

Multi-currency Cash Passport[™] Australia Bonus Campaign 2017

Multi-currency 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 Level 6, 165 Walker Street, North Sydney NSW 2060 Australia (the “Promoter”). MasterCard Prepaid Management Services Australia Pty Ltd arranges for the issue of the Multi-currency Cash Passport[™] (“Cash Passport”) 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 purchase a new Multi-currency Cash Passport (“Cash Passport”) or currently hold a Cash Passport and load or reload in foreign currency. The minimum load and reload amounts are detailed below and must be loaded or reloaded between 9:00am AEST 14 August 2017 - 11:59pm AEST 31 October 2017 (“Promotion Period”) in a single transaction at stores or online at www.cashpassport.com.au and registers their Cash Passport online at <https://www.cashpassport.com.au/more> before 31st October 2017 (“Eligible Entrant”). Eligible Entrants will be credited with the amounts in AUD to their Australian Dollar currency wallet on their Cash Passport (“Bonus”). All amounts will be credited to Bonus winners within 30 days from a valid registration being received. The Promoter may, in its sole discretion, cancel or vary the promotion and the Bonus at any time. If the Promoter cancels or varies the promotion and the Bonus, 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.

Load or Reload Amount in foreign currency or AUD equivalent	Bonus AUD amount
\$1,500 – \$1999.99	\$20
\$2,000 - \$4999.99	\$80
\$5,000	\$200

3. The promotion will be advertised in stores and online at www.cashpassport.com.au. Please note that participating stores who make any promotional and related material regarding this promotion available to persons (either in their stores or online) do so on the basis that all such material has been prepared by and remains the property of the Promoter. Participating stores do not run or provide any warranties in relation to the promotion and as such, shall not be liable in any way to any

third party in connection with the promotion. Any enquiries regarding the promotion should in the first instance be directed to the Promoter.

4. Employees of the Promoter, participating agents, their related bodies corporate and their immediate families are not eligible to enter this promotion.
5. 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 or calling 1800 098 231 in Australia.
6. The Bonus must be taken as stated. If a Bonus winner is unable to use the Bonus as stated it will be forfeited and no compensation will be payable.
7. A Bonus winner 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 Bonus winner.
8. If the Bonus is not available for reasons beyond the control of the Promoter, the Promoter reserves the right to substitute a prize of similar theme and value and this will be at the Promoter's sole discretion.
9. The Cash Passport is subject to the Multi-currency Cash Passport Product Disclosure Statement and Terms and Conditions. By accepting the Bonus, the Bonus winner agrees to be bound by the Multi-currency Cash Passport 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 these are set out in the Multi-currency Cash Passport Product Disclosure Statement and Terms and Conditions. The complete Multi-currency Cash Passport 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 Cash Passport at the time the relevant transaction is made. The Cash Passport is valid for up to five (5) years but inactivity fees may apply after twelve (12) months of non-usage of the Cash Passport. The total residual fund of the Cash Passport may be withdrawn at any time and will incur a fee depending on the country of activity.
10. 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.
11. 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.

12. 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.
13. 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.
14. The Promoter is not responsible for lost, late, incomprehensible or incorrect entries in this promotion.
15. 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.
16. 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.
17. These Conditions of Entry are governed by the laws of New South Wales.