

Initial card / in-store reload fee (AU$):

Total AU$ amount received:

Photo ID verified by agent:

☐ Drivers Licence ☐ Passport

Photo ID number:

Agent Code:

Agent Name:

Town/Suburb:

Consultant Name:

MULTI-CURRENCY CASH passport™

Multi-currency Cash Passport Global Emergency Assistance

Emergency Cash Disbursement

Fulfillment locations:

- Moneygram Agents.
- Western Union Agents.
- Access approved agents.

You may receive emergency cash (up to the available balance on your Card) following the loss or theft of your Card(s), within limits set by us from time-to-time, where applicable.

Once a Customer Service Representative has established that you have sufficient means of payment (generally by means of funds available on your Card), Access will arrange for emergency cash to be made available to you via a convenient Access authorised location. You will be advised of the relevant address details, telephone number and opening hours of the emergency cash pick up location as required.

Fulfillment: Twenty minutes for major destinations and within twenty-four hours elsewhere.

Charges: None.

Emergency Medical Assistance (This service is not intended as a substitute for travel insurance).

You will have access to worldwide medical information and advice. A Customer Service Representative will arrange for the following information to be provided. The information is provided in good faith but without incurring liability and without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned:

- Medical Information
  Information of a specific nature, in relation to a hospital, doctor, dentist, or pharmacy obtained through local consulate offices including:
  - Location, address, telephone numbers and opening hours where appropriate, including details of specific facilities, capabilities, medical specialties and languages spoken.
  - Information provided will be of a specific nature regarding the above, however not relating to matters concerning your specific or general medical requirements.

- Medical Counseling Interpretation
  For use in circumstances where either by your request or subsequent referral, the services of a doctor are required for the provision of information, specific advice or recommendations with regard to your individual medical requirements, and an English speaking doctor is not available, interpretation (in accordance with the Emergency Interpretation Service section detailed below) will be provided by telephone, between the doctor and you. All information exchanged between the doctor and you will remain confidential.
- Should you hold medical insurance, and need a medical service, advice will be given of the procedures to contact
- your insurers.
- Charges: Where payment for treatment, consultation, facilities, and services is required, you will be liable for costs.

Emergency Legal Referral

You will have access to the following information for most major locations worldwide. The information is provided without giving any assurance as to the quality of any advice which may be provided by the lawyers concerned. You will be directly liable for all costs incurred if you consult a lawyer, however Emergency Cash (up to the available balance on your Card) can be arranged, where applicable, if requested.

Information will be obtained through local consulate offices and will:

- Detail location, address, telephone numbers and opening hours. Information provided will be of a specific nature regarding the above, however will not relate to matters concerning your specific or general legal requirements.
- Not include recommendations.

Charges: None for the referral service. You will be directly liable for all costs incurred if you consult a lawyer.

Lost or Stolen Passport Assistance

Where your passport has been either lost or stolen, we can advise you of telephone numbers, addresses and opening hours of the nearest consulate or embassy.

Charges: None.

Lost or Stolen Card Assistance

Assistance in reporting the loss or theft of credit Cards, charge Cards or debit Cards while you are away. The Customer Service Representative will provide you with the relevant card scheme contact telephone numbers to call and in extreme cases where you cannot make contact with the card issuer, attempts will be made to report the loss on your behalf. No responsibility is taken for ensuring that the card issuer acts upon this report. In particular, the card issuer may require direct notification from you.

This service is not available in respect of store cards, loyalty cards, affinity group cards, or other cards which are not

general-purpose payment cards.

Charges: None.

Emergency Interpretation Service

Access to worldwide interpretation services, by telephone. A verbal translation to or from English and other common languages will be available in most circumstances using customer communication centre staff.* Should a language not be available, then arrangements will be made for an approved third party service partner to interpret, providing a call back facility if required.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

*No liability will be taken for any misinterpretation.

Emergency Messaging Service

In the event of an emergency, access via telephone to multi lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organisation, by means of telephone, fax or Email. From an agreed time the customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

Service Response

Each request for any service is dealt with according to your individual requirements or circumstances and normally our customer services representatives will be able to deal with any requests within 15 minutes although for the Interpretation Service this may be up to 30 minutes depending on the language required.

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

1. Understanding these Terms and Conditions:

1.1 In these Terms and Conditions:

Access means Access Prepaid Australia Pty Limited ABN 47 145 452 044.

Activate and Activation refers to the activation of the Card to enable you to use the Card or Secondary Card.

ATM means an automated teller machine.

AU$ means the lawful currency of Australia.

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

BPAY® Reload means loading additional funds onto the Card post sale through the BPAY® service

CA$ means the lawful currency of Canada.

Card means the "Multi-currency Cash Passport™ MasterCard® Prepaid Currency Card" with ATM access and EFTPOS functionality stated in the user guide accompanying this PDS incorporating these Terms and Conditions and supplied to you. References to the Card include (where consistent with the context) any Secondary Card, the Card details, Security Details and PIN.

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

Cash Passport Card Fund or **Card Fund** means the aggregate of all Currency records maintained by the Issuer (or by service providers on the Issuer's behalf) of the funds loaded onto your Card, in each Currency and available for transactions using the Card in that Currency.

Cash Passport Global Emergency Assistance or **Global Emergency Assistance** means those services set out at page 27 of this PDS.

Currency means, subject always to clause 3.1 below, any one or more of AU$, CA$, EU€, GB£, HK$, JP¥, NZ$, SG$, TH฿, US$ and any additional currency that we may make available in connection with the Card from time to time.

Currency Conversion Fee has the meaning set out in the Fees and Limits section of the user guide accompanying this PDS.

Distribution Outlet means any branch of Travelex which participates in the Cash Passport Card programme from time-to-time by distributing Cards or accepting loads/reloads.

ePayments Code means the ePayments Code issued by the Australian Securities and Investments Commission in September 2011 (as amended from time to time) which regulates consumer electronic payments..

EFTPOS means Electronic Funds Transfer at Point of Sale.

EU€ means the lawful currency of Eurozone.

Fees and Limits Table means the fees and limits table set out on pages 14, 15, 16 and 17 of this PDS.

GB£ means the lawful currency of Great Britain.

GST means any form of goods and service tax or other value added tax and, without limitation, includes GST as defined in the A New Tax System (Goods and Service Tax) Act 1999 (Cth).

HK$ means the lawful currency of Hong Kong.

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).

Issuer means Heritage Bank Limited ABN 32 087 652 024 AFSL/ACL 240984, which is the issuer of the Card.

JP¥ means the lawful currency of Japan.

My Account means the internet site at **www.cashpassport.com/multi** which gives access to information about the Cash Passport Card Fund using the Security Details (or any other internet site we notify to you in replacement).

Negative Balance occurs in certain circumstances when your Card Fund is overdrawn. (For certain EFTPOS transactions, merchants are allowed to process low value transactions without authorising the transaction through MasterCard®. For example, if you had AU$30 remaining on your Card but made an AU$50 transaction at a merchant who didn't authorise the transaction, you would have an AU$20 Negative Balance. You are liable for any Negative Balance.)

NZ$ means the lawful currency of New Zealand.

Online means electronic loading and reloading methods for Cards and includes, but is not limited to BPAY®. Access may make other forms of loading and reloading available from time-to-time and these methods will be published at **www.travelex.com.au** or **www.cashpassport.com/multi**

Personal Information is the information that the Issuer and Access and their respective agents collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Card.

PIN means the personal identification number used to access the Card Services.

PDS means Product Disclosure Statement.

Secondary Card means an additional "Multi-currency Cash Passport MasterCard Prepaid Currency Card" (or any replacement) which accesses the Cash Passport Card Fund

Security Details means the information given by you when applying for the Card (or for an Secondary Card) or during Activation, for the purposes of verifying your identity, or any changes made to this information.

Security Requirements means the Security Requirements at clause 13 "Card Security".

SG$ means the lawful currency of Singapore.

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

TH฿ means the lawful currency of Thailand.

Travelex means Travelex Limited ACN 004179953.

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.

US$ means the lawful currency of United States of America.

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

you, your means the purchaser of the Card.

1.2 All amounts of money specified in these Terms and Conditions are in Australian dollars (unless otherwise specified).

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

2 Introduction

2.1 These Terms and Conditions govern the use of the Card and any Secondary Card.

2.2 You agree to these Terms and Conditions by any of the following actions: signing the back of a Card; using a Card; authorising a Secondary Card to be issued or activating a Card (but these are not the only ways that you can be taken to have agreed to be bound by these Terms and Conditions).

2.3 The Issuer is a subscriber to the ePayments Code and warrants that it will comply with the ePayments Code in its dealings with you relating to the Card and the Cash Passport Card Fund.

3 Issuing of Cards

3.1 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to acquire the Card, please check with the Distribution Outlet or on **www.travelex.com.au** for details of the available Currencies. If we introduce a new Currency and you choose to allocate funds to that new Currency, you will be deemed to have acknowledged and agreed that, unless otherwise notified to you, these Terms and Conditions apply to such new Currency.

3.2 Subject to clause 5.8, you are responsible for determining the amount held for each Currency and for ensuring you have sufficient funds for all transactions in the relevant Currency. Subject to certain limits and subject to a fee (refer to the Fees and Limits Table), you may allocate your funds across different Currencies via **www.cashpassport.com/multi** and/or by such add additional methods as we may make available to you from time to time. If you experience any difficulties in allocating amounts via **www.cashpassport.com/multi** then you may be able to allocate amounts via a Distribution Outlet or by telephone through Card Services.

3.3 You should memorise the PIN to prevent unauthorised use of the Card. You must also follow the rules on Card security (See clause 13 below)

3.4 The Card (and any Secondary Card) is the Issuer's property. The Issuer may suspend use of the Card (and any Secondary Card) and/or ask that you return the Card (and any Secondary Card) if the Issuer believes there is a good reason to do so (See clause 17.2 below). You must ensure that the Card (and any Secondary Card) is promptly returned to the Issuer if it asks you to do so.

3.5 The Card is not a credit card and, subject to the Cash Passport Card Fund becoming overdrawn, all use is limited to the amount pre-loaded and standing to the credit of the Cash Passport Card Fund and any other limits referred to in these Terms and Conditions.

3.6 There is no interest payable to you on the credit balance of the Cash Passport Card Fund.

3.7 Amounts can be added to the Cash Passport Card Fund only as specifically provided in these Terms and Conditions.

3.8 The Cash Passport Card Fund does not amount to a deposit with the Issuer and the amount standing to the credit of the Cash Passport Card Fund does not count as an amount or deposit for any purpose, other than as described in the these Terms and Conditions.

3.9 The issuance of a Card is subject to you satisfying the relevant application criteria, as determined by us from time to time in order to meet customer identification and know your customer requirements set by law, including by providing us with sufficient information and proof in relation to your identity. We may at our discretion limit application criteria to drivers licence and/or passport holders of particular countries or by reference to particular types of identification at our sole discretion if we believe this is necessary for know your customer or due diligence purposes.

3.10 In certain circumstances we may also ask you to provide us with additional details, including but not limited to your source of funds. We may ask you to provide additional information in relation to your identity and/or source of funds at any time during the life of this Agreement.

3.11 We reserve the right to refuse an application at our sole discretion on any lawful grounds, including but not limited to where we are unable to satisfy ourselves as to your identity or where your profile is inconsistent with our customer profile for the Card.

3.12 You must provide all information to us which we reasonably require in order to manage anti-money laundering or counter-terrorism financing and economic and trade sanctions risks or to comply with any laws or regulations in Australia or any other country.

4 Activation and expiry

4.1 The Card and any Secondary Card is activated and ready to use within two (2) business hours of purchase unless such other period is notified by the Distribution Outlet at the time of purchase.

4.2 The expiry date is printed on the front of the Card.

4.3 The Card cannot be used after it has expired. However, you will still be able to obtain a refund of the Cash Passport Card Fund balance, less any applicable fees (refer to Fees and Limits Table and see clause 11 below).

5 Use of the Card

5.1 The Card (and any Secondary Card) may, subject to any applicable fee, be used to withdraw cash from an ATM displaying the MasterCard®, Maestro® or Cirrus® Acceptance Mark and / or to pay for goods and services at merchants, or online, who accept MasterCard® cards electronically. Please note that the Card is for electronic use only and cannot be used for manual or offline transactions. In addition, the Card must not be used for any unlawful activity. You agree to never give your Card, Secondary Card or PIN to another person.

5.2 You may also be able to obtain cash over the counter through a financial institution, such as banks or bureaux de change, subject to a fee. Please see the Fees and Limits Table for details.

5.3 When a Card is used to purchase fuel at an automated fuel pump the Cash Passport Card Fund must have a minimum credit of AU$80 (or foreign currency equivalent). In addition, to make a telephone call there must be a minimum of AU$11 (or foreign currency equivalent). If you spend less than these minimum amounts any unused balance may be temporarily unavailable.

5.4 When a Card is used at bars or restaurants an additional percentage (usually, but not necessarily, 20%) may be automatically added as an anticipated service charge or tip and debited to the Cash Passport Card Fund. If your actual service charge or tip is less, any unused balance may be temporarily unavailable.

5.5 Certain businesses may not accept the Card as a means of pre-authorising expenditure. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from the Cash Passport Card Fund.

5.6 When a Card is used to purchase goods for delivery by mail or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, any unused difference may be temporarily unavailable.

5.7 Subject to the application of clauses 5.8 and 10.4, the applicable Currency balance (and therefore the total Cash Passport Card Fund) will be debited with the amount of each cash withdrawal or transaction and any fee and these debits will reduce the balance of the applicable Currency (and therefore the total Cash Passport Card Fund). Each transaction will require authorisation or validation before completion.

5.8 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies in the following order of priority: AU$, US$, EU€, GB£, NZ$, TH฿, CA$, HK$, JP¥, SG$. If following the use of the available balances of all Currencies there are still insufficient funds to pay for a transaction, the Card may be declined or the retailer may allow you to pay the balance by some other means. If we add any new currencies to the Currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of this clause 5.8 either directly or through 'My Account' and/or **www.cashpassport.com/multi**.

5.9 You agree to accept a credit to your Card in the applicable Currency if you are entitled to a refund or other credit for any reason for goods or services purchased using the Card.

5.10 A transaction or payment cannot be stopped once you authorise the use of the Card (or Secondary Card).

5.11 The ATMs and point of sale terminals are not owned or operated by the Issuer or Access and the Issuer and Access are not responsible for ensuring that they will accept the Card.

5.12 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

5.13 By successfully applying for and using the Card, you acknowledge and consent that we do not provide and you will not receive paper statements. Electronic statements showing the Card's transactions and Cash Passport Card Fund balance are available.

5.14 If a person reports that a mistaken payment has been made from the person's account to your Card, you agree that:

(a) we may inform that person's financial institution whether or not your Card has sufficient credit funds to cover the mistaken payment; and

(b) freeze those funds, or debit those funds from your Card where we are required to do so under the ePayments Code.

5.15 Where required by relevant law, for example where you appear to be a "proscribed person", you acknowledge that we may be required to block access to the Card and/or Card Fund and immediately refuse to process or complete any transaction or suspend or terminate our arrangements with you. You agree that under these circumstances we are under no liability to you.

5.16 You agree that we may delay, block or refuse to process any transaction without incurring any liability if we suspect that the transaction:

(a) may breach any laws or regulations in Australia or in any other country;

(b) involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States Office of Foreign Assets Control, United Nations, the European Union or any country; or

(c) may directly or indirectly involve the proceeds of, or be applied for the purposes of, any unlawful conduct.

6 Card limits

6.1 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited (in some countries) by regulatory controls.

6.2 Other limits are also applicable to the use of the Card (and any Secondary Card), as set out in the Fees and Limits Table. See pages 14, 15, 16 and 17 of this PDS.

7 Secondary Cards

7.1 One Secondary Card will be provided to you free of charge at the time you purchase the Card. You should never give your Secondary Card or PIN to another person.

7.2 The Secondary Card is used in the same way as the main Card and can be used to load/reload amounts to the Cash Passport Card Fund.

7.3 You can de-activate an Secondary Card at any time by contacting Access via the numbers on the back of your Card or set out elsewhere in this document or as set out at **www.cashpassport.com/multi**.

7.4 You will be responsible for any transactions made with any Secondary Card and for ensuring that a Secondary is used in accordance with these Terms and Conditions.

7.5 The Secondary Card is provided to you for your use as a back up in the event the Card is lost or unable to be used. The Secondary Card is for your use only and it and its security PIN should not be provided to anyone else.

8 Cash Passport Card Fund

8.1 Until the expiry of the Card you can add additional funds to each Currency through a Distribution Outlet (who will advise you of the acceptable methods of payment), through BPAY®, or through other methods made available from time-to-time which are set out at **www.travelex.com.au** or **www.cashpassport.com/multi**, subject to certain limits and subject to a fee (refer to the Fees and Limits Table). There may be a delay (usually no more than 2 business days if the payment is made before 2pm Australian Eastern Standard Time) before funds added to the Cash Passport Card Fund via Online Reload methods are available for use.

BPAY® reloads will be allocated to your current default reload Currency. The default reload Currency will initially be AU$, however you can change your default BPAY® reload Currency online via **www.cashpassport.com/multi**.

Please note that you can only have one default reload Currency at a time. If you send a BPAY® reload and then change your default reload Currency before we receive your BPAY® payment we will apply your reload to the Currency that is set as your default reload Currency at the time we process your reload.

Via 'My Account' you are able to:

(a) change some of your personal details;

(b) allocate your funds across different Currencies;

(c) check the balances; and

(d) check your Card transactions.

8.2 As best as you can, memorise your PIN. This is very important as you cannot change the PIN issued with your Cards. For security purposes, you should not keep your PIN written anywhere near your Cards. If you forget your PIN, you can obtain a PIN reminder by calling Access and answering the security questions you supplied on your application or by going to 'My Account' and following the prompts at **www.cashpassport.com/multi** at any time.

8.3 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries.

8.4 If an ATM displays a balance for the Cash Passport Card Fund, then this may be displayed in AU$ or in a different currency, in which case the exchange rate applied may be different to ours and minor discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Access or through 'My Account' at **www.cashpassport.com/multi**.

8.5 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by the Issuer or Access so neither the Issuer nor Access can guarantee that they will function at all times and the Issuer and Access accept no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.

8.6 Statements will be issued to you periodically at 6 monthly intervals. You can ask Access for a paper statement to be posted to you outside the normal statement cycle although there may be a fee for this. You should carefully check all statements for any discrepancies and notify Access immediately if you believe there is any discrepancy in any statement.

8.7 The Cash Passport Card Fund can only be used if it is in credit. If a particular Currency becomes overdrawn, and a Negative Balance arises, following any transaction authorised by you, the resulting debit balance immediately becomes a debt payable by you to the Issuer and we retain the right to recover this debt by deducting funds held in another Currency. When we convert the Negative Balance into the relevant Currency we will use the same rate that we use for Currency to Currency allocations on the given day we process the transaction. If notwithstanding any such deduction a Negative Balance remains, the resulting debit balance immediately becomes a debt payable by you to the Issuer. A Negative Balance Fee may also be payable if a particular Currency and/or the Cash Passport Card Fund becomes overdrawn (see Fees and Limits Table). If the Cash Passport Card Fund does become overdrawn, every attempt should be made, by you to stop subsequent transactions.

8.8 If we notice an error in the Cash Passport Card Fund that is our fault we will correct it within 5 business days of becoming aware of the error.

8.9 If you notice any error in any transaction in the Cash Passport Card Fund then you must notify Access immediately and in any event within 30 business days of the transaction in question. Access or the Issuer may request you to provide additional written information concerning any error and you must comply with that request.

8.10 Provided that you have complied with all reasonable requests for information we will correct the error if it is our or any of our service providers' fault. If we decide it is not our fault we will notify you in writing or by email as soon as this decision is made. Where we are required to do so, we normally re-credit the Cash Passport Card Fund within 10 business days, although there may be a delay while investigations are completed.

9 Fees

9.1 You agree to pay and authorise us to debit the Cash Passport Card Fund for the fees set out in the Fees and Limits Table. These fees may be debited from the Cash Passport Card Fund as soon as they are incurred. Unless otherwise specified, all fees will be debited in AU$ Currency. If there are insufficient funds in AU$ Currency to pay such fees, then we will automatically deduct funds from other Currencies in the following order of priority: AU$, US$, EU€, GB£, NZ$, TH฿, CA$, HK$, JP¥, SG$. Any such deduction of funds may be subject to a fee (refer to the Fees and Limits Table), If we make additional currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of this clause 9.1 either directly or through 'My Account' and/or **www.cashpassport.com/multi**.

9.2 Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the merchant and is not retained by us.

9.3 If there is no credit balance on the Cash Passport Card Fund following the debit of any monthly inactivity fee (refer to the Fees and Limits Table, if the balance is less than the fee we will waive the difference) and the Card has expired, we will automatically close the Cash Passport Card Fund.

9.4 The Card is intended to be used as a travel money card and not to make withdrawals from ATMs in Australia. If you use your Card to withdraw from an ATM in Australia, you will be charged a fee and this will be debited from your Cash Passport Card Fund. Please refer to Fees & Limits Table and the Domestic ATM withdrawal fee.

9.5 If any amount payable under this PDS represents consideration for a taxable supply, then those amounts shall be taken to be inclusive of GST.

10 Foreign currency transactions

10.1 There are seven instances where a foreign exchange rate will apply:

a) Initial load or in-branch reload where you allocate funds in a foreign Currency (i.e. in a currency other than AU$);

b) BPAY® Reloads, or Online reloads where you allocate funds in a foreign Currency (i.e. in a currency other than AU$);

c) Point of sale transactions where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 5.8 above due to insufficient funds);

d) ATM withdrawals where the local currency is not one of the Currencies available on the Card, or where there is an insufficient available balance in the relevant Currency;

e) Where you allocate funds from one Currency to a different Currency;

f) Where we allocate funds from one Currency to a different Currency in accordance with these Terms and Conditions; and

g) Where you close a Card, or request repayment of the balance of a Card under clause 11.2 below, that has funds in a foreign Currency (i.e. in a currency other than AU$).

The method for calculating the foreign exchange rate for each scenario is as set out below.

10.2 The foreign exchange rate used for initial loads and in-branch reloads varies by Distribution Outlet. You can ask the Distribution Outlet for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

10.3 The foreign exchange rates used for BPAY® Reloads is set and determined by Access and varies each day. You can obtain this exchange rate by contacting Access.

10.4 If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available Currencies, or exceeds the relevant available Currency balance, on your Card, the amount will be funded by converting the transaction amount into the next available Currency balance on your Card in the following order of priority: AU$, US$, EU€, GB£, NZ$, TH฿, CA$, HK$, JP¥ and SG$. The foreign exchange rate used is the rate determined by MasterCard® to be the wholesale rate or the government mandated rate in effect on the day the transaction is processed by MasterCard®, plus a margin applies (see Fees & Limits Table).

10.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is set and determined by Access and varies each day. A Currency Conversion Fee also applies (see Fees and Limits Table).

10.6 Where you close a Card, or request repayment of the balance of a Card under clause 11.2 below, that has funds in a foreign Currency (i.e. in a currency other than AU$), we will convert these funds into AU$ Currency. The foreign exchange rate used for this is set and determined by Access and varies each day. A Currency Conversion Fee also applies (see Fees & Limits Table). If you wish to confirm the foreign exchange rates before you close your Card you can call us on 1800 098 231.

11 Closing the Cash Passport Card Fund

11.1 The Cash Passport Card Fund continues until you ask to close it or it is closed by us in accordance with these Terms and Conditions (whichever is the earlier), even if the Card has expired.

11.2 At any time before the Card has expired, you may be able to arrange through the Distribution Outlet, or Access, for payment in Australian dollars of any credit balance remaining in the Cash Passport Card Fund. Depending on which Distribution Outlet you attend in order to close your Cash Passport Card Fund, the relevant amount will either be paid to you in cash or deposited into your nominated bank account (at our sole discretion). If you experience any difficulty in obtaining this balance through the Distribution Outlet or if the Card has expired then contact Access. The credit balance available to you will not include uncancelled pre-authorised or 'held' amounts (see clause 5 above), although these sums will be made available to you once the pre-authorisation has been cancelled or the 'held' amounts released and the relevant amounts re-credited to the Cash Passport Card Fund.

11.3 Once the Card is closed, you must destroy the Card and any Secondary Cards by cutting it (or them) in half diagonally, ensuring the Chip is destroyed, and disposing of it (or them) securely.

12 Cash Passport Global Emergency Assistance

12.1 You are entitled to Global Emergency Assistance from Activation until expiry or closure of the Card. Global Emergency Assistance services are provided by Access.

12.2 The Global Emergency Assistance services are available to you, your partner and children under 16 years of age.

12.3 The Issuer arranges for the Global Emergency Assistance services to be provided and is not the provider. The Issuer does not promise that the Global Emergency Assistance services will:

(a) always be available;

(b) be suitable for any purpose; or

(c) be provided to any particular standard.

12.4 You acknowledge that any changes to, or discontinuance of, the Global Emergency Assistance services can occur without the Issuer's participation.

12.5 You also acknowledge and agree that:

(a) the Global Emergency Assistance services are used at your own risk;

(b) the Issuer is not liable for any liability or loss arising in connection with the use by you of the Global Emergency Assistance services or because of the Global Emergency Assistance services being unavailable or discontinued;

(c) you cannot make any complaint to the Issuer about the Global Emergency Assistance services; and

(d) you do not rely on the Global Emergency Assistance services being available, being suitable for any purpose or being provided to any particular standard in deciding to purchase the Card.

13 Card security

13.1 You must make sure that you keep the Card, any Secondary Card, the Security Details and any PINs 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 or anyone else to use the Secondary Card;

(b) interfere with any magnetic stripe or integrated circuit on the Card or Secondary Card;

(c) unnecessarily disclose the Card or Secondary Card number;

(d) write the PIN on the Card or Secondary Card;

(e) record the PIN on anything carried with the Card or Secondary Card or on anything liable to loss or theft simultaneously with the Card or Secondary Card, unless you make a reasonable attempt to protect the security of the PIN;

(f) voluntarily disclose the PIN to anyone, including a family member or friend; or

(g) act with extreme carelessness in failing to protect the security of a PIN.

13.2 You must comply with any instructions we give about keeping the Card, any Secondary Card and any Security Details safe and secure.

13.3 The Card will be disabled if an incorrect PIN is entered three successive times. If the Card is disabled, please contact Access to reactivate the Card. There may be a delay (usually 24 hours) in reactivating a disabled Card.

14 Loss, theft and misuse of Cards

14.1 If you know or have reason to suspect that the Card is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN or Security Details, you must immediately notify Access. We will then suspend the relevant Card and/or Secondary Card to restrict further use.

14.2 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.

14.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card or Secondary Card.

14.4 If any lost Card or Secondary Card is subsequently found it must not be used unless Access confirms it may be used.

15 Liability for Unauthorised Transactions

15.1 Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.

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

15.3 You will not be liable for losses resulting from Unauthorised Transactions that are caused by the fraudulent or negligent conduct of:

(a) our staff or agents; or

(b) companies involved in networking arrangements, or

(c) merchants who are linked to the electronic funds transfer system or their agents or employees.

15.4 You will not be liable when Unauthorised Transactions:

(a) happen with a Card or Secondary Card after notification to us that the Card or Secondary Card has been misused, lost or stolen or that the security of the relevant PIN has been breached;

(b) happen before you receive a Card and/or PIN (including a reissued Card and/or PIN);

(c) are made with forged, faulty, expired or cancelled Cards, Identifiers or PINS (as applicable);

(d) are the result of the same transaction being incorrectly debited more than once to the same Cash Passport Card Fund; or

(e) are using an Identifier without a Card or PIN.

15.5 Where we can prove on the balance of probability that you have contributed to the losses caused by an Unauthorised Transaction:

(a) through your fraud; or

(b) 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 PIN 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 balance of the Cash Passport Card Fund available for transactions using the Card (or Secondary Card).

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).

15.6 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through unreasonably delaying notification of the misuse, loss or theft of a Card (or Secondary 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 Cash Passport Card Fund available for transactions using the Card (or Secondary Card).

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

- AU$150;
- the actual loss at the time we're notified that the security of the PIN 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); or
- the balance of the Cash Passport Card Fund available for transactions using the Card (or Secondary Card).

15.8 For Card transactions that don't need a PIN, 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.

15.9 To dispute a transaction(s) on your Card complete the 'Dispute Claim Form' and fax to +44 1733 502 370. To obtain the 'Dispute Claim Form' please visit **www.cashpassport.com/multi**.

16 Replacement Cards

16.1 If the Card is lost, stolen or damaged while you are in Australia, you can request a replacement by contacting Access on 1800 098 231. Replacement Cards are sent to you at your nominated address by standard post.

16.2 If the Card is lost, stolen or damaged while you are overseas you can request a replacement by contacting Access on +44 207 649 9404. Replacement Cards can be delivered to you, depending on your location and availability. Access may arrange for funds to be made available from various world-wide outlets, or to send funds directly to you, in place of delivering a replacement Card.

17 Ending of the Agreement

17.1 You may end this Agreement at any time by either submitting your request online via the Access website **www.cashpassport.com/multi** or contacting us for assistance and the Cash Passport Card Fund will subsequently be closed (see clause 11 above).

17.2 The Issuer may, with or without notice and without incurring any liability to you, ask for the return of the Card , cancel or suspend its use and/or end this Agreement if it has good reason to do so, including but not limited if:

(a) the Issuer considers the Card has been or is likely to be misused;

(b) you breach any of these Terms and Conditions;

(c) the Issuer suspects any illegal use of the Card; or

(d) you gave the Issuer, Access or the Distribution Outlet false,

inaccurate or incomplete information when you applied for the Card.

17.3 The Issuer may end this Agreement for any other reason, or without assigning a reason, by giving you at least 30 days' notice.

17.4 If the Card is closed, we will refund any credit in the Cash Passport Card Fund (less any fees, see clause 11 above for more information).

18 Changing the Terms and Conditions

18.1 We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits and the services we offer) at our discretion by giving you at least 20 days' notice (see clause 21 below for details of how we will communicate with you).

18.2 We will not be in breach of these Terms and Conditions if we take necessary action in order to make a change necessitated by an immediate need to restore or maintain the security of the system or the Cash Passport Card Fund.

19 Your Personal Information (important information about your privacy)

19.1 By purchasing the Card you consent to the Issuer, Access and the Distribution Outlet (including, Travelex) collecting, using and disclosing your Personal Information under these Terms and Conditions. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card

19.2 You must notify us immediately of any change to your address and other contact details by accessing 'My Account' and typing the relevant changes yourself or by contacting Access. You should also contact Access if you change your name. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.

19.3 You may be required to provide information to the Issuer, Access or the Distribution Outlet (including evidence of Identity) when purchasing the Card or adding additional funds to the Card.

19.4 The Issuer will take all reasonable precautions to keep Personal Information secure and protect it under its privacy policy. A privacy statement which sets out the Issuer's and Access' joint privacy policy in relation to the Card was contained in your application form for the Card.

19.5 Your personal Information may be disclosed by the Issuer or Access to third parties (including Travelex) to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for data analysis, anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. The Issuer or Access may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions.

19.6 In addition, by successfully applying for a Cash Passport Card, you are consenting to Access using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time-to-time. You can elect to not receive further notifications by emailing us at unsubscribe@accessprepaidww.com, or by mail to: Access Prepaid Australia Pty Limited, Level 6, 165 Walker Street, North Sydney, NSW, 2060 or by telephone 1800 098 231. You also consent to us sending SMS's to your mobile phone to advise you of Card features or information relevant to your Card, such as low balance alerts. If you have provided us with your mobile phone number we may also send you low balance and other Card related alerts via SMS. See clause 23 below for details on SMS Messaging. We may also pass your Personal Information to Travelex for marketing purposes if you give your consent on the Cash Passport Application Form. You can opt-out of receiving Travelex marketing by emailing TXUnsubscribe@travelex.com.au or by clicking the "unsubscribe link" in any marketing emails you receive.

19.7 Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information.

19.8 Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required or permitted to do so as a result of any government laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the agreement between you and the Issuer which is governed by these Terms and Conditions.

19.9 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Cash Passport Card Fund on the same terms as are set out above.

19.10 You are entitled to ask Access or the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.

19.11 To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help the Issuer and Access maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.

19.12 You agree that we may disclose any information concerning you to:

(a) any law enforcement, regulatory agency or court where required by any such law or regulation in Australia or elsewhere; and

(b) any person we use to make payment for the purpose of compliance with any such law or regulation.

20 Our liability

20.1 We will not be liable to you for any loss due to:

(a) any instructions given by you not being sufficiently clear;

(b) any failure by you to provide correct information;

(c) any failure due to events outside our reasonable control;

(d) any industrial dispute;

(e) any ATM refusing to or being unable to accept the Card;

(f) the way in which any refusal to accept the Card is communicated to you;

(g) any indirect, special or consequential losses;

(h) any infringement by you of any currency laws in the country where the Card or Secondary Card is issued or used;

(i) any dispute between you and the supplier of any goods and/or services purchased with the Card;

(j) our taking any action required by any government, federal or state law or regulation or court order; or

(k) anything specifically excluded or limited elsewhere in these Terms and Conditions.

20.2 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 reasonably 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.

20.3 Liability for Unauthorised Transactions will be determined according to the ePayments Code (see clause 15 above).

20.4 If you are a consumer, as defined by Part 2 of the Australian Securities and Investments Commission Act 2001, or any similar applicable law, these Terms and Conditions may include implied guarantees, conditions and warranties.

You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by the Australian Consumer Law. Where we are liable for a breach of these Terms and Conditions, then our liability is limited to:

(a) the supplying of the services again; or

(b) the payment of the cost of having the services supplied again.

20.5 The Distribution Outlet is only authorised by the Issuer or Access to provide the services explained in the Product Disclosure Statement in which these Terms and Conditions are printed. The Issuer and/or Access is not responsible for and accepts no liability for any other goods or services that may be offered or provided to you by the Distribution Outlet.

20.6 The Issuer does not maintain the website through which 'My Account' is accessible. You agree that the Issuer is not responsible for any content on that website other than information relating specifically to you, the Cash Passport Card Fund or your Card.

21 Communications

21.1 You agree that we may give written notices or other communications to you under or in connection with these Terms and Conditions either:

(a) by writing to you at your residential or postal address last known to us;

(b) by giving it to you personally or leaving it at your residential or postal address last known to us;

(c) by electronic communication to your email address or fax number last known to us or which you last gave us for sending notices and communications to you; or

(d) if the notice or communication is not personal to you – by publishing a notice in a newspaper circulating nationally in Australia or by posting on **www.cashpassport.com/multi**.

21.2 For the purpose of giving you information that we are required to provide under the ePayments Code. (This includes statements of Card Fund. It does not, however, cover any information that we want to provide to you that is not required by the ePayments Code to be provided to you):

(a) we will only do so by electronic communication if you have made a specific positive election to accept electronic communications;

(b) you have the right to vary your nominated email address, mobile phone or fax number;

(c) you have the right to terminate your agreement to receive the information electronically (a fee for the provision of paper communications may apply); and

(d) if within 6 months after the electronic communication is given, you ask Access for a paper copy of the information

provided electronically, the paper copy will be provided to you.

21.3 If we give a notice or other communication to you by email, the content of the notice or communication may be:

(a) set out in the body of the email;

(b) included as an electronic document attached to the email; or

(c) made available at 'My Account' for retrieval by you (with the email advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically. For example, by means of a link to 'My Account').

21.4 If we give a notice or other communication to you:

(a) by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;

(b) by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or

(c) electronically – you are taken to have received it on the day it is transmitted.

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

21.6 You agree that, for the purpose of telephone communications originated or received by us or Access, and for the purpose of electronic communications received by us or Access, we or Access may verify your identity by reference to any or all of the Security Details information on the SMS services provided by us from time-to-time, please visit **www.cashpassport.com/multi**.

22 Third parties

22.1 The Issuer may transfer its rights and obligations under its agreement with you to any other person or business. If this happens, the person or business to which this agreement is transferred assumes all of the Issuer's rights and obligations under the agreement. From then on, references in these Terms and Conditions to the Issuer are to be read as references to the person or business to which the Agreement was transferred.

22.2 Except in those circumstances, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the Agreement between you and the Issuer.

23 SMS messaging

23.1 We may from time-to-time send you SMS alerts relating to you Card Fund and Card activity. You can stop the SMS alerts at any time by sending "STOP" to the number indicated in the SMS (your mobile phone provider will charge you their standard SMS fee for sending this SMS). For more information on the SMS services provided by us from time-to-time, please visit **www.cashpassport.com/multi**.

24 Governing law

24.1 These Terms and Conditions, and the Agreement between you and the Issuer, are governed by the laws of the State of Queensland, Australia and any legal questions concerning the Terms and Conditions or the Agreement will be decided under those laws.

24.2 You submit to the non-exclusive jurisdiction of the courts of the jurisdiction in which you acquired the Card to hear and determine any disputes or legal questions concerning these Terms and Conditions or the Agreement between you and the Issuer.

MULTI-CURRENCY
CASH
passport™

Reporting lost or stolen Cards

In the event your Card is lost or stolen you must immediately inform Cash Passport Global Emergency Assistance.

Country	Phone Numbers	Country	Phone Numbers
Argentina	0800 666 0049	Malaysia	1800 814 935
Australia	1 800 303 297	Mexico	01 800 123 3482
Austria	0800 297 271	Monaco	800 93 680
Bahrain	800 81 203	Netherlands	08000 225 693
Belgium	0800 77 855	New Zealand	0800 447 270
Brazil	0800 892 3561	Norway	800 16 969
Czech Republic	800701463	Philippines	1800 1442 0145
Chile	123 0 020 7906	Poland	00800 441 2483
China (North)	10 800 712 2683	Portugal	800 880 508
China (South)	10 800 441 1357	Russia	81 0800 2535 2044
Croatia	800 805 905	Saudi Arabia	800 844 9534
Cyprus	800 96 573	Singapore	800 441 1434
Denmark	802 50 011	Slovakia	0800-002016
Dominican Republic	18777134429	South Africa	0800 982 678
Finland	0800 918 495	South Korea	0079 8443 4137
France	0800 913 263	Spain	900 933 410
Germany	0800 181 9030	Sweden	020 791 349
Greece	00800 4413 1536	Switzerland	0800 563 553
Hong Kong	800 963 118	Taiwan	0080 104 4301
Iceland	800 90 23	Thailand	001 800 442 286
India	000 800 100 8212	Turkey	00800 448829464
Indonesia	001 803 044 11369	UAE	80004449621
Ireland	1800 625 142	United Kingdom	0800 260 0355
Israel	18 094 31 573	Uruguay	000 413 598 3768
Italy	800 789 900	USA/Canada	1 877 856 2471
Japan	00 531 780 224	All other countries*	+44 20 3284 8395

* Please remember to add the international prefix of the country you are in, at the beginning of this number (in most cases this is 00, for example 0044 20 3284 8395). Calls to this number are not free of charge.

MULTI-CURRENCY

CASH passport™

Access Prepaid Australia Pty Limited,
Level 6, 165 Walker Street
North Sydney, NSW, 2060
Attention: Cash Passport

Visit us or call
Australia 1800 098 231

For all your Multi-currency Cash Passport needs visit
www.cashpassport.com/multi

PROTECTED **ADAPTABLE** **CONVENIENT**

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BPAY®: Registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

Multi-currency Cash Passport™ Prepaid MasterCard® Currency Card
Product Disclosure Statement Issued 14 May 2013.

Travelex worldwide money

MasterCard

APA1204A (14 May 2013)