

# Cash Passport SMS Reload Application and Direct Debit Request

Once completed return to **Travelex Customer Service Centre, PO Box 68, Flinders Lane, Melbourne, Victoria 8009.**  
or fax to **03 9282 0302.**

Request and Authority to enable Travelex Ltd, (User ID 091794) to debit the account named below.

## Request and Authority to debit

Surname: \_\_\_\_\_

Given Names: \_\_\_\_\_ ["you"]

request and authorise Travelex Ltd (User ID 091794) to arrange for any amount Travelex Ltd may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

## Name and address of financial institution at which account is held

Financial Institution Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Post Code: \_\_\_\_\_

## Details of account to be debited

Name of Account: \_\_\_\_\_

BSB Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Cash Passport Card Holder Information

You can only register one Cash Passport Card per mobile number:

Mobile Number:

Card Details to be Credited:

Note: When your account is debited it may take up to 2 Business Days for your Cash Passport Card to be reloaded

Name and Address of Travelex Agent where card was purchased: \_\_\_\_\_

## Acknowledgment

**By signing this Direct Debit Request you:**

- 1) acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Travelex Ltd as set out in this Request and in your Direct Debit Request Service Agreement.
- 2) In addition, you agree and acknowledge a fee as set-out in the SMS Reload Terms and Conditions will be charged on the amount loaded onto your Cash Passport Card via Direct Debit.
- 3) You agree to the SMS Reload Terms and Conditions and you apply for Travelex to set up your designated mobile phone number for SMS Reloads in accordance with those terms and conditions.

Signature: X \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Email Address: \_\_\_\_\_  I do not wish to receive additional marketing information from Travelex

## Internal Use Only

Active?  Form Complete?  Actioned?  QPAY Ref: \_\_\_\_\_

Processed By: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Authorised By: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



[www.cashpassport.com.au](http://www.cashpassport.com.au)

# SMS Reload Terms and Conditions

## Definitions

- In these terms and conditions:**
  - "Bank Account"** means the bank account whose details You have set out in the attached application and which must be an Australian bank account with an Australian bank and denominated in AUD.
  - "Cash Passport Card"** means the pre-paid VISA ATM only or pre-paid VISA debit POS enabled card branded as a Travelex Cash Passport Card and issued to You in Australia.
  - "Customer Service Centre Number"** means in Australia toll-free 1800 036 739 or if you are overseas +61 3 9282 0266.
  - "Direct Debit Request Service Agreement"** means the Direct Debit Request Service Agreement attached and forming part of these Terms and Conditions and which governs the terms on which we will direct debit Your Bank Account.
  - "SMS Reload Service"** and the **"Service"** means the service which allows You to add funds to Your Cash Passport via SMS and direct debit in accordance with these Terms and Conditions.
  - "SMS Reload"** means a request to load funds to Your Cash Passport Card in accordance with the process set out in clause 20 of these Terms and Conditions.
  - "You"** or **"Your"** means any person or entity using the SMS Reload Service.
  - "Travelex", "We", "Us" and "Our"** means Travelex Limited ABN 36 004 179 953, Level 12, 1 Margaret Street, New South Wales 2000 Australia.
  - "Your Mobile Phone Number"** means the mobile phone number specified by You in the attached application form.

## General Conditions

- By completing the attached application form and using the SMS Reload Service You agree to these Terms and Conditions.
- The Cash Passport Card Terms and Conditions continue to apply. These terms and conditions are supplemental to the terms which govern Your Cash Passport Card and to the extent there is any inconsistency the Cash Passport Card terms and conditions prevail.
- These Terms and Conditions apply to the provision of the SMS Reload Services. If You do not agree to these Terms and Conditions, please do not use the SMS Reload Service.
- You can only register one Cash Passport Card per mobile phone number.
- By completing the attached application form You are asking Us to register You to enable You to initiate reloads of Your Cash Passport Card, funded via direct debit from Your Bank Account, by SMS from Your Mobile Phone Number.
- By initiating an SMS Reload through the Service and adding funds to your Cash Passport Card balance you are authorising Travelex to debit the relevant amount from Your nominated Bank Account in accordance with these Terms and Conditions and the Direct Debit Request Service Agreement.
- We reserve the right not to credit funds to Your Cash Passport Card until they are received by Us. We reserve the right to reject Your application to use the Service, and/or suspend or terminate Your access to the Service at any time.

## Amendments to these Terms and Conditions

- We may amend these Terms and Conditions at any time by posting the amended terms on Our site. Except as stated below, all amended terms shall be effective 30 days after they are initially posted on Our site. By agreeing to these Terms and Conditions you agree that We may also notify You of changes to the Terms and Conditions by sending an SMS to Your Mobile Phone Number. You can review the current terms and conditions prior to initiating a transaction at any time at [www.cashpassport.com.au](http://www.cashpassport.com.au)

## Eligibility to Use the Service

- To use the SMS Reload Service you must:
  - be an Australian resident;
  - hold an active mobile phone service;
  - hold an Australian bank account with an Australian bank denominated in AUD; and
  - hold an active Cash Passport Card.
- The Bank Account nominated in the application form must be in Your name.

## Fees and Charges

- When You reload via the SMS Reload Service You will be charged a fee of 1.1% of the reload amount. For example if you ask for a reload of A\$500 (i.e. you SMS "Reload 500") this attracts a fee of 1.1% (A\$5.44) which will be deducted from Your reload. Your Bank Account will be debited with an amount of A\$500 and we will reload Your Cash Passport Card with the equivalent of A\$494.56. This amount will be converted into the currency of Your Cash Passport Card by Us. The foreign exchange rate used for SMS Reloads is set and determined by Us and varies each day.

## Telecommunications costs

- Please note that You will be responsible for Your own telecommunications costs, including but not limited to, the cost of sending the SMS from Your Mobile Phone Number to Us and any roaming costs that You incur. Where your mobile phone is on roaming You will incur the call costs from Australia to Your Mobile Phone Number in circumstances where the system calls Your Mobile Phone Number.

## Limitation of Liability and Disclaimer

- The SMS Reload Service is provided "as is" and without any warranty. We will make reasonable efforts to ensure that requests for SMS Reloads are processed in a timely manner, but We make no representations or warranties regarding the amount of time needed to complete processing because the SMS Reload Service is dependent upon various factors outside of our control, such as delays in the banking system, mobile telephone networks or internet. Some states do not allow the disclaimer of implied warranties, so the foregoing disclaimer may not apply to You.
- To the maximum extent allowed by law, in no event will Travelex, Our employees, related companies, or suppliers be liable for lost profits, loss of opportunity, disappointment, emotional distress or any special or incidental or consequential damages arising out of or in connection with the Service.

## Setting up and Use of Service

- To set up Your Mobile Phone Number for the SMS Reload Service You must complete the following steps:
  - Send the Application Form to Travelex Customer Service Centre, PO Box 68, Flinders Lane, Melbourne, Victoria 8009.
  - Once a completed application form and direct debit request is received We will register Your Mobile Phone Number for the SMS Reload Service.
  - The SMS Reload system will then phone You on Your Nominated Mobile Phone Number between the hours of 9:00 and 17:00 AEST within two business days of Us receiving the completed application form. If You do not answer Your phone the system will make two (2) more attempts to contact You on Your Mobile Phone Number.
  - If the system has been unable to contact You in three attempts and You have voicemail it will attempt to leave a message on Your voicemail asking You to contact the Customer Service Centre Number. If the system is not able to call Your Mobile Phone Number Your registration to use the Service will not be activated.
  - When You receive the initial automated call You will be prompted to set a 6 digit security code. Once You have completed this step You have successfully completed the registration process and will be able to use Your Mobile Phone to initiate SMS Reloads of Your Cash Passport Card. Please make sure to remember Your code. If You forget Your code, or its security is compromised, please contact the Customer Service Centre Number. You must keep Your code secure and You must not give Your code to anyone else as this may compromise the security of the SMS Reload Service.
- If you lose your mobile phone, or if it is stolen, you must phone the Travelex Customer Service Centre Number as soon as possible to advise us of the loss.
- Termination of Your registration for the Service. You can ask Us to stop Your access to SMS Reloads and the Service at any time by phoning the Travelex Customer Service Centre Number, however, any pending transactions will continue to be processed and Your Bank Account will be direct debited for the relevant amount.

## Initiating SMS Reloads

- To initiate an SMS Reload of Your Cash Passport Card send a text with the words **"Reload"** and the amount in Australian Dollars (whole dollars only and without any comma's or other punctuation or symbols) that you want to load to Your card (e.g. "Reload 1000") to +61 458 735 623.
  - Within 1 hour of the system receiving Your SMS the system will attempt to call You to confirm the details of Your requested reload, via a computer generated voice call. Please note that the receipt of the SMS and the call-back is dependant upon various telephone networks and that it is not possible to guarantee that the SMS, or call-back, will always be received or that it will be received shortly after it is sent. In the event You do not answer the call-back the system will call Your Mobile Phone Number 2 further times. If You do not answer any of the 3 calls Your transaction will be cancelled unless You call Us on the Customer Service Centre Number within 24 hours to request that we re-instate the transaction.
  - Once You have received the confirmation call in step 19.1 above and confirmed Your order by entering Your 6 digit security code, as prompted, Travelex will direct debit Your Nominated Bank Account for the amount of Your requested SMS Reload. Please note that it can take up to 2 business days for direct debits to be processed. Once We have received cleared funds from Your Nominated Bank Account We will then load the relevant amount onto Your Cash Passport Card. In the event We load the funds and do not receive the relevant funds from You, You are liable to Us for the amount we have loaded to Your Cash Passport Card in accordance with Your request for an SMS Reload.
  - You may then receive a text message confirming that the relevant funds have been loaded on to Your Cash Passport Card.

# SMS Reload Terms and Conditions...continued

20. Travelex has a maximum limit for SMS Reloads of A\$1000.00 (or equivalent) per 24 hour. We reserve the right not to process any reload transaction of greater than, or series of transactions in any 24 hour period, of greater than A\$1000 (or equivalent). The minimum amount you can load to Your Cash Passport Card via SMS Reload is A\$20.

## Direct Debit Request Service Agreement

### Definitions

In this Direct Debit Request Service Agreement the following words have the following meanings.

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between us and you.

**us or we** means Travelex Limited ABN 36 004 179 953 you have authorised by signing a direct debit request.

**you** means the customer who signed the direct debit request.

**your** financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

**SMS Reload** has the same meaning as in the attached SMS Reload Terms and Conditions.

### 1. Debiting your account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account when amounts are due or reasonably anticipated to become due by you to us or as instructed by you via an SMS Reload.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the previous business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

### 2. Changes by us

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

### 3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may in writing by fax change the arrangements under a direct debit request by contacting us in writing, by facsimile on 03 9282 0302.
- 3.2 If you wish to stop a debit payment you must notify us by both telephone and in writing by fax at least three (3) clear business days before the value date of the transaction between you and us, and you must at or before such notification obtain our written agreement to an alternative means of payment by you. You cannot defer a debit payment. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us, by both telephone and in writing by fax, at least three (3) clear business days before the value date of the transaction between you and us, and you must at all times before such notification obtain our written agreement to an alternative means of payment by you. This notice should be given to us in the first instance. However, you can also arrange for your direct debit authority to be cancelled through your own financial institution.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - (a) you may be charged a fee and / or interest by your financial institution;
  - (b) you may also incur fees or charges imposed or incurred by us; and
  - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

- 4.3 You should check your account statement to verify that the amounts debited from your account are correct

- 4.4 If National Australia Bank Limited A.C.N. 004 044 937 ("National") is liable to pay goods and services tax ("GST") on a supply made by the National in connection with this agreement, then you agree to pay the National on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us in writing as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

### 6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

### 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and make reasonable efforts to inform our employees or agents who have access to information about you that they are not to make any unauthorised use, modification, reproduction or disclosure of that information.

- 7.2 We will only disclose information in your direct debit request:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement or any written agreement or written arrangement between you and us (including disclosing information in connection with any query or claim).

### 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Travelex Customer Service Centre, PO Box 68, Flinders Lane, Melbourne, Victoria 8009
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

### 9. Overriding Terms

- 9.1 If there is any inconsistency between this agreement and any other written agreement or written arrangement between you and us, then the terms and conditions of that other written agreement / written arrangement shall prevail to the extent of any inconsistency.
- 9.2 The fact that there are insufficient funds in your account does not mean you are no longer liable to us for the moneys due by you to us, and the terms of clause 4.2 above do not limit our rights against you.
- 9.3 We shall not be treated as having received any written notice from you until actual receipt by us.

Travelex

worldwide  
money