

## Central Murray Credit Union

### We offer:

Home Loans  
Savings & Investments  
Personal Loans  
Superannuation  
Financial Planning  
Insurance  
Business Banking  
Foreign Exchange

Call us on 03 5744 3713, or visit The Yarrawonga Branch of CMCU.

## Travelex Cash Passport

The convenient travel ATM card



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

Central Murray Credit Union  
ABN 69 087 651 812 AFS Licence Number 239446  
58 Belmore Street, Yarrawonga, Vic. 3730

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TM

## Convenience

Prepaid PIN-protected travel money card



Cash Passport is a prepaid travel money card available to lock in exchange rates before your trip, with the security of a free back-up card and access to Global Emergency Assistance services.

Cash Passport ATM only

- ✓ Withdraw local currency at over 1 million Visa ATMs
- ✓ PIN protected and prepaid
- ✓ Global emergency assistance
- ✓ Free back-up card
- ✓ Reloadable via BPAY
- ✓ Available in Euros, British pounds, NZ, US and Australian dollars



Cash Passport –  
The travel money card  
offering more convenience  
with less baggage.

## Security

Global Emergency Assistance plus a free back-up card



## Cash Passport

Be prepared for anything



Travellex Cash Passport has many benefits for travellers seeking more convenience, with less baggage;

### 1. Convenience

- Easy to purchase with no bank account requirement and you don't have to be 18.
- No need to carry ID or find a bureau de change to access your funds.
- You can use BPAY® to reload your card. It will take approximately 2 business banking days to process.
- Obtain card balances and statements, ATM location information and make changes to your PIN online at [www.cashpassport.com.au](http://www.cashpassport.com.au)

### 2. Security

- Receive a back-up card for free.
- PIN protected.
- As the card is not linked to a bank account, your personal bank details are totally secure.
- Free card replacement if yours is lost or stolen.

### 3. Certainty

- Lock your value with a foreign currency card, to avoid currency fluctuations while away.
- Prepayment means that it's easy to set and manage your budget to avoid over spending.
- Use your unspent funds on your next trip\*, withdraw the balance from an ATM or cash-out your card (fees apply).

### 4. Global Emergency Assistance

- Customer support available 24 hours a day to deal with lost or stolen cards and passports, medical emergencies, access to emergency funds and more. *For example if you lose both cards Travellex can send emergency cash within 20 minutes\*\* for free!*

*\*Subject to card expiry.*

*\*\*This service generally takes 20 minutes. However, in some remote locations, it could take up to 24 hours for emergency funds.*

*\*\*\*Or foreign exchange equivalent based on currency of your card.*

*® Registered to and trademark of BPAY Pty Ltd ABN 69 079 137 518.*

## What do I need to do before I use my Cash Passport?

Your Cash Passport will generally be activated within four hours of purchase.

Memorise your PINs and destroy the PIN advice

To register your Cash Passport and have access to online cardholder support, sign up to "My Account" at **[www.cashpassport.com.au](http://www.cashpassport.com.au)** using the primary card number. The primary card is the card with the lowest card number.

If you wish, you can then change your PINs to more memorable numbers online.

## How do I use my Cash Passport at ATMs?

You can use your Cash Passport at any ATM which carries the Visa logo.

You will usually be able to choose an English language option. After selecting credit, enter your PIN as usual. Your cash will be dispensed in the currency of the country you are in.

You can withdraw up to AU\$6,000\*\*\* per 24 hours, the balance on your Cash Passport permitting, and you will be charged AU\$3.75\*\*\* per withdrawal. Some ATM operators may set their own withdrawal limits or charge an additional fee.

## How do I check my balance?

We strongly recommend that you check your balance regularly.

You can view your balance and transaction history via "My Account" at **[www.cashpassport.com.au](http://www.cashpassport.com.au)**.

Alternatively, you can call Cardholder Support on +1 954 838 8294 and select the automated balance service from the menu options. There is no need to speak to an operator. You will need to confirm a number of security details that you provided at the time of purchasing your Cash Passport.

Some ATMs will show your balance at the time of withdrawing cash.



## How do I reload my Cash Passport?

You can reload your Cash Passport online through BPAY®.



**Biller Code: 50179**

**Customer Reference Number:**

your 16 digit Cash Passport card number.

1% commission applies and a currency conversion will apply for foreign Cash Passport cards. Payments made before 17:00 EST will be processed in two business banking days.

Alternatively, you can reload your Cash Passport at any participating branch of the organisation from which you purchased it. A fee will be charged\*. Please take your Cash Passport and identification with you.

You can reload your Cash Passport as often as you like with any amount over AU\$250\*. If using BPAY, a daily limit of AU\$10,000\* per day applies. The maximum balance on your Cash Passport at any one time must not exceed AU\$25,000\* and the total amount that you load on all prepaid cards issued by us or by any other company within the Travelex group of companies during any 12 month period must not exceed the equivalent of US\$30,000\*.

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

Simply keep your Cash Passport for your next trip. Your Cash Passport is valid for three years from activation. Until then, you can load it with additional funds as often as you like, as long as you do not exceed the maximum loading values.

If your Cash Passport has not been used for more than 12 months, a AU\$4.00 monthly inactivity fee will be debited from your card account until usage (including credits) has resumed.

You can choose to close your card account and have the remaining balance refunded to your bank account by filling in a Cash Out Form, available at [www.cashpassport.com.au](http://www.cashpassport.com.au).

Alternatively, you can return to a participating agent and they will be able to provide you with a Cash Out form.

Depending on where you purchased your Cash Passport, there may be an administration charge for closing your card account and refunding the balance. For more information on these charges refer to the Terms and Conditions.

## What if my Cash Passport has expired?

If you still have funds on your Cash Passport and it has expired, you can transfer the balance to a new Cash Passport, by calling us on 1800 036 739 (within Australia). There may be an administration charge for this service.

## Lost or stolen cards - Disputed transactions

Call our 24 hour helpline immediately, on one of the numbers listed below:

- If your Cash Passport is lost or stolen
- If you notice any transactions on your account that are incorrect or that you don't recognise
- If you have any reason to believe that your PIN or any other security details may have been compromised

You will be able to use the secondary card if the primary card has to be cancelled.

We can arrange for emergency funds or a replacement card to be made available and if necessary, we can initiate the procedure for disputing unauthorised transactions and give advice on fraud prevention.

Country	Phone numbers
Australia	<b>1800 889 040</b>
South Africa	<b>0800 99 0517</b>
UK	<b>0800 0150401</b>
USA/Canada	<b>1 888 713 3424</b>
Other countries	<b>+1 954 838 8294</b>

### \*Fees and Limits

Fees and limits are set out in the Terms and Conditions and are subject to variation in accordance with those Terms and Conditions. For Foreign currency cards, some fees and limits applied are in the currency of the card.

## Cardholder support



### Online

Log on to "My Account" at **[www.cashpassport.com.au](http://www.cashpassport.com.au)** to:

- Check your balance and transaction history
- Change your PIN (you can change the PIN of both cards)
- Find the nearest Visa ATM locations
- Edit your personal details

If you have a question about using Cash Passport, contact us at **[cardservices@travelex.com](mailto:cardservices@travelex.com)**

### Telephone

To check your balance or if you have a question or comment about using your Cash Passport:

**Telephone: +1 954 838 8294**

For queries regarding BPAY transactions:

**Telephone: 1 800 036 739 Please note this number will only work within Australia.**

The Cash Passport card is subject to the Terms and Conditions, a copy of which is provided with your cards and can also be obtained from your local agent or **[www.cashpassport.com.au](http://www.cashpassport.com.au)**



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

It's so easy to load and reload your Cash Passport, you'll never need to worry about accessing your money overseas.

Below is a quick reference guide to give you an idea of how much cash you may need.

Item of purchase	Daily Budget Planner			
	New York	London	Paris	Rome
2 x three course meal	From US\$180	From £100	From a70	From €140
Three star hotel for 2	US\$179-350	£60-100	€85-115	€110-205
2 x travel passes	US\$14	£16	€20	€8
2 x attraction entrance fee	Empire State Building US\$36	Madame Tussaud £40	Louvre €26	Colosseum €31
Total average daily spend for 2	US\$500	£256	€250	€340

All prices are an approximate guide only and were correct as of 01/08/07.

### Cash Passport fees and limits

Initial card fees and in-store reload fee charges apply and vary by Agent. ATM withdrawals will incur a fee that varies by card per transaction. Please refer to the Cash Passport ATM Card Terms & Conditions for further details on fees and charges.

## Cash Passport

### **Next steps**

- 1 Fill out this order form
- 2 Provide one of two accepted forms of Photo ID, being either a valid Drivers Licence, Passport
- 3 Visit your nearest Cash Passport Retailer
- 4 Purchase your card
- 5 Enjoy your trip!

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## Certainty

Ability to lock in  
exchange rates  
before your trip



## Cash Passport application form

*For office use only. To be completed while the customer is present.*

Please indicate if this order is for:

☐ Reloadable new card

☐ Reload of an existing card

Card number:

Add. Card no.

Currency required: ☐ AU\$ ☐ EUR ☐ GBP  
☐ US\$ ☐ NZ\$ ☐ Other

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

Amount available on card (AU\$) \_\_\_\_\_

Commission (AU\$) \_\_\_\_\_

Total AU\$ amount received: \_\_\_\_\_

Photo ID verified by agent:

☐ Drivers Licence ☐ Passport

Photo ID Doc #: \_\_\_\_\_

Agent code: \_\_\_\_\_

Agent name: \_\_\_\_\_

Street address: \_\_\_\_\_

Town/suburb: \_\_\_\_\_

State and postcode: \_\_\_\_\_

Consultant name: \_\_\_\_\_

Contact phone: \_\_\_\_\_

## Cash Passport application form

Please read the important information below:

Complete in CAPITALS.

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

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

Last Name: \_\_\_\_\_

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

\_\_\_\_\_

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

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

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

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

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

Mother's maiden name: \_\_\_\_\_

### Important information:

The ATM only Cash Passport card is issued by Interpayment Services Limited.

By successfully applying for Cash Passport, you are consenting to Travelex using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by emailing us at [unsubscribe@travelex.com.au](mailto:unsubscribe@travelex.com.au), by mail at Level 12, 1 Margaret Street, Sydney NSW 2000 or by telephone 1800 036 739.

By accepting and using the card you agree to be bound by the Terms and Conditions attached. By using the card for the first time you will be deemed to have accepted the full terms and conditions.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Terms & Conditions

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

### 1 In these Terms and Conditions:

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

**Additional Card** means one additional Card that may be issued to an Additional Cardholder which enables the Additional Cardholder to access the funds held in the Cash Passport Fund;

**Additional Cardholder** means any person to whom you provide an Additional Card;

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

**ATM** means an automated teller machine.

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

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

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

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

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

**Customer Services** means our interactive voice response system (available in English) and call centre, accessible using the Security Details, available 24 hours a day on the telephone number or numbers provided from time to time;

**EFTPOS** means Electronic Funds Transfer at Point of Sale

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

**Foreign Currency Card** means a card denominated in a currency other than AUD

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

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

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

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

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

**we, us, our** means Interpayment Services Limited, a company incorporated in England and Wales and part of the Travelex group of companies;

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

### 2 Issuing of Cards

2.1 You should memorise your PIN to prevent unauthorised use of the Card. We recommend that you change your PIN to a number you can easily remember. You must also follow the rules on Card security (see clause 12 below).

2.2 The Card (and any Additional Card) is our property and we may request you to return it to us or suspend its use if we believe there is a good reason (see clause 16.2 below) to ask for its return or to suspend it.

2.3 The Card is not a credit card and all use is limited to the amount pre-loaded and standing to the credit of the Cash Passport Fund and any other limits referred to in these terms and conditions.

2.4 There is no interest payable to you on the credit balance of the Cash Passport Fund and the Cash Passport Fund does not amount to a deposit with us.

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

### 3 Activation and Expiry

3.1 The Card and any Additional Card is Activated and ready to use within the period notified by the Agent.

- 3.2 The Card is only for your use and expires thirty-six (36) months from the date of Activation. Any Additional Card will also expire on the same day as the Card.
- 3.3 The Card cannot be used after it has expired.
- 3.4 At any time within three (3) months of expiry of the Card, you can arrange through the Agent for payment in Australian Dollars of any credit balance outstanding on the Card, less any applicable fee, to be deposited into your nominated bank account. If you experience any difficulty in obtaining this balance through the Agent then contact Customer Services.
- 3.5 If you do not claim any credit balance outstanding on the Card within three (3) months from expiry, we will debit and retain any credit outstanding on the Card and the Cash Passport Fund shall be closed.

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

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

#### **5 Card Limits**

- 5.1 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited (in some countries) by regulatory controls.
- 5.2 There are limits on:
- (a) the amount you may load onto the Card via BPAY;
  - (b) the amount you may load onto the Card at any one time; and
  - (c) the total amount you may load onto all pre-paid cards issued to you by us or by any other company within the Travelex group of companies during any twelve (12) month period.
- 5.3 The above limits (together with other limits on the use of the Card) are set out in the limits and fees table set out at the end of these terms and conditions. If you exceed any of these limits your Cash Passport Fund may be suspended (see clause 16 below).

#### **6 Additional Cards**

- 6.1 An Additional Card is provided to you at the time of purchase of the main Card.
- 6.2 The Additional Card is used in the same way as the main Card.
- 6.3 An Additional Cardholder may be able to access information about the Cash Passport Fund and change Additional Card details in the same way as you if you give them sufficient Security Details. We would advise against this.
- 6.4 You can de-activate an Additional Card at any time through the Agent or Customer Services.
- 6.5 You must ensure any Additional Cardholder uses their Additional Card in accordance with these terms and conditions and consents to the use of their Personal Information to operate the Additional Card.
- 6.6 You will be responsible for all transactions by an Additional Cardholder and any breach by them of these terms and conditions.

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

- 7.1 Until the expiry of the Card you can add additional funds to the credit of the Cash Passport Fund through the Agent or through BPAY, subject to certain limits (see clause 5) and subject to a fee. There may be a delay (usually no more than two (2) business banking days) before funds added to your Cash Passport Fund are available to you. You will be able to access your Cash Passport Fund through Customer Services or My Account to:
- (a) change a PIN; (via My Account only)
  - (b) change some of your personal details;
  - (c) check your balance;
  - (d) check the last five (5) transactions through Customer Services or all transactions from My Account.
- 7.2 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. There may be a fee payable for balance enquiries.

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

#### **8 Fees**

- 8.1 You may be charged a fee or commission when you purchase the Card and when you subsequently load additional funds on to the Card. BPay reloads will generally take two (2) business banking days, however may take longer if your payment is made after 5pm Australian Eastern Standard Time. 1% commission applies to BPay reloads and the exchange rate of the day applies on Foreign Currency Card as set out below in clause 9.
- 8.2 For each withdrawal made from an ATM we will charge the fee specified in the limits and fees table set out at the end of these terms and conditions. Some ATM operators may also charge you an additional fee that will be deducted from the Cash Passport Fund. Not all ATM operators advise of this additional fee or the amount of the fee before you withdraw money from their ATM.
- 8.3 We will debit your Cash Passport Fund until it is closed with the monthly fee specified in the limits and fees table set out at the end of these terms and conditions after any period of twelve (12) months in which the Card (or any Additional Card) has not been used or no credits have been made to the Cash Passport Fund. If there is no credit balance on your Cash Passport Fund following the debit of any monthly fee (if the balance is less than the fee we will waive the remainder of our fee) and the Card has expired, we will automatically close the Cash Passport Fund.
- 8.4 All fees applicable to the use by you or an Additional Cardholder of the Card or any Additional Card (including any fees for the Cash Passport Fund) are set out in the limits and fees table set out at the end of these terms and conditions and will (unless otherwise specified in these terms and conditions), be debited from your Cash Passport Fund.
- 8.5 If any amounts payable under these terms and conditions represent consideration for a taxable supply, then those amounts shall be taken to be inclusive of GST.
- 8.6 The AUD Card is intended to be used as a travel money card and not to make withdrawals from ATMs in Australia. A fee of 2.95% of the value of the transaction will apply when you use an AUD Card to withdraw from an ATM in Australia and this will be debited from your Cash Passport Fund.

#### **9 Foreign Currency Transactions**

- 9.1 There are four instances where a foreign exchange rate will apply: i) initial load or in-branch reload of a Foreign Currency Card; ii) BPAY reloads of a Foreign Currency Card; iii) ATM withdrawals where the local currency is different from the currency of the card; and iv) where you close a Foreign Currency Card. The method for calculating the exchange rate for each scenario is as set out below.
- 9.2 The foreign exchange rate used for initial loads and in-branch reloads of the Cash Passport Fund is determined by the Agent. You can ask the Agent for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 9.3 The foreign exchange rate used for BPAY reloads is set and determined by us and varies each day.

- 9.4 If an ATM withdrawal is made in a currency other than that loaded onto the Card, the amount will be converted into the currency of the Card. The exchange rate used is the rate determined by VISA to be the wholesale market rate or the government mandated rate in effect the day the transaction is processed by VISA (the "ATM Rate"), increased by a currency conversion margin of 5.95% for AUD Card and 8.45% for a Foreign Currency Card.
- 9.5 The foreign exchange rate used for closing a Foreign Currency Card is set and determined by us and varies each day. If you wish to confirm the foreign exchange rates before you close your Card you can call us on 1800 036 739.

## **10 Closing your Cash Passport Fund**

- 10.1 The Cash Passport Fund continues until you ask to close it or it is closed by us in accordance with these terms and conditions (whichever is the earlier).

## **11 Emergency Assistance**

- 11.1 You and any Additional Cardholders are entitled to Emergency Assistance from Activation until expiry of the Card.
- 11.2 The Emergency Assistance services are available to you or any Additional Cardholder, their partners and children under 16 years of age.

## **12 Card Security**

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

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

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

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

- 14.1 You will be liable for ALL losses if:
- (a) any Card or Additional Card is misused with your consent or that of any Additional Cardholder;
  - (b) you or any Additional Cardholder has been negligent or has wilfully defaulted, including failing to follow the Card security rules (see clause 12);
  - (c) you or any Additional Cardholder has acted fraudulently.

- 14.2 Provided that we have been notified under clause 13.1, if the Card or any Additional Card is lost, stolen or misused, you will not be liable for any transactions which you or an Additional Cardholder has not authorised, unless any other circumstances in clause 14.1 have arisen.

## **15 Replacement Cards**

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

## **16 Ending of this agreement**

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

## **17 Changing the terms**

- 17.1 We may change these terms and conditions (including bringing in new terms, changes in the fees and the services we offer) at our discretion by giving you at least thirty (30) days' notice by letter or by e-mail in accordance with the contact details you have provided to us.
- 17.2 If we give you notice and you are dissatisfied with any change you can end the agreement and request us to close the Cash Passport Fund by writing to, or e-mailing, us and we will refund any credit in the Cash Passport Fund.
- 17.3 We may change these terms and conditions without notice in order to enable us to comply with any government, state or federal regulators or laws or any court order applicable to the Card and/or any requirements imposed upon the Card by VISA.

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

- 18.1 By purchasing the Card you consent to us processing your Personal Information under these terms and conditions
- 18.2 You must notify us immediately of any change to your address and other contact details by accessing My Account (via [www.cashpassport.com.au](http://www.cashpassport.com.au)) and typing the relevant changes yourself or by contacting Customer Services. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.
- 18.3 You may be required to provide information to us or our agents (including evidence of identity) when purchasing the Card or adding additional funds to the Card.
- 18.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our security policies and procedures.
- 18.5 Your Personal Information may be disclosed by us to third parties (including other companies within the Travellex group of companies) to enable us to provide services in connection with the Card or any additional Card, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. We may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe to us.
- 18.6 In addition, by successfully applying for Cash Passport, you are consenting to Travellex using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by emailing us at [unsubscribe@travelex.com.au](mailto:unsubscribe@travelex.com.au), by mail at Level 12, 1 Margaret Street, Sydney NSW 2000 or by telephone 1800 036 739.
- 18.7 Your Personal Information will be processed outside Australia but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 18.8 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Cash Passport Fund on the same terms as are set out above.
- 18.9 You are entitled to ask us to supply you with any Personal Information that we hold about you.

You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.

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

## 19 Our Liability to You

- 19.1 We will not be liable to you for any loss due to:
- (a) any of your instructions not being sufficiently clear;
  - (b) any failure by you to provide correct information;
  - (c) any failure due to events outside our reasonable control;
  - (d) any system failure or industrial dispute;
  - (e) any ATM refusing to or being unable to accept the Card or any Additional Card;
  - (f) the way in which any refusal to accept the Card or any Additional Card is communicated to you;
  - (g) any indirect, special or consequential losses;
  - (h) any infringement by you or an Additional Cardholder of any currency laws in the country where the Card or Additional Card was issued or used;
  - (i) our taking any action required by any government, federal or state law or regulation or court order;
  - (j) anything specifically excluded or limited elsewhere in these terms and conditions (including the circumstances set out in clause 14).
- 19.2 If any terms or conditions are implied because of Part V of the Trade Practices Act 1974 (Cth) or any similar law in respect of goods or services supplied under these terms and conditions, then our liability for a breach of any such warranties or conditions is limited to: (a) in the case of goods, the replacement of the goods, the supply of equivalent goods, the repair of the goods, or the payment of the cost of having the goods repaired; or (b) in the case of services, the supply of the services again or the payment of the cost of having the services supplied again.

## 20 Third Party Rights

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

## 21 Transferring our rights

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

## 22 Law and Jurisdiction

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

## Contact Us

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

## Emergency Assistance

### Emergency Cash

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

### Lost or Stolen Passport Assistance

If your passport has been either lost or stolen, we will advise of the telephone numbers, address and opening hours of the nearest consulate or embassy and advise on the processes for a replacement.

We can arrange to contact friends or relatives on your behalf to assist in providing any documentation required.

### Lost or Stolen Card Assistance

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

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

Information is available for hospitals, doctors, dentists and pharmacies in many countries including location, address, telephone numbers and opening hours together with details of specific facilities, capabilities, medical specialities and languages spoken. You will be directly liable for all costs incurred if you attend any treating facility. The information is provided by us without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned. The services of a doctor are available by telephone to provide information, specific advice and recommendations for your individual medical requirements through one of our service partners' doctors. We can also arrange communication between our service partner's doctor and any treating doctor and information updates to you and your relatives. This service is guaranteed in the English language and, subject to availability, in other languages but should a doctor be unavailable in a specific language an interpreter can be provided. The following services can be arranged at your cost by credit or debit card: -

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

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

### Emergency Legal Assistance

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

### Emergency Interpretation Service

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

### Emergency Messaging Service

In the event of an emergency, access via telephone to multi-lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organisation, by means of telephone, fax or e-mail. From an agreed time the customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

### Service Response

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

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

Cash Passport Card Currency						
Fees	AUD	EUR	GBP	HKD	NZD	USD
Initial card fee and in-store reload fee						
Charges apply and vary by Agent						
BPAY reload fee			1% of the reload amount			
ATM fee per withdrawal*	3.75	2.20	1.50	24.00	4.00	2.25
Monthly inactivity fee - only applicable after 12 months of inactivity.	4.00	2.00	1.50	27.50	4.80	2.00
Overdraft Fee	20.00	15.00	10.00	120.00	25.00	15.00
Unintended use Fee **	2.95%	-	-	-	-	-
Full withdrawal and closing of your Cash Passport Fund						
Charges apply and vary by Agent						
Limits						
Minimum amount you can load on your card	250	100	100	1,600	300	200
Maximum BPAY reload amount per day	AU\$ 10,000 or equivalent					
Maximum balance allowed on your card at any one time	25,000	15,000	10,000	156,000	27,000	20,000
Total amount you may load on your card during any 12 month period	US\$30,000 or equivalent					
Cardholder limits – the total amount you may load onto all prepaid cards issued to you by us or by any other company within the Travelex group of companies during any twelve (12) month period	US\$30,000 or equivalent					
Maximum amount** you can withdraw from ATMs in any 24 hour period	6,000	3,500	2,500	39,000	7,000	5,000

\*Some ATM operators may charge an additional fee. \*\*Some ATM operators may set their own withdrawal limits which may be lower than this limit. \*\*\*For more detail please refer to clauses 8.6 of these Terms and Conditions. Please check with your agent as to which foreign currency cards are available.