

# CASH PASSPORT™

The PIN protected and convenient currency card



ATM CARD  
INFORMATION

Travelex

worldwide  
money

# CASH PASSPORT™

The secure and convenient way to spend abroad

Cash Passport is a prepaid currency card available in Euros, British Pounds, US, Australian and NZ Dollars.

## Secure

- PIN protected
- Not linked to your bank account
- Supported around the world by Travelex' award winning 24/7 Global Emergency Assistance
- Free second back-up card provided
- Free replacement of lost or stolen cards

## Convenient

- Withdraw local currency at over 1 million Visa ATMs worldwide
- No bank account required to purchase and you don't have to be 18
- Use unspent funds for your next trip or cashout the card
- Manage your account easily online with secure visibility of your transaction details and services like an ATM locator

## Reloadable

- Load your card as many times as it suits you
- Reload at any participating branch of the financial institution, travel agent or retailer where you bought it
- Reload using Bill Payment via telephone/ internet banking, allowing approximately two business banking days to process
- Use it as a way of putting aside travel money for your next holiday

**Lock in your rate on foreign currency cards to avoid currency fluctuations while you're away.**

Prepayment means you can set and stick to your budget. So avoid unexpected bills when you return home and get exchange rate certainty. 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).



## Easy Account Management

Managing your Cash Passport couldn't be simpler. You can check your balance, recent transactions and more online at [www.cashpassport.co.nz](http://www.cashpassport.co.nz). Alternatively, you can phone Card Services to use our automated balance service.

## Customer Satisfaction

We're dedicated to making your Cash Passport experience as enjoyable as your trip. Over 90% of cardholders would recommend the card to a friend and we're always innovating to make Cash Passport better.

## Unparalleled Global Emergency Assistance

Should the worst happen and you lose your card, or it is stolen, don't worry. Our dedicated team are 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. Then we can offer assistance including emergency cash replacement: Anywhere in the world, normally within 20 minutes\*.

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

For more information about your Cash Passport, please visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

# CASH PASSPORT™

## Using Your Card Frequently Asked Questions

### Before you go - this bit's important!

Please memorise your PIN immediately and destroy your PIN carrier. If you want to change your PIN to something more memorable, simply go to 'My Account' at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) and follow the instructions using your primary, lowest, card number.

### How to use your Cash Passport.

Your Cash Passport will generally be activated within four business hours of purchase. Just like a domestic ATM card, you can use your Cash Passport at any ATM displaying the Visa logo. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend it on. **Please note that when choosing which account on the ATM screen, always choose 'Credit'.**

### Checking your balance

Simply go to 'My Account' at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) and you'll be able to see your Cash Passport balance straight away - you can also check out any recent transactions here. Alternatively, you can phone Card Services to use our automated balance service. Some ATMs also provide balances, but it's not necessarily the same rate that will be applied to your card so a slight variation may occur. That's why we recommend using our online or phone services.

### Want to put more money onto your card?

This couldn't be easier. Just return to the place of purchase with your card number and valid ID and they will reload the card for you. You can also reload using Bill Payment via telephone/internet banking. For bill payment reloads, a 1% commission applies and a currency conversion will apply to foreign currency cards. Payments made before 17:00 NZ time will be processed in two business banking days.

For reloads in person, the commission varies by outlet and you should ask at the time of reload.

For all reloads on foreign currency cards, a currency conversion will also apply.

### What should I do with my Cash Passport after the trip?

Simply keep your Cash Passport for your next trip. Your Cash Passport is valid for three years from activation. Until then, you can load it with additional funds as often as you like up to the maximum loading values.

Alternatively, you can choose to close your card account and return the remaining balance to your bank account by filling in a Cash Out Form online or returning to a participating agent.

You may be charged an administration fee for closing your card account and refunding the balance.

For more information on these charges refer to the Terms and Conditions.

### What if my Cash Passport has expired?

If you still have funds on your Cash Passport and it has expired, you can transfer the balance to a new Cash Passport, by calling us on 0800 480 481 (within New Zealand). There may be an administration charge for this service.

### How much should you load on your card?

If you're planning a trip abroad it's a good idea to get an accurate idea of local prices. We've created an online Budget Calculator at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) that will help you plan for essentials such as accommodation, meals and key attractions.



For more information visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz) and log on to 'My Account' to change your PIN, check your balance and view your transactions. Alternatively, call us free on the numbers below.

### Useful telephone numbers Card Services, lost or stolen cards.

In an emergency, or if you've lost your card or had it stolen please contact us immediately so that we can cancel it.

Country	Phone Number
Argentina	0800 555 5411
Australia	1800 889040
Brazil	0800 891 7948
New Zealand	0800 450 128
Portugal	800 880 432
South Africa	0800 99 0517
UK	0800 0150401
USA	1 888 713 3424
Other Countries	+1 954 838 8294

SECURE

CONVENIENT

RELOADABLE

# CASH PASSPORT™

## Fees and Limits

	AU\$	EU€	GB£	NZ\$	US\$
Initial card fee and in-store reload fee	Charges apply and may vary by Agent				
Electronic Reload fee	1% of the reload amount				
ATM fee per withdrawal*	3.30	1.95	1.35	4.00	2.50
Monthly inactivity fee - only applicable after 12 months of inactivity	3.30	1.95	1.35	4.00	2.50
Full withdrawal and closing of your Cash Passport Fund	Charges apply and may vary by Agent				
Minimum amount you can load on your card (this amount varies depending on the Agent or outlet where the card is loaded or reloaded)	200	125	100	250	150
Maximum electronic reload amount per day	NZ\$ 10,000 or equivalent				
Maximum balance allowed on your card at any one time	15,000	8,500	6,000	17,000	10,000
Total amount you may load on your card during any 12 month period	45,000	25,500	18,000	51,000	30,000
Cardholder limits - the total amount you may load onto all prepaid cards issued to you by us or by another company within the Travelex group of companies during any twelve (12) month period	45,000	25,500	18,000	51,000	30,000
Maximum amount** you can withdraw from ATMs in any 24 hour period	3,500	2,000	1,500	4,000	2,500

For foreign currency transactions please refer to clause 9 of the Terms and Conditions for when a foreign exchange rate will apply.

\* Some ATM operators may charge an additional fee.

\*\* Some ATM operators may set their own withdrawal limits which may be lower than this limit.

Please check with your agent as to which foreign currency cards are available.



# CASH PASSPORT™

## PREPAID CURRENCY CARD

### **Next Steps**

1. Fill out this order form
2. Provide one of the accepted forms of Photo ID:  
valid Drivers Licence or Passport
3. Visit your nearest Cash Passport Retailer
4. Purchase your card
5. Enjoy your trip

## Cash Passport Application Form

Please read the important information below:  
Complete in CAPITALS

Title (Mr/Mrs/Ms/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

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

State and Postcode: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

### Important Information

Cash Passport is an unsecured debt security issued by Interpayment Services Limited, a member of the Travelex Group. Cash Passport is not guaranteed by any member of the Travelex group. A prospectus is available free of charge from [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

The Cash Passport Card is issued and supported by Interpayment Services Limited, a Travelex Company, and distributed on behalf of Travelex by various agents. Travelex's agents receive a commission from Travelex for distributing and reloading Cash Passport Cards. Travelex's agents do not guarantee the obligations of Interpayment Services Limited or Travelex. For more information please see the full terms and conditions.

Personal information is collected by Travelex or Travelex's agents on behalf of Travelex for the purposes relating to providing the product and/or service requested. By successfully applying for Cash Passport, you are consenting to Travelex using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. Please view our Privacy Policy at [www.travelex.co.nz](http://www.travelex.co.nz) to see how we collect and protect personal information. If you have any privacy concerns, please contact the Travelex Privacy Officer on 0800 480 481 or email [privacy@travelex.com.au](mailto:privacy@travelex.com.au)

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 full terms and conditions.

## 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:

□□□□ □□□□ □□□□ □□□□

### Additional Card number:

□□□□ □□□□ □□□□ □□□□

### Currency required:

- AU\$     EU€     GB£  
 NZ\$     US\$

If other, state currency: \_\_\_\_\_

Amount available on card (NZ\$): \_\_\_\_\_

Commission (NZ\$): \_\_\_\_\_

Total NZ\$ amount received: \_\_\_\_\_

Photo ID verified by agent:

- Drivers License     Passport

Photo ID Number: \_\_\_\_\_

Agent Code: \_\_\_\_\_

Agent Name: \_\_\_\_\_

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

Town/Suburb: \_\_\_\_\_

State and Postcode: \_\_\_\_\_

Consultant Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

## Terms & Conditions

By purchasing the Card you agree to be bound by and comply with these terms and conditions. This is a copy of your agreement for you to keep.

### 1 In these Terms and Conditions:

**Activate and Activation** means the activation of the Card or any Additional Card to enable you to use the Card or Additional Card;

**Additional Card** means an additional Card which accesses the funds held in the Cash Passport Fund;

**Agent** means any business which supplies Cards to retail customers and participates in the Cash Passport programme;

**ATM** means an automated teller machine.

**AUD** and **AUS** mean the lawful currency of Australia;

**Card** means the "Cash Passport" pre-paid card (or any replacement) loaded in the specific currency stated in the leaflet accompanying these terms and conditions and supplied to you. References to the Card include the card details, Security Details and PIN;

**Card Services** means any services provided by us in connection with the Card or an Additional Card;

**Cash Passport Fund** means the record maintained by us of the funds loaded onto the Card;

**Customer Services** means our interactive voice response system (available in English) and call centre accessible using the Security Details, available twenty-four (24) hours a day on the telephone number(s) provided;

**Electronic reload** means the loading of additional funds onto the Cash Passport Fund via your internet banking or telephone banking;

**Emergency Assistance** means those services set out at the end of these terms and conditions;

**EUR** and **€** mean the lawful currency of the Eurozone;

**GBP** and **£** mean the lawful currency of Great Britain, England and Wales;

**GST** means goods and services tax chargeable in accordance with the Goods and Services Tax Act 1985;

**Foreign Currency Card** means a Card denominated in a currency other than NZD;

**My Account** means the internet site at [www.cashpassport.com](http://www.cashpassport.com), which gives access to your Cash Passport Fund using the Security Details;

**New Zealand Dollars, NZD** and **NZ\$** mean the lawful currency of New Zealand;

**Personal Information** is the information that we collect from you, including any application form, correspondence, e-mails, telephone calls, internet communications and transactional information, in connection with the Card;

**PIN** means the personal identification number used to access some of the Card Services;

**Security Details** means some of the information given by you when applying for the Card (or for an Additional Card) or during Activation or any changes made to this information;

**USD** and **\$US** mean the lawful currency of the United States of America

**we, us, our** means Interpayment Services Limited (company no. 02199546), a company incorporated in England and Wales; and

**you, your** means the purchaser of the Card.

### 2 Issuing of Cards

- 2.1 You should memorise your PIN to prevent unauthorised use of the Card. We recommend that you change your PIN to a number you can easily remember. You must also follow the rules on Card security (see clause 12 below)
- 2.2 The Card (and any Additional Card) is our property and we may request you to return it to us or suspend its use if we believe there is a good reason (see clause 16.2 below) to ask for its return or to suspend it.
- 2.3 The Card is not a credit card and all use is limited to the amount pre-loaded and standing to the credit of the Cash Passport Fund and any other limits referred to in these terms and conditions.
- 2.4 There is no interest payable to you on the credit balance of the Cash Passport Fund and the Cash Passport Fund does not amount to a deposit with us.

### **3 Activation and Expiry**

- 3.1 The Card and any Additional Card is Activated and ready to use within the period notified by the Agent from which you purchased the Card.
- 3.2 The Card and any Additional Card is only for use by you and expires thirty-six (36) months from the date of Activation. Any Additional Card will also expire on the same day as the Card.
- 3.3 The Card cannot be used after it has expired.

### **4 Use of the Card**

- 4.1 The Card may be used to withdraw cash from a VISA ATM. The Card cannot be used at an Electronic Funds Transfer at Point of Sale (EFTPOS) system or any retail facility.
- 4.2 Your Cash Passport Fund will be debited immediately with the amount of each cash withdrawal and any applicable fee, as set out in the table at clause 8, and the credit available in your Cash Passport Fund will be reduced accordingly.
- 4.3 Although the VISA logo may be displayed in some countries the Card may not operate there (due to restrictions of VISA). The Agent from which you purchased the Card or Customer Services can confirm current availability.
- 4.4 The ATMs are not owned or operated by us and we are not responsible for ensuring that they will accept the Card or any Additional Card.
- 4.5 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card (or any Additional Card) in the country of purchase and/or use.

### **5 Card Limits**

- 5.1 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.
- 5.2 There are limits on:
  - (a) the amount you may load onto the Card via Electronic reloads;
  - (b) the amount you may load onto the Card at any one time; and
  - (c) the total amount you may load onto all pre-paid cards issued to you by us or by any other company within the Travelex group of companies during any twelve (12) month period.
- 5.3 The above limits (together with other limits on the use of the Card) are set out in the limits and fees table set out in clause 8. If you exceed any of these limits your Cash Passport Fund may be suspended (see clause 16 below).

### **6 Additional Cards**

- 6.1 An Additional Card is provided to you at the time of purchase of the main Card.
- 6.2 The Additional Card is used in the same way as the main Card.
- 6.3 The Additional Card is provided to you for your use as a back up card in the event the primary Card is lost or unable to be used. The Additional Card is for your use only and the Additional Card and its security PIN should not be disclosed to anyone else.
- 6.4 You can de-activate an Additional Card at any time through the Agent from which you purchased the Card or Customer Services.
- 6.5 You must ensure any Additional Card is only used in accordance with these terms and conditions.
- 6.6 You will be responsible for all transactions on the Card and any breach by them of these terms and conditions.

### **7 Your Cash Passport Fund**

- 7.1 Until the expiry of the Card you can add additional funds to the credit of the Cash Passport Fund through an Agent or through Electronic reloads, subject to certain limits (see clause 5) and subject to a fee, as set out in the table at clause 8. There may be a delay (usually no more than two business banking days) before funds added to your Cash Passport Fund are available to you.

You will be able to access your Cash Passport Fund through Customer Services or My Account to:

  - (a) change a PIN;
  - (b) change some of your personal details;
  - (c) check your balance; and
  - (d) check the last five (5) transactions through Customer Services or all transactions from My Account.
- 7.2 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 for balance enquiries.
- 7.3 If an ATM displays a balance for the Cash Passport Fund in a currency other than your Cash Passport Fund the exchange rate applied may be different to ours and minor discrepancies can arise. An accurate balance can be obtained through Customer Services or through My Account.
- 7.4 Information sent over the internet may not be completely secure and the internet and the on-line systems are not controlled or owned by us so we cannot guarantee that they will function at all times and we accept no liability for unavailability or interruption.
- 7.5 You can ask Customer Services for a paper statement to be posted to you although there may be a fee for this.
- 7.6 Your Cash Passport Fund can be used only if it is in credit. If it becomes overdrawn in error following any transaction authorised by you, you agree to repay the resulting debit balance to us within thirty (30) days of request.
- 7.7 If we notice an error in your Cash Passport Fund that is our fault we will correct it within five (5) days of becoming aware of the error.
- 7.8 If you notice any error in any transaction on your Cash Passport Fund then you must notify us immediately at Customer Services and in any event within thirty (30) days of the date on which you became, or reasonably should have become, aware of the error. We may request you to provide additional written information concerning any error.
- 7.9 Provided that you have complied with our 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, or any of our service providers', fault we will notify you in writing or by e-mail as soon as this decision is made.
- 7.10 Where we are required to do so, we normally re-credit the Cash Passport Fund within ten (10) days, although there may be a delay whilst investigations are completed.

### **8 Fees**

- 8.1 You may be charged a fee or commission by an Agent when you purchase the Card and when you subsequently load additional funds on to the Card, as set out in the table below. Electronic reloads may take up to 2 business banking days. A 1% commission applies to Electronic reloads and the exchange rate of the day we process the reload applies to the reload of a Foreign Currency Card.
- 8.2 For each withdrawal made from an ATM we will charge the fee specified in the limits and fees table set out below. Some ATM operators may also charge you an additional fee that will be deducted from the Cash Passport Fund. Not all ATM operators advise of this additional fee or the amount of the fee before you withdraw money from their ATM.
- 8.3 If the Card or an Additional Card has not been used in twelve (12) months and no credits have been made to the Cash Passport Fund during that period, we will, until your Cash Passport Fund is closed, debit your Cash Passport Fund with the monthly fee specified in the limits and fees table set out below. If there is no credit balance on your Cash Passport Fund following the debit of any monthly fee and the Card has expired, we will automatically close the Cash Passport Fund.
- 8.4 All fees charged by us in relation to the use by you or an Additional Cardholder of the Card or any Additional Card (including any fees for the Cash Passport Fund) are set out in the limits and fees table set out below and will (unless otherwise specified in these terms and conditions), be debited from your Cash Passport Fund.
- 8.5 If any amounts payable under these terms and conditions represent consideration for a taxable supply, then those amounts shall be taken to be inclusive of GST.

### Denomination of Cash Passport Fund

Fee	NZD	AUD	EUR	GBP	USD
Initial card fee & in-store reload fee	Up to 2% of the initial load/ in-store reload value subject to a NZ\$10.00 minimum.				
Electronic reload fee	1% of the value of the reload amount				
ATM withdrawal fees*	NZ\$ 4.00	AU\$ 3.30	€1.95	£1.35	US\$ 2.50
Monthly inactivity fee debited from your card if it has not been used for 12 months.	NZ\$ 4.00	AU\$ 3.30	€1.95	£1.35	US\$ 2.50
Full withdrawal & closing of Cash Passport fund	NZ\$10.00 or equivalent (as determined by us) in the currency of the Card.				
Currency conversion margin	Refer to clause 9 below				
Limits	NZD	AUD	EUR	GBP	USD
Minimum amount you can load on your card (this amount varies depending on the Agent or outlet where the card is loaded or reloaded)	NZ\$ 250	AU\$ 200	€125	£100	US\$ 150
Maximum electronic reload amount	NZ\$10,000 or equivalent (as determined by us) in the currency of the Card				
Maximum load amount and balance at any one time	NZ\$ 17,000	AU\$ 15,000	€8,500	£6,000	US\$ 10,000
Total amount you may load on your card during any 12 month period	NZ\$ 51,000	AU\$ 45,000	€25,500	£18,000	US\$ 30,000
Cardholder Limits – the total amount you may load onto all prepaid cards issued to you by us or by any other company within the Travelex group of companies during any twelve (12) month period	NZ\$ 51,000	AU\$ 45,000	€25,500	£18,000	US\$ 30,000
Maximum amount** you can withdraw from ATMs in any 24 hour period	NZ\$ 4,000	AU\$ 3,500	€2,000	£1,500	US\$ 2,500

\*Some ATM operators may charge an additional fee.

\*\*Some ATM operators may set their own withdrawal limits which may be lower than this limit.

## 9 Foreign Currency Transactions

- 9.1 There are four instances where a foreign exchange rate will apply: i) initial load or in-branch reload of a Foreign Currency Card; ii) electronic reload of a Foreign Currency Card; iii) ATM withdrawals where the local currency is different from the card currency; and iv) where you close a Foreign Currency Card. The method for calculating the exchange rate for each scenario is as set out below.
- 9.2 The foreign exchange rate used for initial loads and in-branch reloads of the Cash Passport Fund is set by us and varies depending on the party through whom you load your Cash Passport Fund. You can ask the Agent 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.
- 9.3 The foreign exchange rate used for electronic reloads is set and determined by us and varies each day.

- 9.4 If an ATM withdrawal is made in a currency other than that loaded onto the Card, the amount will be converted into the currency of the Card. The exchange rate used is the rate determined by VISA to be the wholesale market rate or the government mandated rate in effect the day the transaction is processed by VISA, increased by a currency conversion margin of 5.95% for a NZD Card, and 6.95% for a Foreign Currency Card. For example if you use a USD Card in France, the ATM fee applies as well as a currency conversion margin. If a USD Card is used in the United States, a flat ATM withdrawal fee applies with no currency conversion margin. See example below\*.

- 9.5 The foreign exchange rate used for closing a Foreign Currency Card is set and determined by us and varies each day. If you wish to confirm the foreign exchange rates before you close your Card you can call us on 0800 480 481.

\*Example of foreign exchange rate and currency conversion margin applied to ATM withdrawals.

Suppose you make a withdrawal with a NZD Cash Passport card from an ATM outside NZ (in the USA) for US\$50.00 and the prevailing exchange rate, set by VISA is US\$1.00 = NZ\$1.34.

Before the foreign exchange margin charged by Travelex applies, this would equate to NZ\$67.00 (\$50.00 x \$1.34).

After the foreign exchange margin of NZ\$3.99 is applied (NZ\$67.00 x 5.95%) this would equate to NZ\$70.99 (\$67.00 + \$3.99).

## 10 Closing your Cash Passport Fund

- 10.1 The Cash Passport Fund continues until you ask us to close it or it is closed by us in accordance with these terms and conditions (whichever is the earlier).
- 10.2 If you request us to repay your Cash Passport Fund, we will repay your Cash Passport Fund not later than one (1) working day after your request, less any applicable fee, as set out in the table at clause 8. If closing a Foreign Currency Card a foreign exchange margin will apply, as set out in clause 9. If you experience any difficulty closing your Cash Passport Fund through an Agent or if the Card has expired then contact Customer Services.
- 10.3 Once your Cash Passport Fund is closed, you must destroy the Card and any Additional Card.

## 11 Emergency Assistance

- 11.1 You are entitled to Emergency Assistance from Activation until expiry of the Card. Emergency Assistance can be accessed by phoning Customer Services.
- 11.2 The Emergency Assistance services are available to you, your partner and children under 16 years of age.

## 12 Card Security

- 12.1 You must make sure that you keep the Card, any Additional Card, the Security Details and any PIN safe and secure by:
- (a) never allowing anyone else to use the Card or anyone to use the Additional Card;
  - (b) not interfering with any magnetic stripe or integrated circuit on the Card or any Additional Card;
  - (c) not giving the Card or Additional Card number to any unauthorised person;
  - (d) not writing the PIN on the Card or any Additional Card;
  - (e) not carrying the PIN with the Card or any Additional Card;
  - (f) not recording any PIN where it may be accessed by other people;
  - (g) not giving your PIN to anyone else including the police and/or Interpayment or any Agent's employees;
  - (h) not giving the Additional Card PIN or number to any person;
  - (i) not giving any Security Details to any unauthorised person; and
  - (j) complying with any reasonable instructions we give about keeping the Card, any Additional Card and any Security Details safe and secure
- 12.2 The Card or Additional Card, as relevant, will be disabled if an incorrect PIN is entered three (3) times. If the Card (or Additional Card) is disabled, please contact Customer Services to reactivate the Card. There may be a twenty-four (24) hour delay in reactivating a disabled Card.

### **13 Loss, theft and misuse of Cards**

- 13.1 If the Card (or any Additional Card) is lost or stolen, likely to be misused or you suspect that someone else may know the PIN or Security Details you must stop using the Card and any Additional Card and immediately notify the Agent from which you purchased the Card in person or contact Customer Services. We will suspend the Cash Passport Fund to prevent further use.
- 13.2 You may be required to confirm details of the loss, theft or misuse to us or our agents in writing.
- 13.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card or Additional Card.
- 13.4 If any lost Card or Additional Card is subsequently found it must not be used unless Customer Services confirm it may be used.

### **14 Your liability for lost, stolen, damaged and misused cards**

- 14.1 You will be liable for ALL losses if:
- (a) any Card or Additional Card is misused with your consent;
  - (b) you have been negligent or have wilfully defaulted, including failing to follow the Card security rules (see clause 12); or
  - (c) you have acted fraudulently.
- 14.2 Provided that we have been notified under clause 13.1, if the Card or any Additional Card is lost, stolen or misused, you will not be liable for any transactions which you have not authorised, unless any of the circumstances in clause 14.1 have arisen.

### **15 Replacement Cards**

- 15.1 If the Card (or any Additional Card) is lost, stolen or damaged you can request a replacement by attending in person at an Agent. Prior to the issue of a replacement you may be asked to produce proof of identification.
- 15.2 If you are abroad or if for any other reason an Agent is unable to provide a replacement, you may contact us at Customer Services and we will arrange for funds to be made available from various worldwide outlets or we will send funds direct to you in place of a replacement Card.

### **16 Ending of this agreement**

- 16.1 You may end this agreement at any time prior to expiry of the Card by writing to or e-mailing us and we will close the Cash Passport Fund (see clause 10 above).
- 16.2 We may ask for the return of the Card or any Additional Card, cancel or suspend their use and/or end this agreement if:
- (a) we think the Card or any Additional Card has been or is likely to be misused;
  - (b) you breach any of these terms and conditions;
  - (c) we suspect any illegal use of the Card or any Additional Card; or
  - (d) you gave us false or inaccurate information when you applied for the Card.
- 16.3 We may end this agreement for any other reason by giving you at least thirty (30) days' notice.

### **17 Changing the terms**

- 17.1 We may change these terms and conditions (including bringing in new terms or changing the fees and the services we offer) at our discretion by giving you at least thirty (30) days' notice by letter or by e-mail in accordance with the contact details you have provided to us.
- 17.2 If we give you notice and you are dissatisfied with any change you can end the agreement and request us to close the Cash Passport Fund by writing to or e-mailing us or by contacting Customer Services prior to the expiry of the thirty (30) day notice period and we will repay any credit in the Cash Passport Fund. A withdrawal fee as set out in the table at clause 8 will apply.
- 17.3 We may change these terms and conditions without notice in order to enable us to comply with any government regulators or laws or any court order applicable to the Card and/or any requirements imposed upon the Card by VISA.

### **18 Your Personal Information (important information about your privacy)**

- 18.1 By purchasing the Card you consent to us processing your Personal Information under these terms and conditions.
- 18.2 You must notify us immediately of any change to your address and other contact details by accessing My Account (via [www.cashpassport.com](http://www.cashpassport.com)) and typing the relevant changes yourself or by contacting Customer Services. 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.
- 18.3 You may be required to provide information to us or our agents (including evidence of identity) when purchasing the Card or adding additional funds to the Card.
- 18.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our security policies and procedures.
- 18.5 Your Personal Information may be disclosed by us to third parties (including other companies within the Travelex group of companies) to enable us to provide services in connection with the Card or any Additional Card, to monitor compliance with these terms and conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. We may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe to us.
- 18.6 In addition, by successfully applying for a Card, you are consenting to Travelex 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@travelex.com.au](mailto:unsubscribe@travelex.com.au), by mail at Level 12, 1 Margaret Street, Sydney NSW 2000, Australia or by telephone 0800 480 481.
- 18.7 Your Personal Information will be processed outside New Zealand but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 18.9 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 Fund on the same terms as are set out above.
- 18.10 You are entitled to ask us 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.
- 18.11 To aid us in the provision of the services provided under these terms and conditions, in the interests of security, and to help us maintain and improve the level of service, all telephone calls may be recorded and/or monitored.

### **19 Our Liability to You**

- 19.1 We will not be liable to you for any loss due to:
- (a) any of your instructions 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 system failure or industrial dispute;
  - (e) any ATM refusing to or being unable to accept the Card or any Additional Card;
  - (f) the way in which any refusal to accept the Card or any Additional 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 Additional Card was issued or used;
  - (i) our taking any action required by any government, federal or state law or regulation or court order; or
  - (j) anything specifically excluded or limited elsewhere in these terms and conditions (including the circumstances set out in clause 14).

### **20 Third Party Rights**

Except for any party referred to in Clause 21 below, nothing in these terms and conditions will confer on any third party any benefit or the right to enforce any terms of this agreement.

### **21 Transferring our rights**

We may assign any of our rights and obligations under this agreement to any other person or business.

## 22 Additional information

The Card is an unsecured debt security issued by Interpayment Services Limited, a member of the Travellex group. The Card is not guaranteed by any member of the Travellex group. A prospectus is available for the Card and this can be obtained from your local Travellex Foreign Exchange store or at Travellex's website [www.travellex.co.nz](http://www.travellex.co.nz).

These terms and conditions are governed by and will be construed according to the laws of New Zealand and you submit to the non-exclusive jurisdiction of the courts of New Zealand.

### Contact Us

If you are dissatisfied with the standard of service, or if you think we have made a mistake in operating your Cash Passport Fund or you require information about your Personal Information please contact Customer Services by telephone, e-mail us at [servicequality@travellex.com](mailto:servicequality@travellex.com) or write to us at Customer Services Dept, Interpayment Services Limited, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England. We will try to resolve any problems as quickly as possible and in accordance with our complaints procedure, which can be found on My Account or is available on request.

### Emergency Assistance

#### Emergency Cash

You will be able to obtain emergency cash in many countries following the loss or theft of your cash, credit cards and/or travellers cheques within limits set by us from time to time (Emergency Cash). Having established sufficient means of payment (generally by means of a credit or payment card) we will arrange for collection by you from the nearest available location for collection (at our sole discretion) and provide details of opening hours, address, telephone number and availability.

#### Lost or Stolen Travellers Cheque Assistance

If certain of your MasterCard or VISA travellers cheques have been lost or stolen, you will receive assistance in how to report their loss and refund advice. If we are authorised by the issuer to make a refund we will advise you of the nearest available location for collection and provide details of opening hours, address, telephone number and availability. In some cases cash rather than replacement cheques may be given.

This service covers Interpayment Services Limited and Thomas Cook travellers cheques and some others. For those brands of cheques where we are not authorised to issue refunds the contact telephone number for the issuer will be advised.

#### Lost or Stolen Passport Assistance

If your passport has been either lost or stolen, we will advise of the telephone numbers, address and opening hours of the nearest consulate or embassy and advise on the processes for a replacement. We can arrange to contact friends or relatives on your behalf to assist in providing any documentation required.

#### Lost or Stolen Card Assistance

We provide assistance in reporting the loss or theft of credit cards, charge cards or debit cards whilst you are away from home. We will advise you on the procedure to follow and in extreme cases where you cannot make contact with your card issuer we will attempt to report the loss on your behalf. This service is not available for store cards, loyalty cards, affinity group cards, or other cards that are not general-purpose credit or payment cards. We cannot be held responsible for ensuring that the card issuer acts upon any report and some issuers will only accept instructions from a cardholder personally.

#### Emergency Medical Assistance (this is not a replacement for Travel Insurance)

Information is available for hospitals, doctors, dentists and pharmacies in many countries including location, address, telephone numbers and opening hours together with details of specific facilities, capabilities, medical specialities and languages spoken. You will be directly liable for all costs incurred if you attend any treating facility. The information is provided by us without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned. The services of a doctor are available by telephone to provide information, specific advice and recommendations for your individual medical requirements through one of our service CP 05/07partners' doctors. We can also arrange communication between our service partner's doctor and any treating doctor and information updates to you and your relatives. This service is provided in the English language and, subject to availability, may also be provided in other languages but should a doctor be unavailable in a specific language an interpreter can be provided. We do not give any assurance as to, and disclaim all liability for, the quality of the advice provided by our service partner's doctors and medical practitioners.

The following services can be arranged at your cost by credit or debit card: -

- Emergency evacuation to a superior medical facility
- Medical repatriation back home
- A guarantee of payment of medical fees
- Provision of Emergency Cash for you or your relatives

Should you hold medical insurance and need a medical service we will advise of the procedures to contact your insurers for assistance.

#### Emergency Legal Assistance

Information is available for most major locations worldwide on the addresses of lawyers and their location, telephone numbers and opening hours. You will be directly liable for all costs incurred if you consult a lawyer and we can, if requested, arrange for Emergency Cash. The information is provided by us without any assurance as to the quality of any advice which may be provided by the lawyers concerned.

#### Emergency Interpretation Service

In the case of an emergency we provide a multi-lingual interpretation service by telephone. A verbal translation to or from English in some European languages is usually available instantly and most other common and frequently used languages through our service partners. This service is available only for personal matters and is not for business use.

#### 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 e-mail. 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.

#### Service Response

The service is available 24 hours a day, 365 days a year. Each request for any service is dealt with according to your individual requirements or circumstances and normally we will be able to deal with these within 15 minutes but we will advise of the time any request is likely to take. In some cases in more remote locations Emergency Cash may take up to 24 hours to provide.

**Disclaimer:** While every effort will be made to ensure that all the information services provide correct information we are reliant on many information sources some of which are outside our control and we cannot be held liable for the accuracy of these.

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For all your Cash Passport needs visit  
[www.cashpassport.co.nz](http://www.cashpassport.co.nz)



Cash Passport is an unsecured debt security issued by Interpayment Services Limited, a member of the Travellex Group. The Cash Passport is not guaranteed by any member of the Travellex Group. A prospectus is available for the Cash Passport and this can be obtained online at [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

Cash Passport is issued by Interpayment Services Ltd whose registered office is at 65 Kingsway, London W2CB 6TD, England. Interpayment Services Limited is a subsidiary of Travellex Global and Financial Services Limited and part of the Travellex Group of Companies.