

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 one additional Card is issued to you together with the Card which enables you to access the funds held in the Cash Passport Fund;

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.

AUD and **AU\$** mean the lawful currency of Australia;

BPAY means the "BPay" electronic payments service through which you can add additional funds to the Cash Passport Fund;

Card means the "Cash Passport" prepaid 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. This includes our interactive voice response system (available in English) and call centre, accessible using the Security Details, available 24 hours a day on the telephone number or numbers provided from time to time;

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

EFTPOS means Electronic Funds Transfer at Point of Sale

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

Foreign Currency Card means a card denominated in a currency other than AU\$

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, emails, 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, a company incorporated in England and Wales and part of the Travelex group of companies;

you, your means the purchaser of the Card.

SMS reload means a request to load funds to your Card via SMS and direct debit in accordance with the terms and conditions attached to the SMS Reload application form.

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

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.
- 2.5 Where you are notified by your Agent on purchase or reload you will only be able to purchase or reload your Card with cash and EFTPOS via 'Savings', credit card payment will not be accepted.

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.
- 3.2 The 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 At any time within three (3) months of expiry of the Card, you can arrange through the Agent for payment in Australian Dollars of any credit balance outstanding on the Card, less any applicable fee, to be deposited into your nominated bank account. If you experience any difficulty in obtaining this balance through the Agent then contact Card Services.
- 3.5 If you do not claim any credit balance outstanding on the Card within three (3) months from expiry, we will debit and retain any credit outstanding on the Card and the Cash Passport Fund shall be closed.

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 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 Visa logo may be displayed in some countries the Card may not operate there (due to restrictions of Visa). The Agent or Card 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 BPAY;
 - (b) the amount you may load onto the Card at any one time; and
 - (c) 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.
- 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 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 Card is lost or unable to be used. The Additional Card is for your use only and the Additional Card and its reload security PIN should not be provided to anyone else.
- 6.4 You can de-activate an Additional Card at any time through the Agent or Customer Services.
- 6.5 You must ensure that the Additional Card is used in accordance with these terms and conditions.
- 6.6 You will be responsible for any transactions made with any 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 or through BPAY or through SMS Reload (subject to completion of the SMS Reload application form), subject to certain limits (see clause 5) and subject to a fee. There may be a delay (usually no more than two (2) 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 Card Services or My Account to:
 - (a) change a PIN; (via My Account only)
 - (b) change some of your personal details;
 - (c) check your balance;
 - (d) check the last five (5) transactions through CardServices 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 Card 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 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.
- 7.6 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.
- 7.7 If you notice any error in any transaction on your Cash Passport Fund then you must notify us immediately at Card 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.
- 7.8 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 email as soon as this decision is made.
- 7.9 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. BPay reloads will generally take two (2) business banking days, however may take longer if your payment is made after 5pm Australian Eastern Standard Time. 1% commission applies to BPay reloads and the exchange rate of the day applies on Foreign Currency Card as set out below in clause 9.
- 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.
- 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 GST.
- 8.6 The AU\$ Card is intended to be used abroad and not to make withdrawals from ATMs in Australia. A fee of 2.95% of the value of the transaction will apply when you use an AU\$ Card to withdraw from an ATM in Australia and this will be debited from your Cash Passport Fund. This fee is in addition to the ATM fee per withdrawal.

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) BPAY and SMS 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-branch 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 one day will not necessarily be the same on any other day.
- 9.3 The foreign exchange rate used for BPAY and SMS 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 (the "ATM Rate"), increased by a currency conversion margin of 5.95% for AU\$ Card and 8.45% for a Foreign Currency Card.

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 1800 036 739.

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).

11 Global Emergency Assistance

11.1 You are entitled to Global Emergency Assistance from Activation until expiry of the Card.
11.2 The Global Emergency Assistance services are available to you and your partners 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 else 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 the Agent's employees;
- (h) not giving the Additional Card PIN or number to any person other than the Additional Cardholder;
- (i) not giving any Security Details to any unauthorised person;
- (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 Card 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 and any Additional Cardholder must stop using the Card and any Additional Card and immediately notify the Agent in person or contact Card 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 Card 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);
- (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 other 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 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 Card 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 emailing, 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.

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 email 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 emailing, 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 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) and typing the relevant changes yourself or by contacting Card 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 Travellex 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 Cash Passport, you are consenting to Travellex 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@travellex.com.au, by mail at Level 12, 1 Margaret Street, Sydney NSW 2000 or by telephone 1800 036 739.

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

18.8 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.

18.9 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.

18.10 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.

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;
 - (j) anything specifically excluded or limited elsewhere in these terms and conditions (including the circumstances set out in clause 14).
- 19.2 If any terms or conditions are implied because of Part V of the Trade Practices Act 1974 (Cth) or any similar law in respect of goods or services supplied under these terms and conditions, then our liability for a breach of any such warranties or conditions is limited to:
- (a) in the case of goods, the replacement of the goods, the supply of equivalent goods, the repair of the goods, or the payment of the cost of having the goods repaired; or
 - (b) in the case of services, the supply of the services again or the payment of the cost of having the services supplied again.

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 Law and Jurisdiction

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

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 Card Services by telephone, email us at servicequality@travelex.com or write to us at Card 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.

Global 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 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 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 email. From an agreed time the customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

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.