

Cash Passport™

AU Peak Season Campaign 2019

Cash Passport™ – Promotion Terms & Conditions of Entry (“Conditions of Entry”)

1. The promoter is Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386837) of 72 Christie Street, St Leonards NSW 2065 (the “Promoter”). Mastercard Prepaid Management Services Australia Pty Ltd arranges for the issue of the Multi-currency Cash Passport™ (“Cash Passport”) and Cash Passport™ Platinum Mastercard® (“Cash Passport Platinum”) in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL 240984).
2. Entry is open to all residents of Australia who load or reload in foreign currency with a minimum amount of \$1,500 (Australian Dollar equivalent) on a new or existing Cash Passport or Cash Passport Platinum between 9:00am AEST on 12 August 2019 and 11:59pm AEST on 15 September 2019 inclusive (“Promotion Period”) at participating stores or online at www.cashpassport.com.au and successfully register their transaction online at www.cashpassport.com.au before 11:59pm AEST on 15 September 2019 (“Eligible Entrant”). Duplicate registrations will be deleted.
3. For every load or reload in foreign currency of \$1,500 or more (Australian Dollar equivalent), Eligible Entrants will be credited with \$30 (AUD) to their Australian Dollar currency wallet on their relevant Cash Passport (“Bonus”). The maximum Bonus amount that each Eligible Entrant can receive during the Promotion Period is \$300 (AUD). Cumulative loads or reloads will not be eligible for the Bonus unless the amount loaded or reloaded is at least \$1,500 (Australian Dollar equivalent) in foreign currency. All amounts will be credited to Bonus recipients within 30 days of a valid registration being received.
4. The Promotion Period may be amended and extended if advised by further notice. Taking part in this promotion constitutes acceptance of these terms and conditions.
5. Eligible Entrants must not be in breach of any terms and conditions of this promotion or of the terms and conditions of their relevant Cash Passport.
6. The Promoter reserves the right to review and amend these terms and conditions at any time. Decision of the Promoter is final and no further correspondence will be entered into.
7. Any enquiries regarding the promotion should in the first instance be directed to the Promoter. Travelex Cash Passport products are excluded from this promotion.
8. Entries submitted by the Eligible Entrants become the property of the Promoter. All details will be held in accordance with the Promoter’s Privacy Policy which can be accessed by visiting www.cashpassport.com.au.

9. Eligible Entrants who successfully register their card in accordance with paragraph 2 will be eligible to a rebate of the Cash Passport or Cash Passport Platinum international ATM withdrawal fees, up to a maximum of 3, until 31 December 2019. The Cash Passport or Cash Passport Platinum international ATM withdrawal fee will be charged to these Eligible Entrants at the time of the ATM withdrawal; however, the Cash Passport or Cash Passport Platinum international ATM withdrawal fee will be credited back, in AUD equivalent to the local wallet cost, to these Eligible Entrants on their relevant Cash Passport each month until 31 December 2019. Some ATM operators may charge their own fees and set their own limits. Domestic ATM withdrawal fees still apply.
10. The Promoter may, in its sole discretion, cancel or vary the promotion at any time. If the Promoter cancels or varies the promotion, it is not liable to any person for any costs, loss or damage whatsoever arising out of, or in connection with, such cancellation or variation and is not required to conduct the promotion at any other time.
11. The Bonus must be taken as stated. If an Eligible Entrant is unable to use the Bonus as stated it will be forfeited and no compensation will be payable.
12. Eligible Entrants may be liable to declare the Bonus for tax purposes. The Promoter takes no responsibility for any tax payable on the Bonus. If any tax is payable on the Bonus it is the sole responsibility of the Eligible Entrant.
13. If the Bonus is not available for reasons beyond the control of the Promoter, the Promoter reserves the right to substitute for something of similar theme and value and this will be at the Promoter's sole discretion.
14. Cash Passport and Cash Passport Platinum are subject to the Cash Passport Product Disclosure Statement and Terms and Conditions and Cash Passport Platinum Product Disclosure Statement and Terms and Conditions respectively. By accepting the Bonus, Eligible Entrants agree to be bound by the relevant Product Disclosure Statement and Terms and Conditions and to satisfy any necessary identification requirements. Fees and charges apply to the use of the Cash Passport and Cash Passport Platinum and these are set out in the relevant Product Disclosure Statement and Terms and Conditions. Complete copies of each Product Disclosure Statement and Terms and Conditions, including a full list of current fees and charges, are available at www.cashpassport.com.au. All applicable exchange rates, ATM fees or charges may be deducted from the total amount of funds on the relevant Cash Passport at the time the relevant transaction is made. The Cash Passport and Cash Passport Platinum are each valid for up to five (5) years but inactivity fees may apply after twelve (12) months of non-usage of the relevant Cash Passport. The total residual fund of the relevant Cash Passport may be withdrawn at any time and will incur a fee depending on the country of activity.
15. Should an Eligible Entrant's contact details change during this promotion, it is the Eligible Entrant's responsibility to immediately notify the Promoter. A request to modify any information provided in an entry should be directed to the Promoter.
16. If for any reason, the Promoter is unable to run this promotion as planned, including tampering, infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter that corrupt or otherwise affect the administration, security, fairness, integrity or proper conduct of this promotion, the Promoter may in its sole discretion disqualify any person who tampers with the entry process, and cancel, terminate, modify

or suspend this promotion without prior notice, subject however to any written directions given under applicable law.

17. The Promoter is not responsible for any incorrect or inaccurate information, either caused by you or for any of the equipment or programming associated with or utilised in this promotion, or for any technical error, or any combination thereof that may occur in the course of the administration of this promotion including any omission, interruption, deletion, defect, delay in operation or transmission, communications line, theft or destruction or unauthorised access to or alteration of entries.
18. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who tampers with the entry or submits an entry that is not in accordance with these Conditions of Entry. Any form of automated entry using any other devices or software will be deemed to be invalid.
19. The Promoter is not responsible for lost, late or incorrect entries in this promotion.
20. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including without limitation direct, indirect and consequential loss and damages) or for personal injury suffered or sustained as a result of entering or trying to enter this promotion or accepting any Bonus offered as part of this promotion, except for any liability which cannot be excluded by law.
21. You release and agree to keep the Promoter indemnified from any claim, cost, demand, tax, liability or damage (including legal costs on a full indemnity basis) suffered or incurred by us, our directors, employees, agents and representatives arising out of your entry in this promotion or any claim by a third party arising from an act or omission by you.
22. These Conditions of Entry are governed by the laws of New South Wales.