

Qantas Travel Money Product Disclosure Statement & Terms and Conditions

Prepared: 5 October 2021

Qantas Travel Money – Quick Reference

Website

Visit qantastravelmoney.com to learn more about the product and to manage your Facility.

For Qantas or Qantas Frequent Flyer program details visit qantas.com.

Mastercard Qantas Travel Money Global Support

(including Global Assistance)

Within Australia: 1300 825 302 (local call)

Overseas: +61 1300 825 302 (call charges apply)

Follow prompts for Qantas Travel Money enquiries

Available 24 hours, 7 days a week

Email: customercare@qantastravelmoney.com

Table of Contents

PART A – GENERAL INFORMATION	4
1. About this Product Disclosure Statement	4
2. The Issuer, Mastercard Prepaid Management Services and Qantas	4
3. Product Features	5
4. Significant Benefits Of Qantas Travel Money	10
5. Significant Risks Associated with Qantas Travel Money	12
6. Costs And Fees Applicable to Qantas Travel Money	13
7. Complaints and Dispute Resolution	14
Part B – Qantas Travel Money Terms And Conditions	15
1. Understanding these Terms and Conditions	15
2. Introduction	18
3. Applying for and Activating the Facility	18
4. Loading and Transferring Funds	19
5. Using the Facility	20
6. Managing your Funds	22
7. Foreign Exchange Transactions	23
8. Fees	27
9. Facility Limits	27
10. Global Assistance	27
11. Card Security & PIN Change	28
12. The Card and Card expiry	29
13. Loss, Theft and Misuse	29
14. Liability for Unauthorised Transactions	30
15. Replacement Cards	31
16. Closing the Facility	31
17. Changing these Terms and Conditions	32
18. Transferring this agreement	33
19. Your Personal Information (important information about your privacy)	33
20. Liability	36
21. Communications	37
22. Governing Law	38

Product Disclosure Statement

This Product Disclosure Statement (PDS) contains important information about the Qantas Travel Money prepaid payment facility (Qantas Travel Money) and is comprised of two parts. Part A contains general information about Qantas Travel Money including its significant features, benefits and risks and Part B contains the Terms and Conditions that apply to Qantas Travel Money.

Part A – General information

1. About this Product Disclosure Statement

This Product Disclosure Statement has been prepared by Heritage Bank Limited: ABN 32 087 652 024; AFSL 240 984 (the Issuer).

The purpose of this PDS is to assist you in deciding whether to acquire Qantas Travel Money. It is important that you read and understand this PDS before deciding to apply for this product, and then keep it for future reference.

Copies of this PDS are available at qantastravelmoney.com. Information in this PDS that is not materially adverse information is subject to change from time to time. You may access this updated information at qantastravelmoney.com. Alternatively, you may request a paper copy of this updated information free of charge from Mastercard Qantas Travel Money Global Support.

The information set out in this PDS is general in nature and has been prepared without taking into account your objectives, financial situation or needs. Before applying for Qantas Travel Money you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs.

Some important terms used in this PDS are defined in **clause 1.1** of the Terms and Conditions contained in Part B of this PDS.

The Target Market Determination for this product can be located at www.heritage.com.au/TMD and qantastravelmoney.com/tmd

2. The issuer, Mastercard Prepaid Management Services and Qantas

The Issuer

The Issuer, Heritage Bank Limited, is an authorised deposit-taking institution holding an authority to carry on banking business in Australia, and issues Qantas Travel Money under arrangements between it, Qantas and Mastercard Prepaid Management Services.

By applying for, acquiring and activating this Facility you are entering into a contractual relationship (governed by the Terms and Conditions) with the Issuer, not with Mastercard Prepaid Management Services or Qantas. The Issuer holds an Australian Financial Services Licence (240 984) authorising it to deal in, and provide financial product advice in relation to, certain classes of financial products, including Qantas Travel Money.

The Issuer is a member of Mastercard® and is responsible for the settlement of transactions using Qantas Travel Money, but may outsource these functions to service providers. The Issuer's contact

details are set out in **section 7** of Part A below.

Mastercard Prepaid Management Services

Mastercard Prepaid Management Services Pty Ltd: ABN 47 145 452 044, AFSL 386 837 distributes Qantas Travel Money (together with Qantas Airways Limited: ABN 16 009 661 901 (**Qantas**)) and supplies the processing services for Qantas Travel Money, including services and systems necessary to support the issue of, and the processing of all transactions using, Qantas Travel Money. In particular, Mastercard Prepaid Management Services is responsible for customer data and customer service via Mastercard Qantas Travel Money Global Support. Mastercard Prepaid Management Services holds an Australian Financial Services Licence (386 837) authorising it to deal in and provide financial product advice with respect to certain classes of financial products including Qantas Travel Money. Mastercard Prepaid Management Services is part of the Mastercard® group of companies.

Qantas

Qantas enables Qantas Travel Money to be made available through its Qantas Frequent Flyer membership card with Qantas Travel Money technology (**Card**) and is primarily responsible for the Card's design, production and distribution of the Card under arrangements with the Issuer and Mastercard Prepaid Management Services, and for the issue of the Qantas Points you can earn by using Qantas Travel Money.

Qantas acts as an authorised representative of Mastercard Prepaid Management Services for the purposes of distributing Qantas Travel Money and providing general financial product advice with respect to Qantas Travel Money. The authorised representative number of Qantas is 261 363.

3. Product features

What is Qantas Travel Money?

Qantas Travel Money is a multi-currency reloadable, prepaid payment facility (for travel, domestic and online use) that allows you to preload your own funds to make purchases and withdraw cash overseas and in Australia where Mastercard cards are accepted. Qantas Travel Money is accessed via the Card and Currencies are managed online at qantastravelmoney.com.

Qantas Travel Money uses the Mastercard payment scheme. As such it can be used to obtain local currency from Mastercard ATMs around the world and to pay directly for goods and services at millions of shops, restaurants, hotels and other locations that accept Mastercard worldwide (excluding purchases relating to gambling or adult entertainment and the further exclusions detailed in **clause 5** of the Terms and Conditions). Qantas Travel Money may also be accepted online by merchants that accept Mastercard both overseas and in Australia.

Your use of Qantas Travel Money is subject to the Terms and Conditions set out in Part B.

Applying for and activating Qantas Travel Money

Qantas Travel Money may be accessed through your Card, provided

you have a residential address in Australia, you are a current Qantas Frequent Flyer member and you are 16 years or older. When the Card is first provided to you the Qantas Travel Money functionality is inactive and cannot be used.

In order to use the Qantas Travel Money functionality, you must apply for Qantas Travel Money online at any time after you receive your Card by going to qantastravelmoney.com and following the prompts. Activation of Qantas Travel Money will be subject to our accepting your application, which includes successfully verifying your identity. Please see **clause 3** of the Terms and Conditions for more information.

Available Currencies

Using Australian Dollars, you can purchase and hold multiple Currencies in your Qantas Travel Money Facility which can be accessed using a single Card. Each Currency that you purchase when loading Qantas Travel Money will be held in a distinct Currency balance. A separate balance can be held in your Qantas Travel Money Facility for each of the following Currencies, subject to change from time to time:

- Australian Dollars (AUD)
- United States Dollars (USD)
- Great British Pounds (GBP)
- Euros (EUR)
- Thai Baht (THB)
- New Zealand Dollars (NZD)
- Singapore Dollars (SGD)
- Hong Kong Dollars (HKD)
- Canadian Dollars (CAD)
- Japanese Yen (JPY)
- United Arab Emirates Dirham (AED)

As Qantas Travel Money is a multi-currency facility, it is set up so that you can fully utilise your entire balance to fund a transaction. This means that where you do not have funds available in the currency of the transaction, either because it is not an available Currency, or because you do not have a sufficient balance in the relevant Currency, Qantas Travel Money will use the balances of your other loaded Currencies in the default order of priority to fund the transaction.

Order of Priority

The default order of priority is:

1. AUD,
2. USD,
3. GBP,
4. EUR,
5. THB,
6. NZD,
7. SGD,
8. HKD,
9. CAD,
10. JPY, and
11. AED.

Qantas Travel Money will first take funds from the relevant Currency balance that the transaction is denominated in, i.e. if the transaction in question is in USD, Qantas Travel Money will first look to see if

you have a sufficient USD balance and, if not, will then work its way through the other Currency balances in the above default order of priority until the transaction amount is able to be satisfied in full. Please refer to **clause 7** of Part B for a worked example of a transaction utilising different Currencies. If there are insufficient funds in all Currencies in your Facility, the transaction may not be completed. If a transaction is still processed and cleared, the negative balance becomes a debt immediately payable by you and you must pay that debt immediately.

Loading

Your Qantas Travel Money Facility can be loaded in the available Currencies as often as you like subject to the limits set out below.

Loading via qantastravelmoney.com (Online Load): To load your Qantas Travel Money Facility you can visit **qantastravelmoney.com** and follow the prompts. Once you complete your load transaction instruction, you will be able to make payment for the transaction using BPAY® or Bank Transfer via your financial institution, using Debit Card Load or using other such methods as we make available from time to time. Bank Transfer is the process of loading your Qantas Travel Money Facility by direct transfer from your bank account.

If you choose to settle via BPAY you will be provided with the relevant Biller Code and a reference number at the time you book the transaction. The reference number that you are provided is unique to each transaction and will change for subsequent transactions that you choose to settle through BPAY.

If you choose to settle via Bank Transfer you will be provided with a BSB, Account Number and a reference number. The BSB and Account Number will remain the same for each subsequent transaction, although we will provide you with those details every time you book a transaction at **qantastravelmoney.com**

If you choose to settle via Debit Card Load, you must make payment for the transaction using your Mastercard debit card or Visa debit card by following the prompts at the time you book the transaction. Payment must be made using a Mastercard debit card or Visa debit card held in your name. A Debit Card Load Fee may apply. Please refer to the Fees Table in section 6 of Part A of this PDS.

Online Loads that are settled using BPAY generally take two Business Days to be processed however may take longer if the payment is made after 2pm Australian Eastern Standard Time. Online Loads that are settled using Bank Transfer generally take one Business Day to be processed, however may take longer if the payment is made after 2pm Australian Eastern Standard Time. Funds that are settled using Debit Card Load will be processed instantly.

Please see the online ordering terms and conditions at **qantastravelmoney.com** for more information about Online Load transaction instructions.

Although a load transaction can be for a value denominated in any of the available Currencies, you may only make payment for such load transactions for which instructions have been completed through **qantastravelmoney.com** in Australian Dollars.

Loading directly from internet banking: Funds may also be loaded directly via Bank Transfer Load or BPAY Load (using your own internet banking or phone banking) in Australian Dollars as follows:

For Bank Transfer Loads:

BSB: 880-116
Account Number: 9 digit account number to be retrieved from 'Account settings' within qantastravelmoney.com
Account Name: 'Your Name'

Go to your internet banking website and choose to make payment to another bank account. This may be referred to as a 'Funds Transfer' or 'Pay Anyone' or similar term.

Bank Transfer Loads will generally take one Business Day to be processed, however may take longer if the payment is made after 2pm Australian Eastern Standard Time.

Please note that the Bank Transfer account number that we provide to you does not constitute a deposit account and is provided solely for the purpose of enabling you to load funds onto your Qantas Travel Money facility. In particular you are unable to use the BSB and account details to make any other payments, including but not limited to direct debit payments.

For BPAY Loads:

Biller code: 535807
Reference no: Your 16-digit Qantas Travel Money number on the Qantas Travel Money side of your Card

Go to your internet banking website, login and choose to make a payment via BPAY.

BPAY Loads will generally take two Business Days to be processed however may take longer if the payment is made after 2pm Australian Eastern Standard Time.

Bank Transfer Loads or BPAY Loads will be allocated to your current default Currency (and will be converted to that default currency if the default currency is not Australian Dollars). The default Currency will initially be Australian Dollars, however you can change your default Currency at qantastravelmoney.com. Please note that you can only have one default Currency at a time. If you send a Bank Transfer Load or BPAY Load and then change your default Currency before we receive your Bank Transfer/BPAY payment we will apply your load to the Currency that is set as your default Currency at the time we process your load, which may not be the default Currency to which you recently changed. More information about loading is set out in the Terms and Conditions and at qantastravelmoney.com

Load times may vary between financial institutions including when your transfer is initiated outside business hours or prior to or during a weekend or public holiday.

Managing Your Funds

Once your Qantas Travel Money Facility has been Activated (as defined in **clause 1.1** of Part B) and you have registered online through My Account at qantastravelmoney.com, you can load funds, check your balances, allocate your funds across Currencies, transfer funds to other Qantas Travel Money Facilities and view your recent transactions

online. Please see **clause 6** of the Terms and Conditions for more information.

Security Features

For additional security your Card is chip and personal identification number (PIN) protected for Qantas Travel Money and has signature panel on the reverse of the Card. If your Card is lost or stolen or you have forgotten your Qantas Travel Money Card PIN you can retrieve your PIN online at qantastravelmoney.com or you can call Mastercard Qantas Travel Money Global Support for immediate assistance. The relevant numbers are set out in the inside cover of this document, in the Terms and Conditions, online at qantastravelmoney.com and on the reverse of your Card.

Limits

Maximum number of Qantas Travel Money Facilities you may hold in your name at any one time.	One
Minimum amount you can load on Qantas Travel Money per load	AUD 50
Maximum individual amount you can load on Qantas Travel Money in any 24-hour period (see additional requirements for Debit Card Loads below)	AUD 20,000
Maximum amount you can load on Qantas Travel Money using Debit Card Load	AUD 15,000 in any 24-hour period AUD 30,000 in any 7 day period AUD 60,000 in any 30 day period
Maximum you can withdraw from ATMs in any 24-hour period (some ATM operators may set their own withdrawal limits which may be lower than this limit)	AUD 3,000 or equivalent
Maximum you can transfer using the Card to card feature either via the website or Mobile App in any 24-hour period	AUD 3,000 or equivalent
Maximum value of point of sale (POS) transactions performed in any 24-hour period	AUD 15,000 or equivalent
Maximum balance allowed at any one time across all Currencies	AUD 100,000 or equivalent
Maximum amount you can load across all Currencies during a 12-month period	AUD 100,000 or equivalent

Minimum balance allowed at any one time	AUD 0.00* *No overdraft facility available
Cash over the counter limit	AUD 350 or equivalent Maximum cash you can withdraw over the counter at a financial institution in any 24-hour period (some financial institutions may set their own withdrawal limits which may be lower than this limit).

Other Important Information

Although the Issuer of this product is an authorised deposit-taking institution in Australia, Qantas Travel Money is not a deposit account or bank account with the Issuer, nor is Qantas Travel Money linked to any deposit account or bank account. Accordingly, you do not have any depositor protection under the Financial Claims Scheme or any government guarantee. You do not earn interest on the Funds held in your Qantas Travel Money Facility.

Qantas Travel Money is only available to you if you have a residential address in Australia, you are a Qantas Frequent Flyer member and you are 16 years or older.

4. Significant benefits of Qantas Travel Money

Qantas Points

Qantas provides Qantas Frequent Flyer members the ability to earn Qantas Points when they make an eligible domestic or international purchase using Qantas Travel Money.

Eligible purchases include all purchases of goods and services made using Qantas Travel Money, but excludes money orders, traveller's cheques, gambling chips or purchasing foreign currencies in cash, BPAY payments, transactions made in operating a business, bank fees and charges such as interest and ATM charges, transactions made using Qantas Points, or government related transactions. Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs). Please note that whether or not a purchase is an eligible purchase will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity. Purchases that are reversed, refunded or charged-back are also ineligible. You do not earn points when loading funds to your Facility, transferring funds to another Currency balance or another member's Facility, when withdrawing funds from an ATM or cashing out your Facility's balance.

The number of Qantas Points you can earn, together with what constitutes an eligible purchase, is subject to change by Qantas from time to time. Full details including terms and conditions applicable to the use of Qantas Points are available at qantastravelmoney.com.

Convenience

Qantas Travel Money is a convenient way for you to access different currencies overseas, enabling you to easily manage your money while away from home. You can use it online or to pay directly for goods and services at Mastercard merchants who accept Mastercard electronically (except for purchases relating to gambling or adult entertainment), or withdraw local currency from any ATM displaying the Mastercard acceptance mark.

Qantas Travel Money is also Mastercard contactless enabled. Mastercard contactless is the faster way to pay for purchases of under AUD 100*. No signature or PIN is required. Just tap your card against the reader and go. For more information, please visit mastercard.com.au/contactless.

(*Transaction limits are subject to change and different transaction limits will apply in different countries).

Easy to Budget

Qantas Travel Money enables you to hold both foreign currencies and Australian Dollars on the one Facility. This means you can exchange your Australian Dollars for one or more Currencies you require before you travel. When travelling you then know exactly how much of the relevant Currency you have to spend.

As Qantas Travel Money is a prepaid facility, you can only access and spend the value that you have loaded to Qantas Travel Money. It is not a credit card.

Global Assistance

Should you lose your Card or if it has been stolen while you are away you may be eligible to receive an emergency cash disbursement within certain limits set by Mastercard Prepaid Management Services from time to time. To access emergency assistance simply call Mastercard Qantas Travel Money Global Support. Once a customer service representative has established that you have sufficient means of payment (through the availability of funds on your Qantas Travel Money Facility) we will arrange for funds to be made available to you at a convenient disbursement location. Disbursement locations include Western Union, MoneyGram and other Mastercard Prepaid Management Services approved agent locations. You will be advised of the relevant address details, telephone number and opening hours of the nearest agent location.

Reloadable

Qantas Travel Money is reloadable, which means that value can be loaded multiple times to the Facility within the applicable limits. If you want to use your Card again, you can load when you are overseas or load more funds to the Facility for your next trip. If you have money left on your Qantas Travel Money Facility at the end of your travels, you can withdraw your remaining balance in Australian Dollars or you can transfer your remaining balance to Australian Dollars and spend domestically using Qantas Travel Money.

Security

For additional security, Qantas Travel Money is enabled with a PIN and signature. Card transactions are authorised using your PIN, signature or for online/over-the-phone purchases, your Card details.

5. Significant risks associated with Qantas Travel Money

Security

It is important that you safeguard your Qantas Travel Money Facility and Card details, your Card PIN and any other passwords, equipment or software required for your operation of your Card or Qantas Travel Money. If you do not, then you may be liable for unauthorised transactions and other amounts as explained further in the Terms and Conditions. You may also have other liabilities, and our liability may be limited, as described in the Terms and Conditions. There is also a risk of unauthorised transactions being made through Qantas Travel Money. In certain circumstances, the Issuer's liability in respect of unauthorised transactions is limited, meaning that you may still be liable for the transaction. In some circumstances the Issuer may not be liable for losses caused by equipment or system failure (including consequential losses), meaning that you may still be liable for the transaction and consequential losses.

Foreign Exchange Fluctuations

When you load and/or allocate funds across Currencies, you are exposed to, and take the risk of, foreign exchange fluctuations across these various Currencies. For instance, if you were to hold USD currency in your Qantas Travel Money Facility (which was loaded at the prevailing exchange rate on the day of loading – see **clause 7** of the Terms and Conditions), then over time, the Australian Dollar equivalent of this USD currency may be less than, or more than, the original Australian Dollar amount.

Counterparty Risk

As counterparty to Qantas Travel Money you are relying upon the Issuer's financial ability to fulfil its obligations to you. As a result you have counterparty risk. The balance you load on Qantas Travel Money is not a deposit and you do not have any depositor protection under the Financial Claims Scheme or any government guarantee which means you may lose all or part of your remaining balance of your Qantas Travel Money Facility in the event of an insolvency of the Issuer.

Service Availability

In some circumstances, there is a risk that ATM or POS services may not be available for a period of time. The Issuer and Mastercard Prepaid Management Services are dependent upon the reliability and operational processes of technology and communications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur. Qantas Travel Money is for electronic use only and must not be used for manual (e.g. imprinters or click-clack machines) or offline transactions.

Loading Large Amounts of Currency

The risks of the Facility may be increased when loading large amounts of money onto the Facility as no interest is payable in relation to the Funds and foreign exchange rate fluctuations (as described above) will have a greater impact the larger the amounts loaded onto the Facility.

Third Party Limits

The amounts withdrawn or used for purchases using Qantas Travel Money may be limited by the ATM operator, merchant, or regional regulatory limits as relevant.

6. Costs and fees applicable to Qantas Travel Money

Whenever a transaction using Qantas Travel Money results in a foreign exchange transaction (including loading funds that you wish to hold in a non-AUD Currency), a currency exchange rate will be applied. This currency exchange rate will include a margin. The currency exchange rate used will depend on the type of foreign exchange transaction.

Where funds are loaded to the Facility in a foreign Currency, allocated by you from one Currency to a different Currency on your Facility (through qantastravelmoney.com), transferred to a different Currency on another person's Facility (through qantastravelmoney.com) or converted to AUD on closing the Facility, the Currency exchange rate (including a margin) used for this is set and determined by Qantas and Mastercard Prepaid Management Services, varies each day and will be notified to you at the time of making the foreign exchange transactions.

Where funds are withdrawn or used for purchase transactions in a currency which is not supported by Qantas Travel Money, where funds are allocated by us from one currency to a different Currency as a result of a purchase or withdrawal transaction, or where funds are converted by us according to the default order of priority in order for us to satisfy any negative balance or fees owing to us, the Qantas Travel Money Daily Rate will be applied. The Qantas Travel Money Daily Rate is the individual foreign exchange rate set and determined by Qantas and Mastercard Prepaid Management Services applicable to foreign exchange transactions using Qantas Travel Money, where each currency has a different rate that varies daily.

The Qantas Travel Money Daily Rate provided on qantastravelmoney.com is a daily indicative rate and may vary when settled from that disclosed on qantastravelmoney.com on the date of purchase where merchants do not settle the transaction on the same day as purchase. The Qantas Travel Money Daily Rate is available on qantastravelmoney.com or by contacting Mastercard Qantas Travel Money Global Support – you will need to contact Mastercard Qantas Travel Money Global Support for historical rates.

Please refer to **clauses 7 and 8** of the Terms and Conditions which contains details of the foreign exchange transactions applicable to Qantas Travel Money, including worked examples.

In addition to the currency exchange rates, the following fees and charges apply to Qantas Travel Money. Fees and charges are subject to variation in accordance with the Terms and Conditions. Individual merchants or ATM operators may charge additional fees.

Purchase, Transaction, Cash Out, Card to Card Transfer or Monthly Fee ¹	No fee
Currency Conversion Fee	No fee A foreign exchange rate will apply to foreign exchange transactions in accordance with clause 7 of Part B
International ATM withdrawal fee (outside Australia) ²	AUD 1.95; USD 1.95; GBP 1.25; EUR 1.50; THB 70; NZD 2.50; SGD 2.50; HKD 15.00; CAD 2.00; JPY 160; AED 6.50.
Bank Transfer Load or BPAY [®] Load Fee	No Fee
Debit Card Load Fee	0.5% of the total load amount ³

Please note – Qantas do not charge any other fees.

¹ Note that individual merchants may charge fees for sales using Mastercard system and financial institutions may charge fees for over the counter transactions.

² Some ATM operators may charge a withdrawal fee. In addition, if relevant, the Qantas Travel Money Daily Rate may be applied in accordance with **clause 7** of the Terms and Conditions.

³ For example, if you wish to load or reload AUD 500 onto your Facility using Debit Card Load, you will be charged a fee of 0.5% of the load amount being AUD 500 x 0.5% = AUD \$2.50. This means you will be required to pay AUD \$2.50 to complete your Debit Card Load transaction.

You may be charged other fees by third parties in relation to the Debit Card Load transaction (for example, fees charged by your financial institution).

7. Complaints and dispute resolution

If you have a complaint, you may access our internal dispute resolution procedure by:

- phone – call the appropriate phone number listed at qantastravelmoney.com or on the back of your Card
- mail – write to: Qantas Travel Money Dispute Resolution, 72 Christie Street, St Leonards, NSW 2065
- email – write to: complaints@qantastravelmoney.com

We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away. If we can't resolve your complaint within 5 business days, we will provide you with a written response providing the final outcome no later than 30 days. We aim to resolve all complaints within 21 days. However in some cases it may take up to 30 days. Your complaint may take a little longer to assess if we need more information or if your complaint is complex. In all cases, we'll keep you updated on the progress. You can ask for information about how we manage complaints in alternative formats and languages upon request by calling 1300 825 302. If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727.

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on Website: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne VIC 3001. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

To contact the Issuer, Heritage Bank Limited, about your complaint:

Phone: Australia: 1800 797 799 (free call)

Overseas: +61 7 46909000

Website: www.heritage.com.au

Email: complaints@heritage.com.au

Mail: Heritage Bank Limited, Reply Paid 190, Toowoomba QLD 4350

Part B – Qantas Travel Money terms and conditions

1. Understanding these Terms and Conditions

1.1 In these Terms and Conditions:

Activate, Activated and Activation refers to the activation of the Facility to enable you to use the Facility. Activation does not occur unless and until you have applied for and been successfully accepted for the Facility (including without limitation passing the required identity checks) and have set up My Account through either the Qantas Money website or mobile app.

AED means the lawful currency of the United Arab Emirates.

ATM means an automated teller machine.

AUD means the lawful currency of Australia.

Bank Transfer means settlement of an Online Load via an electronic transfer from your bank account in accordance with the procedure set out in the Loading section in Part A of this PDS.

Bank Transfer Load means loading funds onto the Facility post Activation using the BSB and Account details set out in the Loading sections in Part A of this PDS.

BPAY® means the 'BPAY' electronic payments service through which you can add additional funds to your Facility Fund.

BPAY® Load means loading additional funds onto the Facility post Activation through the BPAY service (other than through an Online Load).

Business Day means any day that is not a Saturday or Sunday, or bank holiday or public holiday in Sydney, NSW or Brisbane, Queensland.

CAD means the lawful currency of Canada.

Card means the Qantas Frequent Flyer program membership card which includes the technology to access the Facility when Activated.

Card Number means the Qantas Travel Money number on the Qantas Travel Money side of the Card (which is different to the Qantas Frequent Flyer program membership number on the other side of the Card).

Card PIN means the PIN issued to you with the Facility (which is different to the PIN issued to you for use with the Qantas Frequent Flyer program), which can be retrieved by calling Mastercard Qantas Travel Money Global Support and following the prompts. Ability to change the PIN may be made in the future by such methods as we make available from time to time.

Currency or Currencies means, subject to **clause 2.4** below, any one of the currencies detailed in Part A, **Section 3**, and any additional currency that we may make available in connection with the Facility from time to time.

Debit Card Load means loading or reloading your Facility online through qantatravelmoney.com by making payment using a Mastercard debit card or Visa debit card held in your name.

ePayments Code means the ePayments Code issued by the Australian Securities and Investments Commission in September 2011 (as amended from time to time) which regulates consumer electronic payments.

EUR means the lawful currency of the Eurozone.

Facility means the prepaid payment product described in this PDS and these Terms and Conditions.

Fees Table means the fees table set out in **section 6** of Part A of this PDS.

Fund or Funds means the aggregate of all funds loaded onto your Facility, as recorded in the Currency records maintained by the Issuer (or by the Issuer's agent or other service provider), and available for transactions using the Facility.

GBP means the lawful currency of Great Britain.

Global Assistance means those services described under the heading 'Global Assistance' at **section 4** of Part A of this PDS.

HKD means the lawful currency of Hong Kong.

Issuer means Heritage Bank Limited ABN 32 087 652 024 AFSL/ACL 240984, who is the issuer of the Facility.

JPY means the lawful currency of Japan.

Limits Table means the limits table set out in **section 3** of Part A of this PDS.

Mastercard Prepaid Management Services means Mastercard Prepaid Management Services Pty Limited (formerly known as Access Prepaid Australia Pty Limited) ABN 47 145 452 044.

Mastercard® means Mastercard International Incorporated and any of its related bodies corporate.

Mastercard Qantas Travel Money Global Support means the service centre that we have arranged to be provided to you in connection with the Facility.

My Account means the internet site accessed at qantastravelmoney.com or through the Qantas Money app which gives you access to information about Qantas Travel Money using the Security Details, access PIN or Transaction Password (or any other internet site we notify to you in replacement).

Negative Balance means any debit balance that results when there are insufficient Funds on your Facility and a transaction is processed and cleared. Examples of when this may occur are described in **clause 5.19**.

NZD means the lawful currency of New Zealand.

Online Load means electronic loading methods for the Facility accessible via qantastravelmoney.com and includes Bank Transfer or BPAY via your financial institution. Mastercard Prepaid Management Services may make other forms of loading available from time-to-time and these methods will be published at qantastravelmoney.com.

Personal Information has the same meaning given that term as in the Privacy Act 1988 (Cth).

PDS means Product Disclosure Statement.

POS means point of sale.

Qantas Frequent Flyer program or **Qantas Frequent Flyer** means the program of this name operated by Qantas Airways Limited and described on the Qantas website at qantas.com/frequentflyer.

Qantas Frequent Flyer Terms and Conditions means the terms and conditions of the Qantas Frequent Flyer program as described on the Qantas website at qantas.com/terms.

Qantas Travel Money means the multi-currency reloadable prepaid facility which may be available on the Qantas Frequent Flyer Card for Australian resident Members.

Qantas Travel Money Daily Rate means the individual foreign exchange rate set and determined by Qantas and Mastercard Prepaid Management Services applicable to foreign exchange transactions using Qantas Travel Money in the circumstances set out at clauses

7.1(c), 7.1(d), 7.1(f). Each currency has a different rate that varies daily. The Qantas Travel Money Daily Rate is available on qantastravelmoney.com or by contacting Mastercard Qantas Travel Money Global Support.

Security Codes means the Card PIN, the Qantas Money App PIN, the passcodes, passwords and Qantas Money transaction passwords to access My Account through either the Qantas Money website or mobile app.

Security Details means the information given by you when applying for and activating the Facility, for the purposes of verifying your identity, or any changes made to this information.

Security Requirements has the meaning given in **clause 11.1**.

Services means any services provided by us (or by service providers on the Issuer's or Mastercard Prepaid Management Services' behalf) in connection with the Facility. It includes the interactive voice response system (available in English) and call centre operated by Mastercard Prepaid Management Services and accessible using the Security Details.

SGD means the lawful currency of Singapore.

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

THB means the lawful currency of Thailand.

Unauthorised Transaction means a transaction not authorised by you, but does not include any transaction carried out by you or by anyone performing the transaction with your knowledge and consent.

USD means the lawful currency of United States of America.

we, us, our means the Issuer and, except where the context indicates a different intention, also includes any agent acting on behalf of the Issuer.

you, your means the holder of the Facility.

- 1.2 Unless otherwise specified, all amounts of money in these Terms and Conditions are in Australian Dollars.
- 1.3 References to days, times or periods of time in these Terms and Conditions are determined according to Australian Eastern Standard Time (AEST).

2. Introduction

- 2.1 These Terms and Conditions govern the use of the Facility. There are separate terms and conditions which govern your use of the Card as part of your Qantas Frequent Flyer membership – see qantas.com/terms for further information.
- 2.2 You agree to be bound by these Terms and Conditions when you apply for the Facility.
- 2.3 The Issuer is a subscriber to the ePayments Code and warrants that it will comply with the ePayments Code in its dealings with you relating to the Facility.

- 2.4 The Currencies available in respect of the Card may vary from time to time. Please check qantastravelmoney.com for details of the available Currencies at any time. If we introduce a new Currency and you choose to allocate funds to that new Currency, you will be deemed to have acknowledged and agreed that these Terms and Conditions apply to such new Currency.

3. Applying for and Activating the Facility

- 3.1 You may not acquire or apply for the Facility, the Facility will not be Activated for you, and your Card with Qantas Travel Money technology may not be renewed or replaced, unless you are and remain at all times a member of the Qantas Frequent Flyer program, you have a residential address in Australia, and you are 16 years or older.
- 3.2 The Facility is Activated following our acceptance of your application which is made online at qantastravelmoney.com and verification of your identity. You will need to provide us with sufficient detail to enable us to verify your identity, including but not limited to details of your identity documents (e.g. passport or driver's licence details) before we are able to activate your Facility. If we are unable to validate your identity online you may be able to verify your identity at Australia Post locations. Further details of offline identification will be provided to you if applicable. You will also need to set up your My Account details by following the relevant prompts.
- 3.3 If your application for the Facility is successful, you will receive My Account login details and be required to create a PIN and transaction password to access My Account through either the Qantas Money website or mobile app.
- 3.4 In addition to the My Account passwords, you will be required to retrieve your Card PIN by accessing qantastravelmoney.com or by calling Mastercard Qantas Travel Money Global Support on 1300 825 302 and following the prompts. You will need to use your Card PIN for making purchases at POS and when withdrawing cash at an ATM using Qantas Travel Money. You should memorise the Card PIN to prevent unauthorised use of the Facility. You must also follow the rules on Facility security set out in **clause 11** below. Your Card PIN is different to your Qantas Frequent Flyer program PIN.
- 3.5 Once you have successfully completed the online application process, been positively identified online and/or in-person, and set up My Account, the Facility will be Activated and you will be able to load funds. There may be a delay in this occurring if you have been identified in person.
- 3.6 No cooling off regime applies to the Facility.

4. Loading and Transferring Funds

- 4.1 In order to use your Card to make purchases or to withdraw cash, funds need to be loaded onto your Qantas Travel Money

Facility. Once loaded, Funds can be converted to any of the available Currencies set out above as often as you like subject to the limits set out in **section 3** of Part A.

- 4.2 There are multiple ways to load Funds onto your Facility. Please refer to **section 3** of Part A and qantatravelmoney.com for further details on your options to load funds. There may be a delay (usually no more than two Business Days if the payment is made before 2pm Australian Eastern Standard Time) before Funds loaded (using BPAY Load) are available for use. The transfer time for a Bank Transfer Load is usually no more than one Business Day when the payment is made before 2pm Australian Eastern Standard Time. Funds loaded using Debit Card Load will be available for use instantly.
- 4.3 When loading funds through a Bank Transfer or BPAY Load the default Currency is set to Australian Dollars. You can change the default Currency by logging into My Account at qantatravelmoney.com. You can only have one default Currency at a time. If you send a load (through your own internet banking) and then change your default load Currency before we receive your load payment we will apply your load to the Currency that is set as your default load Currency at the time we process your load. Please refer to **clause 7** for information on foreign exchange transactions.
- 4.4 Load and Online Load service are provided to you by Mastercard Prepaid Management Services. To make an Online Load follow the instructions set out on the qantatravelmoney.com ordering pages. A full copy of the online ordering terms and conditions are set out at qantatravelmoney.com.
- 4.5 Debit Card Loads can only be made using a Mastercard debit card or Visa debit card held in your name. We may, with or without notice and without incurring any liability to you suspend or decline a Debit Card Load transaction in order to comply with any laws or regulations in Australia or any other country (including to manage anti-money laundering or counter-terrorism financing risks).

5. Using the Facility

- 5.1 The Facility may, subject to any applicable fee, be used to withdraw cash from an ATM displaying a Mastercard®, Maestro® or Cirrus® acceptance mark and/or to pay for goods and services at merchants, or online, who accept Mastercard cards electronically. The ATMs and POS terminals are not owned or operated by the Issuer or Mastercard Prepaid Management Services and the Issuer and Mastercard Prepaid Management Services are not responsible for ensuring that they will accept the Card.
- 5.2 When using your Card at POS terminals and ATMs, you must select 'credit' and not the 'cheque' or 'savings' option. Please note that by selecting 'credit' you are simply accessing the Funds through the Mastercard payment scheme; you are not

provided with any credit by the Issuer or any other person (although if a Negative Balance occurs, then you will have to repay the amount owing – see **clause 5.19** below). Unless the transaction is a “Mastercard PayPass™” transaction, you will then be asked to enter your Card PIN or provide a signature on a voucher to confirm the transaction.

- 5.3 Although the Mastercard acceptance mark may be displayed, in some countries the Facility may not operate due to restrictions imposed by Mastercard.
- 5.4 Please note that the Facility is for electronic use only and must not be used for manual or offline transactions. In addition, the Facility must not be used for any unlawful activity.
- 5.5 You may also be able to obtain cash over the counter through a financial institution, such as a bank or bureaux de change, that is part of the Mastercard payment scheme subject to a fee. Note that a financial institution may charge fees for over the counter transactions.
- 5.6 A transaction cannot be cancelled once you authorise the use of the Facility for the transaction.
- 5.7 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. See **clause 6.5** below for further details. There may be a fee payable (to the ATM operator) for balance enquiries.
- 5.8 When the Facility is used to purchase fuel at an automated fuel pump the Fund must have a minimum credit of AUD 80 (or foreign currency equivalent). We may also apply a pre authorisation of \$15 to make a telephone call and if we do so there must be a minimum of AUD 15 (or foreign currency equivalent on your Facility for you to use it to make a call. If you spend less than these minimum pre-authorisation amounts, you will not be charged for the excess; however any unused portion of the relevant pre-authorisation amount may be temporarily unavailable.
- 5.9 When the Facility is used at bars or restaurants an additional percentage (usually, but not necessarily, 20%) may be automatically added by the merchant as an anticipated service charge or tip and debited to the Fund. If your actual service charge or tip is less, any unused portion of the anticipated service charge or tip amount may be temporarily unavailable.
- 5.10 Certain businesses may not accept the Facility as a means of pre-authorising expenditure. If the Facility is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from the Fund on payment of the final bill. We do not recommend use of Qantas Travel Money for pre-authorisation transactions.

- 5.11 When a Facility is used to purchase goods for delivery by mail or online, an additional 10% may be automatically added by the merchant as an anticipated delivery charge. If the actual delivery charge is less, any unused difference may be temporarily unavailable.
- 5.12 You agree to accept a credit to your Facility in the applicable Currency if you are entitled to a refund or other credit for any reason for goods or services purchased using the Facility.
- 5.13 The Facility is not a credit card and, subject to the Fund having a Negative Balance, all use is limited to the amount pre-loaded and standing to the credit of the Fund and any other limits referred to in these Terms and Conditions. You will be liable for any Negative Balance amount along with any costs and interest we incur in recovering or attempting to recover from you the amount you owe us.
- 5.14 Subject to the application of **clauses 5.16 and 7.3**, the applicable Currency balance (and therefore the total Fund) will be debited with the amount of each cash withdrawal or transaction and any fee and these debits will reduce the balance of the applicable Currency (and therefore the total Fund) available for future transactions. Each transaction will require authorisation or validation before completion.
- 5.15 Subject to **clause 5.16**, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient Funds for all transactions. Subject to certain limits and subject to a fee (refer to the Fees Table and Limits Table) and currency exchange rate, you may allocate your Funds across different Currencies via qantatravelmoney.com or by such additional methods as we may make available to you from time to time. If you experience any difficulties in allocating amounts via qantatravelmoney.com then you may be able to allocate amounts by telephone through Mastercard Qantas Travel Money Global Support.
- 5.16 If there is an insufficient balance in the currency of a particular transaction to pay for that transaction (or the transaction is in a currency that is not a Currency), the balance of the transaction will be automatically processed first against any balance of the transaction Currency on the Facility, then using other Currencies in the order of priority (Refer Part A, **Section 3**). If we add any new currencies to the Currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of this **clause 5.16** either directly or through My Account.
- 5.17 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Facility in the country in which you make a purchase and/or use the Facility.
- 5.18 The Facility can be accessed for making purchases and withdrawals using the Card in accordance with these Terms and Conditions. Use of the Card with respect to the Qantas

Frequent Flyer program is governed separately by the Qantas Frequent Flyer Terms and Conditions. All benefits associated with the Qantas Frequent Flyer program membership card as previously issued to you continue in accordance with and subject to those Qantas Frequent Flyer Terms and Conditions.

- 5.19 The Fund can only be used for transactions if the amount of the Funds is sufficient for the transaction to be performed. You agree not to make or attempt to make transactions that exceed the available Funds. If a Negative Balance arises, following any transaction authorised by you, the resulting Negative Balance immediately becomes a debt payable by you to us and we retain the right to recover this debt by deducting funds held in another Currency. When we convert the Negative Balance into that other Currency we will use the same rate that we use for Currency to Currency allocations on the given day we process the transaction. If notwithstanding any such deduction a Negative Balance remains:
- (a) the resulting Negative Balance immediately becomes a debt payable by you to us;
 - (b) you must take all reasonable steps to stop subsequent transactions; and
 - (c) you must immediately and without delay repay the debt owed by you to us.
- 5.20 The Facility cannot be used for purchases relating to gambling or adult entertainment.

6. Managing your Funds

- 6.1 You can check your Facility transactions and the balance of your Funds and any loaded Currency by logging on to My Account or by calling Mastercard Qantas Travel Money Global Support.
- 6.2 At My Account you are also able to:
- (a) change some of your personal details (but note this will not change your personal details held with Qantas for the purposes of your Qantas Frequent Flyer program membership – if you wish to change these details you will need to contact Qantas separately);
 - (b) allocate your Funds across different Currencies;
 - (c) transfer Funds to other Qantas Travel Money Facility holders; and
 - (d) retrieve your BSB and Account Number references for the purpose of making Bank Transfer Loads.
- 6.3 To transfer funds to another Qantas Travel Money Facility please follow the prompts at qantastravelmoney.com. There may be a delay of up to one Business Day before Funds that you have transferred to another Qantas Travel Money Facility are available for use. You may only transfer Funds to another Qantas Travel Money Facility holder if that person has

Activated their Qantas Travel Money Facility.

- 6.4 Upon first use of Qantas Travel Money, statements will be issued electronically to you at monthly intervals unless you specifically request a paper statement (on each occasion) by calling Mastercard Qantas Travel Money Global Support, in which case a paper statement will be issued. Notification that statements are available will be sent to you electronically at six monthly intervals. You should carefully check all statements for any discrepancies and notify Mastercard Qantas Travel Money Global Support immediately if you believe there is any discrepancy in any statement. Under the Mastercard scheme rules, we may be able to claim a chargeback on your behalf if a problem (such as unauthorised use, or non-delivery of goods ordered) arises. However, there are time limits for us to be able to claim this on your behalf. It is therefore important for you to report any problems immediately.
- 6.5 If an ATM displays your Fund balance, then this may be displayed in AUD or in a different currency, in which case the exchange rate applied may be different to ours and discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Mastercard Qantas Travel Money Global Support or through My Account at qantastravelmoney.com.

7. Foreign Exchange Transactions

- 7.1 A foreign exchange rate will apply to transactions that are conducted on the Facility in the following instances:
- (a) initial load where you allocate funds in a foreign Currency (i.e. in a currency other than AUD);
 - (b) BPAY or Bank Transfer Loads where your default Currency is not AUD, or Online Loads (using BPAY or Bank Transfer, or such other method as we may make available from time to time) where you allocate funds to a Currency other than AUD;
 - (c) POS transactions where the transaction is in a currency that is not one of the Currencies available on the Card;
 - (d) ATM withdrawals where the local currency is not one of the Currencies available on the Card;
 - (e) where you allocate funds from one Currency to a different Currency on your Facility or to a different Currency on another person's Facility, or we allocate Funds from one Currency to a different Currency to recover a Negative Balance in accordance with **clause 5.19** or Fees in accordance with **clause 8**;
 - (f) where we allocate funds from one Currency to a different Currency on your Facility because of a purchase or withdrawal transaction in accordance with **clause 5.16**; and
 - (g) where your Facility is closed, or the balance of a Card is

repaid to you under **clause 16** below, and the Facility has funds in a foreign Currency (i.e. in a currency other than AUD).

- (h) The method for calculating the foreign exchange rate for each scenario is as set out below.
- 7.2 In the circumstances described in **clauses 7.1(a) and 7.1(b)**, the foreign exchange rates used for loading the Facility are set and determined by Qantas and Mastercard Prepaid Management Services and vary each day. You can obtain this exchange rate online at qantatravelmoney.com or by contacting Mastercard Qantas Travel Money Global Support.
- 7.3 In the circumstances described in **clause 7.1(c), 7.1(d) and 7.1(f)** the relevant amount will be funded by converting the transaction amount into the next available Currency balance on your Facility in the order of priority (Refer Part A, **Section 3**). The foreign exchange rate used is the Qantas Travel Money Daily Rate.
- 7.4 In the circumstances described in **clause 7.1(e)** the foreign exchange rate used for allocating Funds from one Currency to another Currency on your Facility or from one Currency on your Facility to a different Currency on another person's Facility is set and determined by Qantas and Mastercard Prepaid Management Services, varies each day and will be notified to you at the time of the transaction.
- 7.5 In the circumstances described in **clause 7.1(g)**, where your Facility is closed, and the balance of your Facility is repaid to you, and the Facility has funds in a foreign Currency (i.e. in a currency other than AUD), we will convert these funds into AUD. The foreign exchange rate used for this is set and determined by Qantas and Mastercard Prepaid Management Services and varies each day and will be notified to you at the time. You can also obtain this exchange rate by contacting Mastercard Qantas Travel Money Global Support. If you wish to confirm the foreign exchange rates before you close your Facility you can also contact Mastercard Qantas Travel Money Global Support.
- 7.6 Mastercard Prepaid Management Services earns foreign exchange revenue on Qantas Travel Money transactions involving a foreign currency conversion in the circumstances described in **clause 7.1** and holds a fixed share of that amount for Qantas. You hereby consent to Mastercard Prepaid Management Services earning and retaining a fixed share of that amount and to the payment by Mastercard Prepaid Management Services of the remaining share of foreign exchange amount to Qantas.

Examples

Example 1: The following example is provided to assist you in understanding how the foreign exchange rate is set and applied when you load your Facility by way of an Online Load.

You are travelling to the United Kingdom and wish to activate the

Facility and load GBP.

- Following Activation you go online to qantatravelmoney.com and indicate that you wish to load GBP 1,000 into your Facility.
- You are quoted a foreign exchange rate of AUD 1.00 = GBP 0.6501 (GBP 1.00 = AUD 1.538), which is the rate that has been set by Qantas and Mastercard Prepaid Management Services.
- The corresponding Australian Dollar cost to you of AUD 1,538.20 is also quoted.
- This rate and the corresponding cost to you to purchase GBP 1,000 are set when you confirm your purchase.
- You will then be obliged to settle AUD 1,538.20 by BPAY or Bank Transfer or such other settlement method as we make available from time to time.

Example 2: The following example is provided to assist you in understanding how the foreign exchange rate is set and applied when you conduct a BPAY Load and your default Currency is not Australian dollars.

- You initiate a BPAY Load by making a payment of AUD 2,000 using the BPAY biller code and reference set out in this PDS and your default Currency is USD.
- At the time the Funds are loaded onto the Facility (within two Business Days of receipt of funds from you) the relevant foreign exchange rate is AUD 1.00 = USD 0.998 (USD 1.00 = AUD 1.002), which is the rate that has been set by Qantas and Mastercard Prepaid Management Services.
- The corresponding USD amount at that rate is USD 1,996, which is loaded into your USD balance.

Example 3: The following example is provided to assist you in understanding how the Qantas Travel Money Daily Rate is applied when you conduct an ATM transaction in a currency that is different to the Currencies on the Facility. Although it describes an ATM transaction the same process will apply to POS transactions.

You are travelling to Brazil and wish to withdraw Brazilian Real BRL 50.00 from an ATM there (Funds from your AUD balance will be used first as per the default order of priority – see **clause 7.3** above):

- Assuming the Qantas Travel Money Daily Rate is AUD 1.00 = BRL 0.746 the AUD cost will be AUD 67.02 ($1/0.746 \times \text{BRL } 50.00$).
- If the merchant settles the transaction on the same day as the purchase, AUD 67.02 will be debited from your AUD balance. If the merchant settles on a subsequent day, then the rate that applies will be the Qantas Travel Money Daily Rate on the day of settlement. You can obtain this exchange rate by contacting Mastercard Qantas Travel Money Global Support.

Any withdrawal fee charged by an ATM operator will be charged in addition to the above amounts.

Example 4: The following example is provided to assist you in understanding how the Qantas Travel Money Daily Rate is applied when you conduct a transaction that requires us to allocate funds from several Currencies.

You are travelling in the United States of America and while shopping make a purchase for USD 150.00. At the time of this purchase you have the following Currency balances – USD 50, AUD 0, EUR 60, CAD 100.

The following application of Funds will take place:

Currency balance before transaction	Amount to debit from Card Fund	Running purchase balance	Qantas Travel Money Daily Rate	Currency balance after transaction
USD 50.00	USD -50.00	USD 100.00	-	USD 0.00
AUD 0.00	AUD 0.00	USD 100.00	-	AUD 0.00
EUR 60.00	EUR -60.00	USD 15.81	USD 1: EUR 0.7127	EUR 0.00
CAD 100.00	CAD -15.98	USD 0.00	USD 1: CAD 1.0109	CAD 84.02

Example 5: The following example is provided to assist you in understanding how the foreign exchange rate is set and applied when you allocate Funds from one Currency to another Currency.

You have USD 500 held in the USD Currency balance in your Facility and you wish to transfer all of it into your GBP Currency balance.

- You go online to qantatravelmoney.com and indicate that you wish to transfer USD 500 into GBP.
- You are quoted a foreign exchange rate of USD 1.00 = GBP 0.688 (GBP 1.00 = USD 1.453).
- The corresponding amount of GBP 344 that this will enable you to purchase is also quoted.
- Once this is confirmed by you, we will deduct USD 500 from your USD Currency balance and add GBP 344 to your GBP Currency balance.

8. Fees

8.1 You agree to pay and authorise us to debit the Fund for the fees set out in the Fees Table as soon as they are incurred. Unless otherwise specified, all Fees will be debited in AUD. If there are insufficient Funds in AUD to pay such Fees, then we will automatically deduct funds from other Currencies in the order of priority (Refer Part A, **Section 3**). Any such deduction of Funds will be subject to a currency conversion rate determined by Qantas and Mastercard Prepaid Management Services and notified to you at the time. If we make additional currencies available to you in connection with the Facility, then we will notify you of the new order of priority for the purposes of this **clause 8.1** either directly or through My Account and/or qantatravelmoney.com.

8.2 Certain merchants may charge an additional fee if the

Facility is used to purchase goods and/or services. The fee is determined and charged by the merchant and is not retained or received by us.

9. Facility Limits

- 9.1 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.
- 9.2 Other limits are also applicable to the use of the Facility, as set out in the Limits Table. See **section 6** of Part A of this PDS.

10. Global Assistance

- 10.1 You are entitled to Global Assistance from Activation until closure of the Facility. Global Assistance services are provided by Mastercard Prepaid Management Services.
- 10.2 The Issuer arranges for the Global Assistance services to be provided and is not the provider. The Issuer does not promise that the Global Assistance services will:
 - (a) always be available;
 - (b) be suitable for any purpose; or
 - (c) be provided to any particular standard.
- 10.3 You acknowledge that any changes to, or discontinuance of, the Global Assistance services can occur without the Issuer's participation.
- 10.4 You also acknowledge and agree that:
 - (a) the Global Assistance services are used at your own risk;
 - (b) the Issuer is not liable for any liability or loss arising in connection with the use by you of the Global Assistance services or because of the Global Assistance services being unavailable or discontinued;
 - (c) you cannot make any complaint to the Issuer about the Global Assistance services; and
 - (d) you do not rely on the Global Assistance services being available, being suitable for any purpose or being provided to any particular standard in deciding to purchase the Facility.

11. Card Security & PIN Change

- 11.1 You must ensure that you keep the Facility, the Security Details and all Security Codes safe and secure by taking the following precautions (**Security Requirements**). You must not:
 - (a) allow anyone else to use the Facility;
 - (b) interfere with any magnetic stripe or integrated circuit

on the Card;

- (c) unnecessarily disclose the Card Number;
- (d) write any Security Code on the Card;
- (e) carry any Security Code with the Card;
- (f) record any Security Code where it may be accessed by other people;
- (g) give any Security Code to anyone else (including the police and/or Mastercard Prepaid Management Services personnel or Mastercard Qantas Travel Money Global Support employees);
- (h) fail to comply with any instructions we give about keeping the Card and any Security Details safe and secure; and
- (i) act with carelessness in failing to protect the security of the Security Code.

11.2 The Facility will be disabled if an incorrect Card PIN is entered three successive times. If the Facility is disabled, please contact Mastercard Qantas Travel Money Global Support to reactivate the Facility. There may be a delay (usually 24 hours) in reactivating a disabled Facility. If the Facility is disabled the Qantas Frequent Flyer functionality should continue to operate.

11.3 As best you can, you must memorise your Security Codes. For security purposes, you should not keep any Security Code written anywhere near your Card. If you forget your Card PIN you can retrieve your PIN online at qantastravelmoney.com or by calling Mastercard Qantas Travel Money Global Support and answering the security questions you supplied on your application.

12. The Card and Card expiry

12.1 The Card is at all times owned by Qantas.

12.2 Although the Facility does itself not expire, the Card, as a payment device, cannot be used to access the Facility after the Card has expired. The expiry date after which the Card can no longer be used as a payment device is printed on the Qantas Travel Money side of the Card. The expiry date on the Qantas Travel Money side of the Card is different from the expiry date on the Qantas Frequent Flyer program side of the Card. After the expiry date on the Qantas Frequent Flyer program side of the Card, the Card cannot be used to access Qantas Frequent Flyer program benefits. Please see qantas.com for more information.

12.3 Unless the Facility has been closed (see **clause 16**), subject to **clause 3.1** a new/replacement Card will be sent to you automatically before the Card reaches the expiry date on the Qantas Travel Money payment side of the Card. Upon receipt and activation of the new Card, you are required to destroy your old Card. If you did not successfully apply for and

Activate the Facility before your existing Card expired, Qantas may choose to send you a replacement Qantas Frequent Flyer Card with no Qantas Travel Money functionality.

- 12.4 If your Facility has been closed but you are still a Qantas Frequent Flyer member, you should not destroy your Card. Please refer to qantas.com for more information.

13. Loss, Theft and Misuse

- 13.1 If you know or have reason to suspect that the Facility and/or Card is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know any Security Code or Security Details, you must immediately notify Mastercard Qantas Travel Money Global Support. Subject to **clause 3.1**, we will then suspend the relevant Facility to restrict further use and will arrange to send you a new Card to access the Facility.
- 13.2 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.
- 13.3 You must assist us and the Police in any enquiries and attempts to recover a lost or stolen Card or investigate misuse of a Facility.
- 13.4 If any lost Card is subsequently found the Facility must not be used unless Mastercard Qantas Travel Money Global Support confirms it may be used.

14. Liability for Unauthorised Transactions

- 14.1 Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.
- 14.2 You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.
- 14.3 You will not be liable for losses resulting from Unauthorised Transactions that are caused by the fraudulent or negligent conduct of:
- (a) our staff or agents;
 - (b) companies involved in networking arrangements; or
 - (c) merchants who are linked to the electronic funds transfer system or their agents or employees.
- 14.4 You will not be liable when Unauthorised Transactions:
- (a) happen using a Facility after notification to us that the Facility and/or Card has been misused, lost or stolen or that the security of the relevant Security Code has been breached;
 - (b) are made with forged, faulty, expired or cancelled Cards or numbers (as applicable);

- (c) are the result of the same transaction being incorrectly debited more than once to the same Facility; or
 - (d) are made using information that you are not required to keep secret and which you must provide to perform a transaction (for example, a Card Number) without a Card or a PIN.
- 14.5 Where we can prove on the balance of probability that you have contributed to the losses caused by an Unauthorised Transaction through:
- (a) your fraud; or
 - (b) by failing to comply with the Security Requirements, then you are liable for the actual losses which occur up to such time as we are notified of the loss, theft or misuse of your Security Code or Facility or a breach of the Security Requirements. However you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the balance of the Funds available for transactions using your Facility.
- 14.6 You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through unreasonably delaying notification of the misuse, loss or theft of a card or that the security of the relevant Security Code has been breached. However, your liability in this case is limited to losses occurring between the time that you became aware or should reasonably have become aware of the security breach but you will not be liable for any loss on any one day, or in any period, exceeding any applicable transaction limit and you will not be liable for loss in excess of the balance of the Fund available for transactions using the Facility.
- 14.7 If it is unclear whether or not you contributed to the loss caused by an Unauthorised Transaction that required a Security Code, the amount of your liability is limited to the lesser of:
- (a) AUD 150;
 - (b) the balance of the Fund available for transactions using the Facility; or
 - (c) the actual loss at the time we are notified of the misuse of the Facility, loss or theft of the Card or of the breach of security of the relevant Security Code (limited by the applicable daily or period transaction limits over the relevant timeframe).
- 14.8 Information sent over the internet may not be completely secure. Neither the Issuer, Qantas nor Mastercard Prepaid Management Services can guarantee that the internet or online payment systems will function at all times and the Issuer, Qantas and Mastercard Prepaid Management Services accept no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.

- 14.9 You are responsible for checking your transaction history online and knowing your available balance. You can check your balance and transaction history free of charge at qantatravelmoney.com. For disputed transactions you should contact Mastercard Qantas Travel Money Global Support by calling 1300 825 302. Mastercard Scheme Rules impose time limits after the expiry of which our ability to dispute a transaction on your behalf may be lost. We may not be responsible for any loss to you where it can be shown that you have unreasonably delayed notifying us.

15. Replacement Cards

- 15.1 If your Card is lost, stolen or damaged, you can request a replacement by contacting the Qantas Frequent Flyer Service Centre who will transfer you to Mastercard Qantas Travel Money Global Support. Replacement Cards are sent to you at your nominated address by standard post.

16. Closing the Facility

- 16.1 You may close your Facility at any time by writing to, or emailing, Mastercard Qantas Travel Money Global Support and the Facility will subsequently be closed.
- 16.2 The Issuer may, with or without notice and without incurring any liability to you cancel or suspend your use of the Facility and/or end this Agreement if it has good reason to do so, including without limitation if:
- (a) the Issuer considers the Facility has been or is likely to be misused;
 - (b) you breach any of these Terms and Conditions;
 - (c) you breach any of the Qantas Frequent Flyer Terms and Conditions (see qantas.com/terms) and/or you are no longer eligible to be a member for the Qantas Frequent Flyer program and/or your Qantas Frequent Flyer membership is suspended or terminated;
 - (d) the Issuer suspects any illegal use of the Facility; or
 - (e) you gave the Issuer, Mastercard Prepaid Management Services or Qantas false, inaccurate or incomplete information when you applied for the Facility.

However, unless there are exceptional circumstances (e.g. fraud or criminal activity), we will give you at least 14 days advance notice before closing your Facility.

- 16.3 If the Facility is closed, we will refund any credit balance in the Facility (less any fees). You may contact Mastercard Qantas Travel Money Global Support, for payment in Australian Dollars of any credit balance remaining in the Facility once closed. The relevant amount will be deposited into your nominated bank account. The credit balance available to you will not include uncanceled, pre-authorized or 'held' amounts (see **clause 5** above), although these sums

will be made available to you once the pre-authorisation has been cancelled or the 'held' amounts released by the merchant and the relevant amounts are available for spending or withdrawal. A currency exchange rate will apply to any withdrawal/cash out of Funds to your bank account that are held in foreign currency. Please refer to **clause 7** for information on foreign exchange transactions.

17. Changing these Terms and Conditions

- 17.1 We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits, changes in the services we offer and changes to the product) at our discretion by giving you at least 30 days prior notice (see **clause 21** below for details of how we will communicate with you).
- 17.2 We will not be in breach of these Terms and Conditions if we take steps in order to enable us to comply with any laws or other legal obligations.
- 17.3 We will not be in breach of these Terms and Conditions if we take necessary action in order to make a change necessitated by an immediate need to restore or maintain the security of the system or the Facility.

18. Transferring this agreement

- 18.1 The Issuer may transfer its rights and obligations under its agreement with you (including any rights and obligations performed by Mastercard Prepaid Management Services) to any other person or business. If this happens, the person or business to which this agreement is transferred assumes all of the Issuer's rights and obligations under the agreement. From then on, references in these Terms and Conditions to the Issuer (or Mastercard Prepaid Management Services as applicable) are to be read as references to the person or business to which the Agreement was transferred.
- 18.2 Except in those circumstances, and except for the benefits and rights available to Qantas or Mastercard Prepaid Management Services under these Terms and Conditions, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the Agreement between you and the Issuer.

19. Your Personal Information (important information about your privacy)

- 19.1 You acknowledge the Issuer, Mastercard Prepaid Management Services and Qantas and their respective agents may collect Personal Information in connection with the provision of the Facility, including Personal Information contained in any application form, correspondence, emails, telephone calls, internet communications and transactional

information.

19.2 By applying for and Activating the Facility, you consent to the Issuer, Mastercard Prepaid Management Services and Qantas collecting, using and disclosing (including to each other) your Personal Information:

- (a) to provide you with, and facilitate the provision of, the Facility and the Services as contemplated under these Terms and Conditions;
- (b) to link your Qantas Frequent Flyer membership number to your Facility (including to contact you if there is a problem);
- (c) to provide you with the membership benefits of the Qantas Frequent Flyer program and to use your Personal Information in accordance with the Qantas Frequent Flyer program Terms and Conditions;
- (d) to monitor compliance with these Terms and Conditions;
- (e) for anti-money laundering (AML), detection of crime, legal compliance and fraud prevention purposes, including as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- (f) for the recovery of any money that you owe under these Terms and Conditions.

19.3 By applying for and Activating the Facility you also consent to the Issuer and Mastercard Prepaid Management Services disclosing Personal Information obtained from or relating to you to Qantas and to Qantas collecting, using and disclosing (including to each other) your Personal Information, including Personal Information collected from third parties, for the purposes of:

- (a) Qantas or any of its related bodies corporate, providing benefits, products or services, including providing Qantas Points to you;
- (b) Qantas or any of its related bodies corporate improving customer service, including by means of research, conducting analyses and preparing analytics, marketing, product development and planning;
- (c) Qantas marketing its products or services or the products or services of third parties, including by direct marketing; and
- (d) any third party providing services to Qantas, any of its related bodies corporate or Qantas Frequent Flyer program members in connection with the administration of Qantas Frequent Flyer or the conduct of any of the above purposes.

19.4 The Issuer, Mastercard Prepaid Management Services and Qantas may disclose your Personal Information to overseas recipients in the United Kingdom and United States of America for the purposes set out above. From the time the

Australian Privacy Principles apply, the Issuer, Mastercard Prepaid Management Services and Qantas would be required to take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles, but do not have to do so if you consent to the disclosure overseas. By applying for and Activating the Facility, you consent to the Issuer, Mastercard Prepaid Management Services and Qantas disclosing your Personal Information to overseas recipients as described in this clause.

- 19.5 If you do not agree to provide the Personal Information requested by us, then we cannot make the Facility available to you and you should not apply for and Activate the Facility.
- 19.6 You must notify us immediately of any change to your contact details. You can update your phone number and email address by accessing My Account on qantastravelmoney.com and typing the relevant changes yourself or by contacting Mastercard Qantas Travel Money Global Support. To update your address you must contact Mastercard Qantas Travel Money Global Support. To update your name you must contact the Qantas Frequent Flyer Service Centre. 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. You will need to separately update your contact details with Qantas Frequent Flyer at qantas.com or by contacting the Qantas Frequent Flyer Service Centre.
- 19.7 You may be required to provide information to the Issuer, Mastercard Prepaid Management Services or Qantas (including evidence of identity) when Activating the Facility or adding additional funds to the Facility.
- 19.8 The Issuer, Mastercard Prepaid Management Services and Qantas will take reasonable steps to keep Personal Information secure in accordance with and comply with their respective privacy policy as applicable to the Facility. Each party's uses and disclosures of your Personal Information may be different. For details about Qantas' privacy practices, see the Qantas Privacy Policy at qantas.com. For details about the Issuer's privacy practices, see the Heritage Privacy Policy at heritage.com.au. For details about Mastercard Prepaid Management Services' privacy practices, see the Mastercard Prepaid Management Services Prepaid Privacy Policy at qantastravelmoney.com.
- 19.9 In addition, by applying for a Facility, you consent to Mastercard Prepaid Management Services and Qantas using and disclosing 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 such notifications by:
- (a) contacting the Qantas Frequent Flyer Services Centre by email at customer care@qantastravelmoney.com or by phone on 1300 825 302; or

- (b) logging in to Your Profile at **qantas.com** where you can view the full list of Qantas Frequent Flyer email types you are subscribed to and unsubscribe from 'Qantas Travel Money' emails.

You also consent to Mastercard Prepaid Management Services and Qantas sending SMSs to your mobile phone to advise you of product features or information relevant to your Facility, such as low balance alerts. If you have provided us with your mobile phone number we may also send you low balance and other product related alerts via SMS. You cannot elect not to receive important service related alerts.

19.10 Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required or permitted to do so as a result of any laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the agreement between you and the Issuer which is governed by these Terms and Conditions.

19.11 We will continue to keep any Personal Information that is necessary after the closure of your Facility on the same terms as are set out above (including to meet legally imposed record keeping requirements and AML record keeping obligations).

19.12 You are entitled to ask Mastercard Prepaid Management Services or the Issuer to supply you with any Personal Information that Mastercard Prepaid Management Services or the Issuer (respectively) hold about you. See **section 7** of Part A for contact details. Mastercard Prepaid Management Services or the Issuer (as applicable) will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice. The applicable privacy policy (referred to in **clause 19.8** above) contains information on how you may access and seek correction of the Personal Information held by the Issuer, Mastercard Prepaid Management Services or Qantas. The applicable privacy policy also contains information on how you may complain about a breach of the National or Australian Privacy Principles (as applicable) by the Issuer, Mastercard Prepaid Management Services or Qantas and how that complaint will be dealt with.

19.13 To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help the Issuer and Mastercard Prepaid Management Services maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.

20. Liability

20.1 The Issuer, Mastercard Prepaid Management Services or Qantas will not be liable to you for any loss due to:

- (a) any instructions given by you 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 Facility;
- (f) the way in which any refusal to accept the Facility 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 Facility is issued or used;
- (i) any dispute between you and the supplier of any goods and/ or services purchased with the Facility;
- (j) our taking any action required by any government, federal or state law or regulation or court order; or
- (k) anything specifically excluded or limited elsewhere in these Terms and Conditions.

20.2 You are not liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with your instructions. However, if you were aware, or should reasonably have been aware, that the system or equipment was unavailable or malfunctioning, our responsibility will be limited to:

- (a) correcting any errors; and
- (b) refunding any charges or fees imposed as a result.

20.3 Liability for Unauthorised Transactions will be determined according to the ePayments Code [see **clause 14** above].

20.4 If you are a consumer, as defined by Part 2 of the Australian Securities and Investments Commission Act 2001, or any similar applicable law, these Terms and Conditions may include implied guarantees, conditions and warranties. You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by the Australian Consumer Law. Where we are liable for a breach of these Terms and Conditions, then our liability is limited to:

- (a) the supplying of the services again; or
- (b) the payment of the cost of having the services supplied again.

20.5 Qantas Travel Money is issued by the Issuer and administered by the Issuer and its service providers. Qantas shall in no way be liable to you for any failure of the Issuer to comply with these Terms and Conditions, and Qantas is not responsible or liable for provision of any benefit under these Terms and Conditions, except for provision of Qantas Points.

21. Communications

- 21.1 You agree that, subject to applicable law and **clause 21.2** below, we will give all notices or other communications to you under or in connection with these Terms and Conditions by email to your email address last known to us or which you last gave us for sending notices and communications to you. It is your responsibility to ensure that we have your current email address for this purpose. We will not be responsible if you do not receive a communication as a result of not providing us with your current email address.
- 21.2 If a law prohibits the giving of notices or other communications by electronic communication, then subject to the requirements at law, we may give the notice or other communication either:
- (a) by writing to you at your residential or postal address last known to us;
 - (b) by giving it to you personally or leaving it at your residential or postal address last known to us; or
 - (c) if the notice or communication is not personal to you (or if we do not have a current email address for you) – by publishing a notice in a newspaper circulating nationally in Australia or by posting on qantastravelmoney.com.
- 21.3 If we give a notice or other communication to you by email, the content of the notice or communication may be:
- (a) set out in the body of the email;
 - (b) included as an electronic document attached to the email; or
 - (c) made available at My Account for retrieval by you (with the email advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically. For example, by means of a link to My Account).
- 21.4 If we give a notice or other communication to you:
- (a) by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;
 - (b) by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
 - (c) electronically – you are taken to have received it on the day it is transmitted.
- 21.5 In addition to the ways set out in these Terms and Conditions, we may give you a notice or other communication by using any method allowed or required by a law or the ePayments Code. If a law or the ePayments Code requires us to use a particular method, we will do so.
- 21.6 You agree that, for the purpose of telephone communications originated or received by the Issuer, Mastercard Prepaid

Management Services or Qantas, and for the purpose of electronic communications received by the Issuer, Mastercard Prepaid Management Services or Qantas, the Issuer, Mastercard Prepaid Management Services or Qantas may verify your identity by reference to any or all of the Security Details.

22. Governing Law

- 22.1 These Terms and Conditions and the Agreement between you and the Issuer, are governed by the laws of the State of New South Wales, Australia and any legal questions concerning the Terms and Conditions or the Agreement will be decided under those laws.
- 22.2 You submit to the non-exclusive jurisdiction of the courts of the jurisdiction in which you acquired the Facility to hear and determine any disputes or legal questions concerning these Terms and Conditions or the Agreement between you and the Issuer.

For further information about Qantas Travel Money,
visit qantastravelmoney.com