

Cash Passport – Multi Currency Terms and 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 one additional Card, issued to you at the same time as the primary card in the case of the primary card being lost or stolen during your trip, which also enables to access the funds held in the Cash Passport Fund. The additional Card must not be used by anyone other than the card purchaser;

Agent means any branch of the business from which you purchased the Card which participates in the Cash Passport programme;

ATM means an automated teller machine;

Card means the “Cash Passport”, prepaid card for use at ATM’s (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. The Card must not be used by anyone other than the card purchaser;

Card Scheme means the applicable card scheme identified on the Card from time to time.

Card Services means any services provided by us in connection with the Card or an Additional Card. It also means our interactive voice response system and call centre accessible using the Security Details, available twenty-four (24) hours a day on the telephone number(s) provided.

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

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

Foreign Currency Card means a Card in a currency other than Japanese Yen.

My Account means the internet site at www.cashpassport.com, which gives access to your Cash Passport Fund using the Security Details;

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;

we, us, our means Interpayment Services Limited, a

company incorporated in England and Wales and an issuer of the Card and any assignee of Interpayment Services Limited under these Terms and Conditions;

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 are Activated and ready to use within the period notified by the Agent.

3.2 The Card and the Additional Card is only for your use 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.

3.4 Even after the card expiry, you can arrange through Travelex Japan bureaus, Agents or Travelex Japan Currency Service for payment in Japanese Yen of any credit balance outstanding on the Card, subject to a fee. Please note that this right will be ceased after 10 years from your card expiry.

4 Use of the Card

4.1 The Card may be used to withdraw cash from a Card Scheme ATM located outside Japan. The Card cannot be used at an Electronic Point of Sale (EPOS) 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 and the credit available in your Cash Passport Fund will be reduced accordingly.

4.3 Although the Card Scheme logo may be displayed in some countries the Card may not operate there (due to restrictions of the Card Scheme operator). The Agent 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 at any one time; and

(b) 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 at the end of these terms and conditions. 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 as a back-up card at the time of purchase of the Primary card in the event that the Primary card is lost, stolen or unable to be used during your trip. The Additional Card is for your use only and the Additional Card and its security PIN must not be provided to anyone else.

6.2 The Additional Card is used in the same way as the Primary card but cannot be used to make credits to the Cash Passport Fund.

6.3 You can de-activate an Additional Card at any time through the Agent or Customer Services.

6.4 You will be responsible for all transactions by an Additional Card.

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 the Agent, your personal internet or telephone bank account or via an ATM in Japan, subject to certain limits (see clause 5) and subject to a fee. For cards that are in a currency other than Japanese Yen a foreign exchange rate will also apply (see Clause 9). There may be a delay (usually no more than forty-eight (48) hours) before funds added to your Cash Passport Fund are available to you. Details on how to load funds onto your card are provided in the Handy Guide provided to you at the time of purchase. 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;
- (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 only be used 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. A fee may also be payable if the Card becomes overdrawn.

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 transaction in question. 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 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 when you purchase the Card and when you subsequently load additional funds on to the Card (the fee may be changeable at Travelex bureaux and each Agent. When you credit additional funds to us for reload over the counter, at ATM's or via Internet banking, a 1% reload fee will be deducted from your Cash Passport funds (any charges incurred in related to your credit for reload shall be owed by you). The exchange rate for the day quoted and published by each Travelex bureau or Agent applies on foreign currency cards. Reloads will normally take 3 business banking days.

8.2 For each withdrawal made from an ATM we will charge the fee specified in the limits and fees table set out at the end of these terms and conditions. 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 We will debit your Cash Passport Fund until it is closed with the monthly fee specified in the limits and fees table set out at the end of these terms and conditions after any period of twelve (12) months in which the Card (or any Additional Card) has not been used or no credits have been made to the Cash Passport Fund. If there is no credit balance on your Cash Passport Fund following the debit of any monthly fee (if the balance is less than the fee we will waive the remainder of our fee) and the Card has expired, we will automatically close the Cash Passport Fund without notice to you.

8.4 All fees applicable to the use by you 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 at the end of these terms and conditions 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 consumption tax.

9 Foreign Currency Transactions

9.1 There are four instances where a foreign exchange rate will apply: i) initial load or in store reloads of a Foreign Currency Card; ii) ATM, internet or telephone bank reloads of a Foreign Currency Card; iii) ATM withdrawals where the local currency is different from the currency of the card; 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 store reloads of the Cash Passport Fund is determined by the Agent. You can ask the Agent for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies at a particular time will not necessarily be the same at any other time.

9.3 The foreign exchange rate used for ATM, internet or telephone bank 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 the Card Scheme to be the wholesale market rate or government mandated rate in effect on the day the transaction is processed by the Card Scheme (the "ATM Rate"), increased by a currency conversion margin of 4.0% for a JPY card and 4.0% for a Foreign Currency Card.

9.5 The foreign exchange rate used when closing a Foreign Currency Card is set and determined by us and varies each day.

10 Closing your Cash Passport Fund

10.1 The Cash Passport 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).

10.2 At any time before the Card has expired, you may be able to arrange through the Agent for payment, in Japanese Yen, of any credit balance outstanding on the Card, less any applicable fee. If you experience any difficulty in obtaining this balance through the 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

You are entitled to Emergency Assistance from Activation until expiry of the Card.

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 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 one else;
- (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, Card Service or the Agent's employees;
- (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 will be disabled if an incorrect PIN is entered three (3) times. If the 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 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 breached these Terms and Conditions including failing to follow the Card security rules (see clause 12);
- (c) you have acted fraudulently.

14.2 Subject to clauses 12 and 14.1 and 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.

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 the 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 the 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;
- (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 by letter or email to the contact details you have provided to us.

17 Changing the terms

17.1 We may change these terms and conditions (including bringing in new terms, changes in 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 and we will refund any credit in the Cash Passport Fund.

17.3 We may change these terms and conditions without notice in order to enable us to comply with any government, state or federal regulators or laws or any court order applicable to the Card and/or any requirements imposed upon the Card by the Card Scheme operator.

18 Confidentiality

We will handle Personal information, details of Cash Passport Funds, transaction and Card details as strictly confidential and shall never disclose them to any party other than those who are reasonably required to know for the purpose intended, by this agreement or as necessary to provide services in connection with the Card.

19 Your Personal Information (important information about your privacy)

19.1 By purchasing the Card you consent to us processing your Personal Information under these terms and conditions

19.2 You must notify us immediately of any change to your address and other contact details by accessing My Account (via www.cashpassportcard.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.

19.3 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.

19.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our security policies and procedures.

19.5 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 our legal advisors and collection agencies and professional advisers in the event that we seek to recover any monies that you owe to us.

19.6 In addition, 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. You can elect to not receive further notifications by emailing us currencyservice@travelex.co.jp, by mail at 15F Akasaka Twin Tower East, 2-17-22 Akasaka, Minato-ku, Tokyo 107-0052.

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

19.8 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.

19.9 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.

19.10 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 to improve their level of service, all telephone calls may be recorded and/or monitored.

20 Our Liability to You

20.1 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;
- (j) anything specifically excluded or limited elsewhere in these terms and conditions (including the circumstances set out in clause 14).

21 Third Party Rights

Except for any party referred to in Clause 22 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.

22 Transferring our rights

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

23 Law and Jurisdiction

These terms and conditions are governed by and will be construed according to Japanese laws and subject to the exclusive jurisdiction of the courts of Tokyo.

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 on the number(s) provided in the accompanying leaflet, e-mail us at cardservices@travelex.com or write to us at Card Services, Interpayment Services Limited, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England.

We will try to resolve any problems as quickly as possible in accordance with our internal complaints resolution procedures.

Limits and Fees Table

The following limits and fees apply to the Card, the Services and/or the Cash Passport fund:

Fee	JPY Cash Passport	USD Cash Passport	AUD Cash Passport	EUR Cash Passport	GBP Cash Passport
Currency	JPY	USD	AUD	EUR	GBP
Foreign Exchange Margin*	4.00%	4.00%	4.00%	4.00%	4.00%
Purchase fee	1%	1%	1%	1%	1%
Reload fee	1%	1%	1%	1%	1%
ATM withdrawal fee (TBC)	150	1.5	2	1	1
Monthly inactivity fee (after 12months of inactivity)	100	1	1.75	1	0.75
ATM Limit per 24hrs	250,000	2500	3,000	2000	1,500
Minimum load	20,000	200	250	100	100
Max balance at any one time	1,000,000	10,000	12,000	8000	6,000
Max load over 12 months**	3,000,000	30,000	36,000	24,000	18,000

Full withdrawal and closing of yourCash Passport Fund

525Yen

(**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)

Card Life **3 years after activation**

Maximum number of Cards per Cash Passport Fund **2**

*Refer to clause 9.4 for more information

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. 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 and provide details of opening hours, address, telephone number and availability.

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 card purchaser 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 treatment 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 partners' 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 guaranteed in the English language and, subject to availability, in other languages but should a doctor be unavailable in a specific language an interpreter can be provided.

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 20 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.