Qantas Pay Online Ordering Terms and Conditions

Effective 21 May 2024



Who We Are

This online ordering service (the "Service") is provided by Qantas Airways Limited (ABN 16 009 661 901) ("Qantas") referred to as " Qantas" or "we" or "us" or "our".

You can contact us via email at customercare@qantaspay.qantasmoney.com or via telephone on 1300 992 700. For the purposes of this document, the Service includes loading via the Qantas Money mobile app or website

What These Terms Apply To

These terms and conditions apply to the Service - which consists of an online ordering facility for loading and reloading your Qantas Pay facility. This includes loading via the Qantas Money mobile app or website.

Use of the Service

The Service is only available to you if you have applied for and activated your Qantas Pay Card. For further information about activating Qantas Pay, please see the Qantas Pay Product Disclosure Statement and the activation link on qantasmoney.com/qantas-pay.

By ordering a load or reload via this website, you confirm that you have read and understood these terms and conditions and agree to be bound by them and to comply with all applicable laws and regulations. Mastercard Prepaid Management Services Australia Pty Ltd ABN [47 145 452 044 AFSL 386 837] reserves the right to refuse this Service to any person found to be acting outside these terms and conditions.

All online orders are subject to the limit set out below and as published at qantasmoney.com/qantas-pay.

Loading and Reloading your Qantas Pay Facility

In order to load or reload your Qantas Pay facility via this online ordering facility you will need to complete the following steps:

Log on to 'Qantas Pay' at qantasmoney.com/qantas-pay;

- Enter the currency and the amount you want to load or reload;
- 2. Agree to the foreign exchange rate quote and Australian dollar cost of the transaction;
- 3. Agree to these terms and conditions; and
- 4. Pay for the load or reload by subsequently making payment via Bank Transfer or BPAY® or Debit Card Load.

You are able to update currencies and amounts or change payment options only prior to you clicking the "Next" button, which will take you to a confirmation page. Your exchange rate (as set by us) will be locked in (subject to these Terms and Conditions) on clicking "Next" and will appear on your order confirmation page.

A contract between you and us is only formed when we receive your BPAY® or Bank Transfer or Debit Card Load payment and send you a confirmation email that your order has been accepted.

Payment via BPAY using qantasmoney.com/qantas-pay

If you elect to make payment via BPAY® we will send instructions to your nominated email address. To make payment via BPAY® follow the instructions set out in that email.

Payments via BPAY® must be made from the account of the Qantas Pay facility holder and not from a third party bank account.

For any BPAY® payment you must make payment within four (4) hours of placing the order to secure the amount quoted at time of booking.

Once we receive your BPAY® payment for a load or reload we will then load your Qantas Pay facility with the relevant funds within 2 to 3 Business Days.

Payment via Bank Transfer

If you elect to make payment via Bank Transfer we will send instructions to your nominated email address. To make payments via Bank Transfer follow the instructions set out in that email.

Payments via Bank Transfer must be made from the account of the Qantas Pay facility holder and not from a third party bank account.

For any Bank Transfer payment you must make payment within four (4) hours of placing the order to secure the amount quoted at time of booking.

Once we receive your payment via Bank Transfer we will then load your Qantas Pay facility with the relevant funds within one Australian Business Days if you load before 2pm AEST/AEDT.

It is important that you enter the correct BSB number and account details when you initiate a bank transfer payment from your internet banking facility. If you enter an incorrect BSB or account number, funds may be credited to an unintended recipient and it may not be possible to recover those funds.

Payment via Instant Load

If you elect to make payment via Instant Load you must use a debit card that meets the following criteria:

- The name on the debit card used must match the Qantas Pay facility holder name;
- 2. The debit card must be under a VISA or Mastercard scheme;
- 3. All loads or reloads using Instant Load must not exceed the maximum load limits set out below.

Instant Loads must not exceed the following limits:

- maximum load limit in any 24-hour period is AUD 15.000;
- 2. maximum load limit in any 7 day period is AUD 30.000:
- 3. maximum load limit in any 30 day period is AUD 60,000.

The above criteria may change from time to time and will be notified to you through these terms and conditions and by publishing on qantasmoney.com/qantas-pay. We may decline your Instant Load transaction where, in our sole discretion the Instant Load transaction does not meet such criteria, or to manage anti-money laundering or counter-terrorism financing risks or to comply with any laws or regulations in Australia or any other country.

Qantas Pay Product Disclosure Statement and Terms and Conditions

In addition to these Qantas Pay Online Ordering Terms and Conditions you must read and agree to the Qantas Pay Product Disclosure Statement and Terms and Conditions. By submitting this order you acknowledge that you have received, read, agree to and will be bound by the Qantas Pay Product Disclosure Statement and Terms and Conditions.

Complaints

If you have a complaint please contact us via email on complaints@qantaspay.qantasmoney.com

Personal Information and Security

We use secure server software to make our Internet transactions secure. Please click on this <u>link</u> to find out how we may use and disclose your personal information.

You agree that all information provided by you is true and correct, that any material information will not be withheld and you will provide us with any additional information that may be required by us. Mastercard Prepaid Management Services may require additional information from you in order to comply with regulatory requirements

Limiting Our Liability

We use reasonable care and skill in providing the Service. However, we shall not be liable to you for the following:

- If we are unable to perform any of our obligations to you due to failure of any technical systems or for any other reasons beyond our reasonable control including, amongst other things, war, terrorism, government action, natural disaster, or industrial dispute;
- 2. For any damage to your computer equipment as a result of using this website or the Service;
- For any funds that you are unable to recover as a result of a Bank Transfer payment to us where you have entered the wrong BSB and/or account number into your internet banking facility; or
- 4. For any indirect or consequential losses, claims or damages suffered by you or incurred from your use of the website or the Service however caused.

Our maximum liability to you in respect of each use of the Service for the load or reload of your Qantas Pay facility shall be to refund the purchase price of that order. The disclaimers and limitations of liability in these terms shall not apply to any damages arising from death or personal injury caused by the negligence of Qantas or Mastercard Prepaid Management Services or any of its employees or agents or for fraud. If any provisions of these terms including these disclaimers and limitations shall be unlawful or unenforceable then such provisions shall fall away and shall not affect the validity and enforceability of the remaining terms. This does not affect your statutory rights.

Alteration of Terms

We may at any time with immediate effect, in respect of future orders, change or withdraw the website, the Service and these terms without liability to you. If we revise these terms, we will post the revised version on the Qantas Pay website at qantasmoney.com/qantas-pay and by using the Service or placing orders after we have changed these terms, you will be accepting the changes.

Third Party Rights

When you place an order for the load or reload of your Qantas Pay facility we are entering a contract with you personally. Nothing in these terms will confer any benefit, or any right to enforce these terms, on any third party.

Law and Jurisdiction

Our relationship shall be governed and interpreted in accordance with the laws in the State of New South Wales. Any dispute, which cannot be resolved between us, shall be resolved in the courts of New South Wales.

