

ANZ TRAVEL CARD

PRODUCT DISCLOSURE STATEMENT
19.02.2018

CONTAINING TERMS AND CONDITIONS FOR:
ANZ TRAVEL CARD (MULTICURRENCY)



ANZ Travel Card Contact Details

Postal address

Locked Bag 35006
COLLINS STREET WEST VIC 8007

ANZ Travel Card Customer Service

Telephone 1800 094 003 within Australia or +61 3 9683 7777 If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call.

Call for general enquiries – 24 hours seven days a week.

Cards lost in Australia or overseas should be promptly reported by either;

Calling the number listed above 24 hours a day
or

Emailing ANZ at travelcard@anz.com

Lost, stolen or divulged PINs

Your PIN can be easily and quickly changed (subject to verification of your identity) by using the Website anz.com/travelcard; or by calling ANZ Travel Card Customer Service on 1800 094 003.

BPAY® reload

To reload your Card (while in Australia or while you're away), contact your bank or financial institution to make a BPAY® payment from your cheque, savings, debit or transaction account (allow up to 3 ANZ business days).

Note: BPAY® does not accept payments from your credit card.



BPAY Biller Code: 106641

Customer Reference Number:
Your 16-digit Card number

Your BPAY Customer Reference Number is the 16 digit Card number on the front of your Card.

You should read all sections of this Product Disclosure Statement before making a decision to acquire or hold this financial product

Contents

PART A – Definitions	5
PART B – Terms and conditions	9
1. Application of these terms and conditions	9
2. Obtaining a Card and getting started	9
3. Backup Card	11
4. Card security and PIN security	12
5. Purchasing Value for your Card	13
6. Using your Card	19
7. Preauthorisation	25
8. Daily Withdrawal limit	25
9. Processing of Transactions by ANZ	26
10. Foreign Currency Conversion or Exchange Controls and Sanctioned Countries	26
11. No provision of credit	26
12. Fees and charges	28
13. Statements and Card Servicing	32
14. Stored Value Currency Order	34
15. What happens if your Card is lost or stolen?	34
16. Lost and stolen Card while overseas	36
17. Replacement Card	36
18. Changes to this PDS and its terms and conditions	36
19. Expiry of the Card and redemption of Stored Value	37
20. Cancellation or suspension of Card Services by ANZ	39
21. Closure or cancellation of the Card by you	40
22. Anti-money laundering and sanctions	41
23. Liability	42
24. Making a complaint	47
25. ePayments Code	48
26. Code of Banking Practice	48
27. Waiver	48
28. Privacy and confidentiality	49
29. Inactive Cards	52
30. Notices	52
31. Change of name or address	53
32. Assignments	53
33. Applicable laws	54

This Product Disclosure Statement (PDS) will govern the use of an ANZ Travel Card (multicurrency). It is important that you read and understand this PDS. ANZ is providing you with this PDS to ensure that you receive key information about the use of the ANZ Travel Card (multicurrency) and to help you understand the risks, benefits and costs. Please visit anz.com to obtain a copy of the Product Disclosure Statement for the single currency ANZ Travel Card (issued in February 2016), which is applicable for the ANZ Travel Card (single currency) product.

Please contact ANZ Travel Card Customer Service if you do not understand, or are unsure about any aspect of this PDS.

This PDS is not a recommendation or opinion that the Card is appropriate for you. The information in this PDS does not take into account your personal objectives, financial situation or needs. Therefore, before purchasing a Card, you should give consideration to your objectives, financial situation and needs, and be satisfied that they will be met if you use a Card.

Upon purchasing your ANZ Travel Card you will be taken to have read and understood this PDS and you will be taken to have accepted, and will be legally bound by, the terms and conditions contained in this document.

The Card is not intended to be purchased by any person who is not a resident of Australia.

Important Information:

- You can hold up to 10 Stored Value Currencies on the Card (Australian Dollars (AUD) Stored Value will be automatically added to your Card regardless of whether there is any Stored Value in that currency).
- You do not earn any interest on the Card balance.
- The Card is not a deposit product. This means that you are not covered under the Financial Claims Scheme in the event that ANZ becomes insolvent.
- When you add Value to the Card, a foreign conversion (or exchange) rate determined by us (which is available from any ANZ branch, ANZ Foreign Exchange Centre, ANZ Travel Card Customer Service or the Website) may apply.
- If you close the Card and redeem the Stored Value, any conversion rate used to redeem the Stored Value may not be the same as the conversion rate that may have been applied when you added the Stored Value.

- The Card cannot be linked to an ANZ account (or an account at another bank).
- If you do not use your Card or Backup Card to make a Transaction for seven years and the Stored Value exceeds the equivalent of AUD\$500 then we will send the Stored Value to the Government as unclaimed money. If the Stored Value does not exceed the equivalent of AUD\$500, then:
 - (a) any remaining Stored Value on your Card will be debited from your Card and transferred to ANZ (Remaining Funds); and
 - (b) your Card will be cancelled.

If the Stored Value outstanding on the Card exceeds the equivalent of AUD\$10, we will send you a reminder notice to let you know how you can claim the Stored Value before it is transferred and your Card is cancelled.

You may apply to ANZ to claim the Remaining Funds. To claim the Remaining Funds, ANZ may require you to complete a form or other process and/or provide supporting documentation and/or evidence of your claim.

Once you have provided the required documentation and/or evidence, ANZ will calculate the AUD equivalent of the Remaining Funds using the rate at which ANZ bought Travel Cards in the Stored Value Currencies as at 31 December of the year in which the Stored Value was debited from your Card and transferred to ANZ.

- To use your Card at merchant terminals or at an ATM, you must use the 'credit' (CR) option.

PART A – Definitions

Meaning of words

The following definitions apply throughout this PDS, unless otherwise stated:

Activity Alerts means both SMS balance enquiries and SMS automatic alerts, as requested by you;

ANZ means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 and its successors and assigns;

ANZ branch means any full-service banking centre or any branch known as a "Sales Only" and "In Centre" branch in Australia listed on anz.com;

ANZ business day means any day from Monday to Friday on which ANZ is open for business in at least one of its branch locations in Australia;

ANZ Internet Banking means the online banking services provided by ANZ to ANZ customers which is accessed at anz.com.

ANZ Travel Card Customer Service means the ANZ Travel Card Customer Service centre that can be contacted by:

- (a) telephone 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call);
or
- (b) email at travelcard@anz.com;

ANZ Travel Card (multicurrency) means the ANZ Travel Card (multicurrency) card or cards (including the Backup Card); issued by ANZ to you from May 2011 to allow you to access Stored Value by making an Electronic Transaction;

ANZ Travel Card Outlet means:

- (a) any ANZ Foreign Exchange Centre in Australia;
- (b) any ANZ branch in Australia;
- (c) if you received the Card from an ANZ representative, that person; or
- (d) any other location nominated by ANZ at anz.com or anz.com/travelcard;

ATM means an automatic teller machine linked to Visa at which you can use your Card and PIN to access Stored Value;

ATM Withdrawal Fee means a fee that may be incurred by you for an Electronic Transaction using an ATM;

Australia Post means the Australian Postal Corporation;

Backup Card means one additional Card that will be issued to you and which has a separate card number and PIN to the Primary Card that enables you to access the funds held in the Stored Value;

BPAY® means the BPAY electronic payment service;

Card means the ANZ Travel Card (multicurrency) Primary Card and the Backup Card; issued by ANZ to you from May 2011 to allow you to access Stored Value by making an Electronic Transaction;

Card Expiry Date means the expiry date printed on the Primary Card;

Card Services means any service provided by ANZ or its suppliers in connection with the Card or Stored Value and includes the ability to allow you to make Electronic Transactions;

Customer Identification Process means the process that ANZ has adopted in order to identify its customers in accordance with Australian federal law;

CVC means Card Verification Code, which is the three digit code on the back of your Card on the right of the signature strip;

Electronic Transaction means a Transaction initiated (or apparently initiated) by your instruction to:

- (a) withdraw cash from an ATM in conjunction with the use of the Card and your PIN;
- (b) purchase goods and/or services at a Visa Merchant where the merchant processes the transaction electronically using the Card, and where relevant your PIN or signature (depending on the relevant authorisation requirement of the Visa Merchant); or
- (c) make a payment to a Visa Merchant using the internet, phone or mail order using your Card number and any associated Card expiry date and/or CVC if required;

Extreme Carelessness means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour;

IVR means the automated ANZ Interactive Voice Response Service on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call) that responds to touch tone phones;

Personal information is the information that we collect from you, or about you, when you purchase your Card and when you use your Card to conduct any Transaction;

PIN means your personal identification number, that is, the code of numbers that you are to use with your Card when using the Card for Electronic Transactions (except for Electronic Transactions requiring a signature or where a signature or PIN is not required);

POS means an Electronic Transaction using a merchant terminal at point of sale;

Post Billpay means the Post Billpay electronic payment service operated by Australia Post. To purchase Value using Post Billpay you must present the Card at an Australian Post outlet that offers the Post Billpay service;

Primary Card means the one Card that will be issued to you and which has a separate card number and PIN to the Backup Card and enables you to access the funds held in the Stored Value;

Reload Currency means the Stored Value Currency nominated by you that all BPAY and Post Billpay Value purchased will be applied to;

Security Code means the four digit password nominated by you that is to be used as your Security Code for, among other things, when you access your Card details by phoning the IVR, ANZ Travel Card Customer Service or by using the Website;

Security Details means the information given by you to us that is to be used, amongst other things, as your Security Details when you access your Stored Value details at the Website or by phoning the IVR, ANZ Travel Card Customer Service or which may be requested from you in conjunction with any Electronic Transaction (and includes those amended Security Details that we may agree to accept from you from time to time);

Security Requirement has the meaning given to that term in the terms and conditions of this PDS;

Stored Value means the amount of Value that is available to you at a given time (expressed in Stored Value Currency or Stored Value Currencies) for your use in conducting Transactions;

Stored Value Currency or Stored Value Currencies means one or more of AUD, United States Dollars, Euro, Great British Pounds (Pound Sterling), New Zealand Dollars, Canadian Dollars, Hong Kong Dollars, Singapore Dollars, Thai Baht, Japanese Yen or any additional currency that we may offer from time to time;

Stored Value Currency Order means the order of the Stored Value Currencies as described in clause 14;

Transaction means any transaction which uses or increases a Stored Value on your Card and to which the ePayments Code applies;

Unsupported Currency Fee means a fee incurred when an Electronic Transaction is conducted in a currency that is not a Stored Value Currency;

Value means the amount of value, measured in Stored Value Currency or Stored Value Currencies, that you purchase from ANZ at any time for use in Electronic Transactions using the Card;

Visa means Visa Incorporated;

Visa Merchant means a business or place where Visa cards are accepted electronically and where the Visa logo may be displayed;

we, us, our means ANZ or anyone to whom ANZ assigns its rights;

Website means the internet site accessed at anz.com/travelcard which gives access to your Card details;

and

you, your means the person to whom the Card has been issued and your executor(s) and administrator(s).

PART B – Terms and conditions

1. Application of these terms and conditions

The terms and conditions of this PDS apply to your purchase of the Card, your purchase of Value, your use of Stored Value and otherwise to the use of your Card. Upon your purchase of a Card, you will be taken to have accepted, and to be legally bound by, these terms and conditions.

2. Obtaining a Card and getting started

ANZ is the issuer of the Card. In order to provide you with a Card, the following steps must be taken.

(a) Purchasing the Card

You may purchase a Card:

- (i) from an ANZ Travel Card Outlet;
- (ii) (subject to availability) using the Website.

When you purchase a Card from an ANZ Travel Card Outlet, the Card will be provided to you at the time of purchase once you have completed the Customer Identification Process. The purchased Value will be available for use before the end of the next ANZ business day. You do not need to activate the Card before you use it.

To purchase a Card using the Website, you must access the Website and follow the instructions provided. When the purchase is completed, the Card will be delivered to your nearest ANZ branch (or the one you select) for you to collect. When you have collected the Card and completed the Customer Identification Process, you will need to activate the Card before you can use it by going to the Website or calling ANZ Travel Card Customer Service and following the instructions provided. Once you activate the Card, the purchased Value is available for your use immediately.

(b) Providing identification information

Federal Government legislation requires ANZ to verify the identity of any holder of the Card who is not already a customer of ANZ. Any such holder must satisfactorily meet ANZ's Customer Identification Process. One of the documents provided must contain your photograph. Some other documents that establish your name and identity may also be accepted – please ask for advice in this regard.

If you have completed the identification process with ANZ previously, to purchase or collect a Card from an ANZ Travel Card Outlet you will need to provide photo identification and advise the name of the branch where identification was originally presented and your ANZ account number.

(c) Selecting your Reload Currency

At the time of application you will need to advise us of the Reload Currency you wish to have on the Card. AUD Stored Value will be automatically added to your Card regardless of whether there is any Stored Value in that currency. If you do not nominate a Reload Currency the Reload Currency will be the first Stored Value Currency (excluding AUD) in the Stored Value Currency Order. AUD will only be the Reload Currency if there are no other Stored Value Currencies added to the Card or where you have nominated it to be the Reload Currency. You can add any of the remaining Stored Value Currencies to the Card at the time of application.

Initially you may purchase and store Stored Value in a Stored Value Currency or Stored Value Currencies.

(d) Security Details and Security Code

When you purchase a Card you will need to provide us with the Security Details.

You will also be required to nominate the Security Code.

(e) PINs

When you purchase a Card, we will provide you with details of a PIN for your Primary Card and details of a separate PIN for your Backup Card. The PIN for the Primary Card and the Backup Card may be the same.

If you wish to change your PIN, you can do so by following the process set out in clause 13.

(f) Non-collection of your Card

If you have placed an order for a Card but after a period of not less than 20 ANZ business days have not collected the Card, ANZ may cancel your Card and pay you the amount of the Stored Value (if any), less the amount of any applicable fees and charges, in accordance with clause 20.

(g) Additional Cards

There is a limit of 1 Primary Card and 1 Backup Card per customer. If you obtain a secondary set of cards, the pre-existing set of cards will be blocked for use.

3. Backup Card

(a) When you obtain your Card, you will be provided with two cards. The cards have different card numbers and separate PINs but access the same Value and have the same Stored Value Currency Order. After receiving the Backup Card you can elect to change the PIN to be the same as the Primary Card. This can be done through the Website or by calling the IVR.

(b) We will indicate to you which Card is the Primary Card and which is the Backup Card.

The Backup Card should only be used by you in the event that you are unable to use your Primary Card (for example because the Primary Card is damaged, lost or stolen). You must not provide either your Primary Card or your Backup Card to any other person to use.

4. Card security and PIN security

- (a) The security of your Card is very important. If you fail to observe the following security requirements, you may increase the risk of unauthorised use of the Card. You must:
- (i) sign the back of your Card immediately upon receipt;
 - (ii) if ANZ gives you a PIN sachet or package, destroy it immediately after memorising the PIN;
 - (iii) on the Card Expiry Date destroy your Card by cutting it diagonally in half through the magnetic strip and the embedded microchip on the Card if applicable;
 - (iv) not let anyone else use your Card;
 - (v) take reasonable steps to protect your Card from loss, theft or misuse; and
 - (vi) notify us immediately after you become aware that your Card has been lost or stolen, or that your Card or the Card details (for example, the number and expiry date of your Card) have been used by someone else without your authority.
- (b) You must keep your PIN secure. Failure to do so may increase the risk of unauthorised Transactions and your liability for any loss.

WARNING: You must not:

- (i) use your birth date as your PIN or a PIN which has sequential numbers, for example, '1234';
- (ii) use a PIN where all numbers are the same, for example, '1111';
- (iii) voluntarily disclose your PIN or CVC to anyone, including a family member or friend;
- (iv) write or record your PIN on a card, or keep a record of your PIN on anything carried with the card or liable to loss or theft at the same time as the card, unless you make a reasonable attempt to protect the security of your PIN;
- (v) keep a written record of your PIN required to perform transactions on one or more articles liable to be lost or stolen at the same time, without making a reasonable attempt to protect the security of your PIN;
- (vi) otherwise act with extreme carelessness in failing to protect the security of your PIN (each a **'Security Requirement'**).

If you do any of the above, you may be liable for any loss suffered from an unauthorised Transaction.

To assist you, ANZ publishes security guidelines. A copy of the current guidelines is available at www.anz.com.

5. Purchasing Value for your Card

(a) Initial purchase of Value

When you purchase your Card, your initial purchase of Value must be in accordance with the minimum and maximum limits for the initial purchase of Value set out in the table in clause 5(g). Your initial purchase of Value must be made using AUD:

- (i) in cash (subject to below);
- (ii) with a credit or debit card with ANZ or with another financial institution with representation in Australia which is accepted by ANZ; or
- (iii) in any other way that we may make available to you at that time.

If you purchase your Card from an ANZ branch in Australia known as a "Sales Only" and "In Centre" branch listed on anz.com, your initial purchase of Value may not be made in cash.

(b) Purchasing Value using BPAY or Post Billpay

To purchase Value using BPAY, you use the BPAY Biller Code of 106641 and the 16 digit number of your Card (found on the front of your Card) as your customer reference number.

To purchase Value using Post Billpay, you must present the Card at an Australia Post outlet that offers the Post Billpay service. You may purchase Value using cash or debit card or any other way that we make available to you (up to \$9,000 in a single transaction for Post Billpay) from time to time. The purchase of Value by Post Billpay and BPAY must be made using AUD. Clause 5(i) outlines the calculation of the conversion rate when the Value is paid directly into the Reload Currency (excluding AUD) using BPAY or Post Billpay.

There may be a delay (usually no more than 3 ANZ business days) before Value purchased for your Card by BPAY or Post Billpay is available to you.

Purchases of Value using BPay or Post Billpay will be credited to the Reload Currency. To purchase Value for another Stored Value Currency using BPAY or Post Billpay you will need to:

- (i) wait until the Value from the initial BPAY or Post Billpay purchase is available to you in the Reload Currency, then change the Reload Currency and make a second BPAY or Post Billpay purchase. The Value from the second BPAY or Post Billpay purchase will then be applied to the new Reload Currency; or
 - (ii) transfer all or some of the Value from the Reload Currency that you have purchased to one or more Stored Value Currencies following the instructions on the Website. **Please note** that unless the initial purchase is into AUD Stored Value, transferring Value in this way means that there will be two purchases of Value, (the purchase of the Reload Currency and a second purchase of the Stored Value Currency that the Value will be transferred to). Therefore you will be subject to two exchange rate conversions. The conversion rate used when you transfer Value from your AUD Stored Value to other Stored Value Currencies is set out in clause 5(j).
- (c) Examples of purchasing Value by BPAY or Post Billpay:
- (i) Your Reload Currency is Euro.
 - All purchases of additional Value by BPAY or Post Billpay will be automatically applied to your Euro Stored Value.
 - (ii) You have more than one Stored Value Currency and when you first purchased your Card you nominated AUD as the Reload Currency.
 - When you purchase additional Value by BPAY or Post Billpay the AUD will be applied to the AUD Stored Value on your Card;
 - When the AUD Stored Value is available to you, you can transfer the Value to one or more other Stored Value Currencies following the instructions on the Website.
 - (iii) You have more than one Stored Value Currency. You have changed your Reload Currency so that United States Dollars is now the Reload Currency:
 - When you purchase additional Value by BPAY or Post Billpay, the AUD will be transferred to your United States Dollars Stored Value and applied to the United States Dollars Stored Value on your Card;

- To purchase additional Value in another Stored Value Currency, when the United States Stored Value is available to you, you can either:
 - change the Reload Currency so that another Stored Value Currency is the Reload Currency and purchase additional Value by BPAY or Post Billpay. This additional purchased Value will then be transferred to that Reload Currency and the original Value purchased will remain in the United States Stored Value on your Card; or
 - transfer the United States Stored Value to one or more Stored Value Currencies following the directions on the Website. Transferring Value in this way means that there may be multiple purchases of Value, (the purchase of the United States Stored Value Currency and then the subsequent purchase/s of other Stored Value Currency or Stored Value Currencies). The conversion rate used when you transfer Value from your United States Stored Value to other Stored Value Currencies is set out in clause 5(j).

(d) Purchasing Value using an ANZ Foreign Exchange Centre

To purchase Value at an ANZ Foreign Exchange Centre you must present the Card. You can purchase Value for more than one Stored Value Currency at a time using cash, credit card or debit card or any other way that we make available to you from time to time. The purchase of Value must be made using AUD. Clause 5(i) sets out the conversion rate used when the Value is paid directly to a Stored Value Currency (excluding AUD) at an ANZ Foreign Exchange Centre.

(e) Subsequent purchase of Value

After your initial purchase of Value, any subsequent purchase of Value can be made by:

- (i) visiting an ANZ Foreign Exchange Centre in Australia or any other location nominated by ANZ for the purpose of purchasing additional Value from time to time; or

- (ii) using Post Billpay (up to \$9,000 in a single transaction) or BPAY.

You cannot purchase Value for an amount that would cause the total Stored Value to be in excess of the maximum Value that may be reloaded per year and/or the maximum Balance as set out in the table in clause 5(g).

(f) Subsequent purchase of Value via BPAY or Post Billpay

After your initial purchase of Value, any subsequent purchase of Value purchased via BPAY or Post Billpay in AUD will be applied to the Reload Currency. Clause 5(i) sets out the conversion rate for when the Value is paid to the Reload Currency (excluding AUD) by BPAY or Post Billpay.

(g) Subsequent purchase of Value using an ANZ Foreign Exchange Centre

After your initial purchase of Value, any subsequent purchase of Value at an ANZ Foreign Exchange Centre will be applied to your nominated Stored Value Currency or Stored Value Currencies. You can purchase subsequent Value using cash, credit card or debit card or any other way that we make available to you from time to time. The purchase of subsequent Value must be made using AUD. Clause 5(i) sets out the conversion rate for when the Value is paid directly to a Stored Value Currency (excluding AUD) at an ANZ Foreign Exchange Centre.

Limits	
Number of Cards per person	2 (Primary Card and Backup Card)
Maximum Balance	AUD 50,000 (or equivalent Stored Value of all remaining Stored Value Currencies)***
Minimum initial purchase of Value*	AUD 200
Maximum initial purchase of Value*	AUD 50,000 *** (AUD 25,000*** for online purchases)
Maximum Value that may be reloaded per year*	AUD 50,000***
24 hour ATM Cash Withdrawal Limit**	AUD 3,000 (or equivalent value in foreign currency)***
24 hour POS Transaction Limit**	AUD 6,000 (or equivalent value in foreign currency)***

* The minimum initial purchase of Value and maximum initial purchase of Value amounts may differ depending on how the Card is purchased. Please refer to anz.com or anz.com/travelcard for further information.

** Subject to the maximum amount of Stored Value that may be loaded on your Card. ATM merchants may also impose additional limits that restrict the maximum or minimum Value that you can withdraw in any one transaction.

*** The conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency in which the Value is being transferred.

- (h) There are limits to the amount of Value you may purchase, hold, or withdraw as cash at any time, as described above.
- (i) The AUD purchased by you will be converted into the relevant Stored Value Currency or Stored Value Currencies using the conversion rate as follows:
- (i) for Value purchased at an ANZ Travel Card Outlet, the conversion rate is the rate at the time of purchase, as notified on ANZ's website at anz.com, as being the rate at which ANZ sells Travel Cards in the relevant Stored Value Currency or Stored Value Currencies at that time;
 - (ii) for Value purchased using BPAY or Post Billpay, the conversion rate is the rate at the time the Reload Currency is credited with the Value purchased. The rate is notified on ANZ's website at anz.com as being the rate at which ANZ sells

Travel Cards in the relevant Reload Currency. The day we receive cleared funds may be up to 3 ANZ business days after the day you make a payment by BPAY or Post Billpay. If you use Post Billpay to purchase Value by cheque and we accept the cheque, the day we receive cleared funds may be up to 10 ANZ business days after the day you make the payment by Post Billpay. The AUD received by us will then be used to complete your purchase of Value in the Reload Currency.

- (j) For Value transferred between Stored Value Currencies, the conversion rate will be at the time the Value is credited into the Stored Value Currency that the Value is being transferred into. If the transfer does not include AUD then the conversion rate used will be the AUD cross rate between the transferor Stored Value Currency and the Stored Value Currency that is being credited to complete the transfer. If the transfer is from AUD Stored Value Currency to another Stored Value Currency then the conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ sells Travel Cards in the relevant Stored Value Currency to which the Value is being transferred. If the transfer is to AUD Stored Value Currency from another Stored Value Currency then the conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency from which the Value is being transferred.
- (k) Any amount of Value that is purchased will be available to you as Stored Value only after we have received cleared funds for the full amount of the Value purchased and the Value purchased has been credited towards your Card by us as Stored Value in the relevant Stored Value Currency.
- (l) You may not purchase Value for the Card after it has been cancelled or after it has expired.
- (m) If, as a result of any error or other circumstance, Value is loaded on your Card which has not been purchased by you:
 - (i) we may remove that Stored Value at any time; or
 - (ii) if that Stored Value has been used, you agree to repay that amount to us within 14 days of a request from us for such repayment. Such a repayment may be made by you purchasing

additional Value. If we have not received payment for the requested amount within 14 days we may pursue the amount via a collection agency or by other means.

- (n) In most cases, the conversion rate applied to refunds of a Transaction will be different to the conversion rate applied to the original Transaction. The refund will be paid into the Stored Value Currency or Stored Value Currencies of the currency in which the original Transaction took place. If that Stored Value Currency is not on the Card then the refund amount will be paid into AUD. Clause 5(j) sets out the conversion rate for when the refund amount is converted into AUD. If the currency of the original Transaction is not a supported currency then the refund amount will be converted into AUD. Clause 6(e) sets out the conversion rate when the currency is converted into AUD.

6. Using your Card

- (a) You can use your Card with merchants and at ATMs that accept prepaid Visa cards electronically. This includes cash withdrawals at ATMs or purchases in person, by mail order, telephone or over the internet.
- (b) When you use your Card at a merchant terminal or at an ATM, select the CR (i.e. credit) button or its equivalent in your travel destination.
- (c) Your use of the Card is limited by the amount of the Stored Value available to you.
- (d) When you use the Card for a Transaction involving a Stored Value Currency or Stored Value Currencies;
 - (i) the Card will first use the Stored Value Currency of the currency that the Transaction is being made in (if funds are available) to fulfil that Transaction (including all applicable fees). There may be instances in which the currency of the Transaction may be different to the currency of the country in which the Transaction took place.
 - (ii) if you do not have sufficient Stored Value in that currency to process the Transaction (including all applicable fees) in full but have the remaining Stored Value in another Stored Value Currency or Stored Value Currencies to do so, the Card will fulfil the Transaction (including all applicable fees) by debiting the value from the other Stored Value Currencies according to the Stored Value Currency Order. Therefore you

may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value debited in order to process the Transaction (including all applicable fees)). If the transaction does not involve the AUD Stored Value Currency, the conversion rate used will be the AUD cross rate between the Stored Value Currency of the Transaction and the Stored Value Currency or Stored Value Currencies that are being debited to complete the Transaction (including all applicable fees). If the transaction involves AUD then the conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys (when funds are being transferred into the AUD Stored Value Currency) or sells (when funds from the AUD Stored Value Currency are being transferred to another Stored Value Currency) Travel Cards in the relevant Stored Value Currency.

- (iii) if the currency of the Transaction has not been added to the Card, but you have sufficient funds across your other Stored Value Currencies, the Card will fulfil the Transaction (including all applicable fees) by converting the amount into the AUD Stored Value Currency (the conversion rate used will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ sells Travel Cards in the Stored Value Currency of the Transaction). If there is insufficient Value in the AUD Stored Value then it will debit the Stored Value from the other Stored Value Currency or Stored Value Currencies according to the Stored Value Currency Order and converting those amount(s) into AUD Stored Value Currency to fulfil the Transaction (including all applicable fees). Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value debited to process the Transaction). The conversion rate used will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency.
- (iv) the Transaction will be declined if you do not have enough Stored Value to be able to process the Transaction (including all applicable fees) in full.

Examples:

You have loaded 500 Great British Pounds (GBP), 100 Euros (EUR) and 200 New Zealand Dollars (NZD) on the Card:

- (i) a Transaction of GBP100 will be automatically debited from the GBP currency on the Card, leaving a balance of GBP400, EUR100 and NZD200.
- (ii) a Transaction of GBP100 followed by a Transaction of EUR50 will be automatically debited from the GBP and EUR currencies on the Card respectively, leaving a balance of GBP400, EUR50 and NZD200.
- (iii) a Transaction of EUR700 will see EUR100 automatically debited from the EUR currency and then the equivalent of EUR600 debited from the GBP currency on the Card using the AUD cross rate between GBP and EUR. If there is insufficient GBP then the equivalent of the outstanding amount of EUR will be debited from NZD currency on the Card using the AUD cross rate between NZD and EUR.
- (iv) a Transaction will be declined if, when combined, there is insufficient Value in GBP, EUR and NZD Stored Value Currencies to pay the Transaction in full.
- (e) An Electronic Transaction (including all applicable fees[#]) made in a currency that is not a Stored Value Currency will be converted to AUD and then debited from AUD Stored Value. The conversion rate for converting a currency that is not a Stored Value Currency to AUD is the conversion rate used by Visa, which is the wholesale market rate selected by Visa from a range of wholesale rates one day before Visa processes the Transaction.

If there are insufficient funds in the AUD Stored Value then the outstanding AUD equivalent amount will be debited from the other Stored Value Currency or Stored Value Currencies (according to the Stored Value Currency Order) by transferring funds to the AUD Stored Value Currency in order for the Electronic Transaction to be completed. Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value transferred to AUD to process the Electronic Transaction). The conversion

[#] An Unsupported Currency Fee will apply. Please see clause 12(d) for further details.

rate used will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency or Stored Value Currencies that are being debited to complete the Transaction.

- (f) If a Transaction is processed in AUD (for example as a result of a merchant overseas offering and you accepting the option to pay in AUD), the Transaction will be debited from your AUD Stored Value if you have sufficient AUD Stored Value to pay the Transaction in full. If you do not have any AUD Stored Value or it is insufficient to pay the Transaction in full but you have sufficient Stored Value in another Stored Value Currency or Stored Value Currencies to pay for the remaining balance of the Transaction in full (including all applicable fees), we will convert the Stored Value Currency or Stored Value Currencies into AUD according to the Stored Value Currency Order. Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value transferred to process the Transaction). The conversion rate used will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency or Stored Value Currencies that are being debited to complete the Transaction. If you do not have any or sufficient Stored Value in the Stored Value Currency or Stored Value Currencies to pay the Transaction (including all applicable fees) in full, the Transaction will be declined. If the merchant has processed the Transaction in AUD without your consent, you will need to contact the merchant directly and ask the merchant to cancel the Transaction and to re-process the Transaction in the correct currency.
- (g) The Card cannot be used for:
- (i) Transactions at merchants that are completed manually (for example using a 'click clack' machine);
 - (ii) Transactions at merchants who offer gaming and gambling services, such as betting (including lottery tickets, casinos gambling chips, off-track betting), wagers at race tracks, as well as gaming or gambling websites;
 - (iii) direct debits, recurring or instalment payments;
 - (iv) purchases from merchants who do not accept Visa prepaid cards;

- (v) over the counter cash withdrawals at merchants or financial institutions;
 - (vi) Transactions in countries subject to economic and/or trade sanctions. See clause 10 for more detail.
- (h) You may 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 surcharge payable to the ATM operator for balance enquiries. Although the surcharge will be shown as a separate transaction on your statement it will be included in the total Transaction (if any) conducted using that ATM. If an ATM displays a balance for the Stored Value the conversion rate applied may be different to ours and minor discrepancies can arise.

Information about your Stored Value or Transactions will reflect the position of your Stored Value available at that time except for Transactions not yet processed by ANZ.

- (i) Where you use your Card to withdraw cash you accept that:
- (i) not all electronic equipment from which cash can be withdrawn will always contain cash.
 - (ii) there may be limits set by different ATM operators on the amount of cash that may be withdrawn from one or more of their ATMs on a given day and these limits may be below the limits set as the 24 hour ATM Cash Withdrawal Limits in clause 5(g).
 - (iii) some ATM operators may impose a surcharge when you use their ATM to make a withdrawal. Surcharges will appear as a separate Transaction item on your statement but will be included in the total Transaction amount (see clause 6(h) above);
 - (iv) any cash dispensed at electronic equipment is at your risk once it becomes visible or available for you to collect.
 - (v) if the Card is used to withdraw cash at an ATM in Australia that dispenses cash in a currency other than AUD, the value of the cash will not be debited directly from the same Stored Value Currency but instead the value of the cash will be converted into AUD using the conversion rate on the date of withdrawal according to the terms of use for that ATM and the AUD amount so calculated will be debited from the Stored Value according to the Stored Value Currency Order.

A Card will normally be honoured by financial institutions and Visa Merchants displaying the Visa card logo. However, Visa card promotional material displayed on any premises cannot be taken as a warranty by the financial institution, Visa Merchant or any person carrying on business there that all goods and services available at those premises may be purchased with the Card.

- (j) Unless required to do so by law, we do not accept any liability:
 - (i) if any financial institution or Visa Merchant displaying a Visa logo refuses to accept or honour a Card; or
 - (ii) for goods and services purchased with your Card.
- (k) Any complaint about goods or services purchased with your Card must be resolved directly with the Visa Merchant concerned.
- (l) You must not use the Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the jurisdiction you are in.
- (m) The Card must be used solely for Electronic Transactions. When you use the Card for Electronic Transactions, we will receive details of your Electronic Transaction from Visa. We will then debit the Stored Value applicable to your Card with the value of those Electronic Transactions as advised to us by Visa and any applicable fees and charges as set out in these terms and conditions.
- (n) The Card may be disabled if an incorrect PIN is used three times or if fraud is suspected. If an incorrect PIN is used three times you must contact us by calling ANZ Travel Card Customer Service to reactivate the Card, although there may be a delay. If an incorrect PIN is used three times, some ATMs will not return your Card and you may need to contact the ATM operator for the physical return of the Card. In these situations, you will also need to contact ANZ Travel Card Customer Service to replace the Card. If your Card is disabled or retained by an ATM, you may still use the Backup Card issued to you by ANZ to access Stored Value on your Card.
- (o) The Card (including the Backup Card) remains the property of ANZ at all times.

7. Preauthorisation

- (a) Some merchants (for example hotels and car rental agencies) may request us to confirm electronically that you have sufficient Stored Value to meet the estimated cost of the goods and services they provide. We are required to treat the request as a request to authorise an Electronic Transaction.
- (b) Some merchants may not provide goods and services in advance of payment if their request for authorisation is declined.
- (c) If we accept the request, even if the merchant has not asked you to pay any amount at that time, the balance of the Stored Value available to you will be reduced by the amount authorised. The amount authorised will be shown when you obtain your Transaction history.
- (d) An amount authorised in this way may mean the Stored Value available to you is reduced by the amount authorised for up to seven days from the date the request is made, even if you have already paid the merchant for the goods and services provided. This may have the effect of temporarily reducing the Stored Value available to you by the amount authorised and the amount paid for the same goods and services.
- (e) Unless cancelled by the merchant earlier, the authorisation will be automatically cancelled seven days after the request for authorisation was made. When the authorisation is cancelled, the Stored Value available to you will increase to reflect the cancellation of the amount authorised.
- (f) A merchant may add an anticipated service charge/tip to the request for authorisation (e.g. up to 20% at a restaurant).

8. Daily Withdrawal limit

- (a) ANZ imposes a daily limit on the total amount of cash that you may withdraw from the Stored Value on your Card using an ATM. Details of this limit (together with other limits on the use of the Card) are set out in the table in clause 5(g). Some ATM operators may also impose their own separate limit on the minimum and maximum amounts that can be obtained in a single ATM Transaction. When using an ATM, the dispensing limit of the ATM operator will be applied first and then, subject to

that limit (if any), the 24 hour ATM Cash Withdrawal Limit set out in the table in clause 5(g).

9. Processing of Transactions by ANZ

- (a) All Electronic Transactions that use Stored Value will be processed on the date they are received by us and are effective as at the date of the Electronic Transaction. The date that we receive an Electronic Transaction for processing may not be the date the Electronic Transaction was made. For example, we may be provided with information concerning purchases made using your Card or Card details (for example mail or on-line purchases) a number of days after the purchase was actually made.
- (b) We may process Transactions received by us on a particular day in any order we see fit. This means that the order of processing Transactions on a day may vary from the order in which Transactions are made on that day or are received by us on that day.

10. Foreign Currency Conversion or Exchange Controls and Sanctioned Countries

- (a) Use of the Card outside Australia must comply with any foreign currency conversion or exchange control requirements.
- (b) The Card cannot be used in countries subject to economic and/or trade sanctions. Some countries may also have government restrictions on currencies you can use. At the date of this PDS, the card cannot be used in Cuba, Iran, Syria, Sudan or North Korea but this may change from time to time. Please make sure you also check the Website, with Department of Foreign Affairs and Trade and Office of Foreign Assets Control and with the embassy of the country you plan to visit for any restrictions that may apply.

11. No provision of credit

- (a) We will not provide any credit in respect of your Card. Selecting the "credit" button on ATMs or Visa Merchant terminals when you use your Card to make withdrawals or purchases gives you access to your Stored Value and does not provide you with any credit.
- (b) If, as a result of any error or other circumstance, we make a payment to you or at your direction for an amount in excess of your Stored Value at that time,

you agree to repay that amount to us within 14 days of a request from us for such repayment. Such a repayment may be made by you purchasing additional Value. If we have not received payment for the requested amount within 14 days we may pursue the amount via a collection agency or by other means.

- (c) If you purchase or transfer Value and your Stored Value Currency or Stored Value Currencies have a negative balance, once that Value has been credited to the Reload Currency (for a purchase) or Stored Value Currency to which it was transferred (for a transfer), any Stored Value available on the Card will be automatically credited to the Stored Value Currency or Stored Value Currencies that have a negative balance until the Stored Value Currency or Stored Value Currencies have a zero balance or until all Stored Value has been exhausted. The credits will be paid by transferring Stored Value from the Stored Value Currency or Stored Value Currencies (that have a positive balance) in accordance with the Stored Value Currency Order. If there are multiple Stored Value Currencies that have a negative balance then the order in which they will be credited is first, to the Stored Value Currency or Stored Value Currencies to which the purchase or transfer of Value was being credited, and then in accordance with the Stored Value Currency Order. Therefore you may be subject to a number of exchange rate conversions depending on how many Stored Value Currencies have a negative balance. If the transfer does not include AUD then the conversion rate will be the AUD cross rate between the transferor Stored Value Currency and the Stored Value Currency or Stored Value Currencies that have a negative balance. If the transfer involves AUD then the conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys (when the AUD has a negative balance) or sells (when some/all of the AUD purchased is being transferred to a Stored Value Currency with a negative balance) Travel Cards in the relevant Stored Value Currency.

12. Fees and charges

- (a) The fees and charges applicable to the use of the Card Services are set out below.
- (b) If we fail to collect a fee to which we are entitled, we have not waived our right to collect the fee for future Transactions of the same nature.
- (c) If there are insufficient funds to pay the fee(s) in the Stored Value Currency to which it is charged then the remaining amount of the fee(s) will be paid by debiting the equivalent amount of the fee(s) from the other Stored Value Currency or Stored Value Currencies according to the Stored Value Currency Order. Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to be debited to process the fee(s)). If the conversion is between Stored Value Currencies that do not include AUD then the conversion rate used will be the AUD cross rate between the transferor Stored Value Currency and the Stored Value Currency that is being credited to complete the transfer. If the funds for the fee(s) are being debited from AUD and transferred to another Stored Value Currency then the conversion rate will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ sells Travel Cards in the relevant Stored Value Currency. If the funds for the fee(s) are being credited into AUD from another Stored Value Currency then the conversion rate will be that which is notified on ANZ's website at anz.com as being the rate which ANZ buys Travel Cards in the relevant Stored Value Currency.
- (d) The Unsupported Currency Fee is a percentage (4%) of the value of any Electronic Transaction (including any applicable ATM fees) debited to the Card when:
 - (i) you use the Card to make an Electronic Transaction in a currency that is not a Stored Value Currency;
 - (ii) where the merchant or financial institution accepting or processing the Electronic Transaction is located in a country whose currency is not a Stored Value Currency; or
 - (iii) which is considered by Visa to require conversion into a currency that is not a Stored Value

Currency (for example, where the Electronic Transaction is submitted on behalf of a merchant to a financial institution that is in a country whose currency is not a Stored Value Currency).

The Unsupported Currency Fee is calculated on the value of the Electronic Transaction plus any ATM fee that may apply when you proceed with the transaction at an ATM.

The Electronic Transaction (including any applicable ATM fees) in a currency that is not a Stored Value Currency will be converted to AUD by Visa in accordance with its rules using the wholesale market rate selected by Visa from a range of wholesale rates one day before Visa processes the Electronic Transaction. If there are insufficient funds in the AUD Stored Value then the remaining balance of the Electronic Transaction will be paid by debiting the Stored Value from the other Stored Value Currency or Stored Value Currencies according to the Stored Value Currency Order. Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value transferred to process the Transaction). The conversion rate used will be that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency.

The following is an example of how the Unsupported Currency Fee is calculated if you use the Card to make a purchase in a currency that is not a Stored Value Currency (e.g: Philippine Peso, currency code: PHP):

- (i) You make a purchase of total Value PHP 1,000.
- (ii) The fee payable by you to do this will be 4% of the converted AUD value debited from your AUD Stored Value.
- (iii) If the converted AUD value is \$25, you will be required to pay an Unsupported Currency Fee of AUD \$1.00, being the product of $0.04 (4\%) * 25 = 1$.

Fee	When payable
ATM Withdrawal Fee[^]	For each Electronic Transaction where you use an ATM (as applicable to the Stored Value Currency withdrawn)
Unsupported Currency Fee (charged in AUD only)	When an Electronic Transaction is conducted in a currency that is not a Stored Value Currency.
Activity Alerts fee	On issue of an SMS alert as configured by you using the Website (Charged in AUD only)
Any Government duties, taxes, rates or other charges incurred in respect of Transactions that increase or reduce the Stored Value will be payable by you.	

[^] This fee is applicable to all ATM Transactions (which may include ATM Transactions performed at an ANZ ATM). ATM operators may impose their own surcharge/withdrawal fee.

**Amount or Stored
Value Currency Amount**

AUD: 3.50	USD: 2.50	GBP: 2.00	EUR: 2.20	NZD: 4.50	CAD: 3.00	HKD: 20.00	SGD: 4.00	THB: 95	JPY: 260
--------------	--------------	--------------	--------------	--------------	--------------	---------------	--------------	------------	-------------

4% of converted AUD value

AUD: 0.35

13. Statements and Card Servicing

(a) Statements

An electronic statement will be issued for the Card every month except if there is no Stored Value on the Card at the time the electronic statement is to be issued.

The statements may be viewed online on the Website.

If you have provided us with your email address then we will notify you on a quarterly basis as to when the latest statement is being made available.

You must carefully check your statements. If you think there are mistakes or unauthorised or disputed transactions shown on your statement, contact us as soon as possible on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call).

(b) Subject to verification of your identity (including providing your Security Code):

(i) Website

You may visit the Website and follow the instructions to:

- (A) change a PIN;
- (B) change some of your personal details;
- (C) establish and change your SMS Activity Alerts;
- (D) check your Stored Value balance;
- (E) check all Transactions and view your statement as set out in this section;
- (F) change the Reload Currency; and
- (G) activate the Card (if purchased via Internet Banking or the Website).

(ii) IVR

You may call the IVR and follow the instructions to:

- (A) change a PIN;
- (B) check your Stored Value balance;
- (C) hear your last 5 Transactions; and
- (D) change the Reload Currency.

(iii) ANZ Travel Card Customer Service:

You may call ANZ Travel Card Customer Service to:

- (A) change some of your personal details;
- (B) check your Stored Value balance; and
- (C) change the Reload Currency.

(c) SMS Activity Alerts

You may use the Website to register your mobile phone to:

(i) obtain your Stored Value balance:

Send an SMS from your registered mobile phone to 0429 333 666 or +61 429 333 666 (for international) containing the text BAL XXXXXX, ensuring 'XXXXXX' equals the last six digits of your Card number. It is important to leave a space between the text and the last six digits of your Card number.

(ii) You can also create automated alerts via SMS for:

- (A) Account Balance sent Daily, Weekly or Monthly
- (B) Card balance reaching a specified threshold e.g. \$100.00
- (C) Value load transactions being credited to the Card balance.

(d) Activity Alerts fee apply to both SMS balance enquiries and SMS automated alerts. Some mobile phone operators may charge additional fees. The Activity Alerts fee will be debited from the AUD Stored Value. If there are insufficient funds to pay the fee in the AUD Stored Value then the remaining amount will be paid by debiting the Stored Value from the other Stored Value Currency or Stored Value Currencies according to the Stored Value Currency Order. Therefore you may be subject to a number of exchange rate conversions (depending on how many Stored Value Currencies are required to have their Value transferred to process the Transaction). The conversion rate is that which is notified on ANZ's website at anz.com as being the rate at which ANZ buys Travel Cards in the relevant Stored Value Currency.

- (e) You acknowledge that the Internet, online and telephone systems are not controlled or owned by us so we cannot guarantee that they will function at all times. We accept no liability for unavailability or interruption. It is your responsibility to ensure that any online system you use in connection with your Card is secure.

14. Stored Value Currency Order

- (a) Transactions (including all applicable fees) involving a Stored Value Currency will automatically use the Stored Value Currency of the Transaction first (if funds are available) to fulfil that Transaction (including all applicable fees). Refer to clause 6(d)(ii) for further information regarding how these transactions are processed when there is insufficient Stored Value in the Stored Value Currency of the Transaction.
- (b) If a Stored Value Currency has not been added to the Card then it will not be included in the Stored Value Currency Order.
- (c) If a Transaction is in a currency that is not a Stored Value Currency then the card will automatically use AUD first (including all applicable fees). Refer to clause 12(d) for further information how these transactions are processed.
- (d) The Stored Value Currency Order is:
 - Australian Dollars (AUD)
 - United States Dollars (USD)
 - Great British Pounds (GBP)
 - Euros (EUR)
 - New Zealand Dollars (NZD)
 - Canadian Dollars (CAD)
 - Hong Kong Dollars (HKD)
 - Singapore Dollars (SGD)
 - Thai Baht (THB)
 - Japanese Yen (JPY)

You will not be able to change the order of any Stored Value Currency in the Stored Value Currency Order.

15. What happens if your Card is lost or stolen?

- (a) You must make a report to us by calling the ANZ Travel Card Customer Service centre immediately once you become aware that:
 - (i) your Card has become lost or stolen; or
 - (ii) your Card or the Card details (for example, your

Card number and Card Expiry Date) have or may have been used by someone else without your authority.

- (b) The best way to make a report is to call the ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call). If the ANZ Travel Card Customer Service Centre is unavailable, you should report the loss or theft to ANZ by calling 13 13 14. When a telephone report is made to us, we will give you a notification number or some other form of acknowledgement. You should retain this as evidence of the time and date of your report.
- (c) If you report to the ANZ Travel Card Customer Service centre that a Card has been lost or stolen, or the Card details have been used by someone else without your authority, the Card will be cancelled as soon as the report is made. For example, if a Card that has been reported as lost or stolen is subsequently found, you must not use the Card. You must destroy the Card immediately by cutting it diagonally in half through the magnetic strip and embedded microchip if it has one.
- (d) We may issue you with a replacement Card and the number of the replacement Card may be changed by us. In that event, these terms and conditions will apply to your use of the replacement Card.
- (e) If you report that your Card has been lost or stolen, you may still use the Backup Card issued to you by ANZ to access Stored Value on your Card.
- (f) You may be liable for Electronic Transactions for which you did not give authority (including mail and telephone order Transactions and Internet Transactions) incurred before the report is received by us. However, your liability and loss may be limited in accordance with clause 23(c). However, if you have contributed to the loss by unreasonably delaying the reporting to us of the loss or theft of your Card or the unauthorised use of your Card or Card details, you may be liable for Electronic Transactions for which you did not give authority (including mail and telephone order Transactions and internet Transactions) incurred before the report is received by us.

16. Lost and stolen Card while overseas

We can provide a replacement Card if your Card is lost or stolen while you are overseas.

However, you will not be able to use the replacement Card to perform Electronic Transactions that require a PIN until you have obtained the new PIN for the replacement Card by phoning the IVR and verifying your identity (including providing your Security Code). You will still be able to use the replacement Card for Transactions requiring a signature only.

17. Replacement Card

At any time, we may issue a new Card to you. If your Card becomes faulty or damaged, you may order a replacement Card by calling ANZ Travel Card Customer Service. All replacement Cards are subject to these terms and conditions.

We reserve the right not to reissue a Card to you.

18. Changes to this PDS and its terms and conditions

The information in this PDS is subject to change from time to time and is correct and current as at the date on the cover.

The table below sets out how and when we will notify you of changes to these terms and conditions. You agree that we may notify you of certain changes by advertisement in major daily or national newspapers or electronically to your email address, or other electronic mail address which is last known to us. Clause 30 sets out how we provide you notice. By agreeing to receive these documents electronically you understand that ANZ may not send you a paper copy.

We may make the following changes.

	Minimum number of days notice	Method of Notice
Introduce a new fee	30 days	In writing
Increase an existing fee or charge	30 days	In writing or by press advertisement
Change any other term or condition	Day of change	In writing or by press advertisement

Where the new information is not materially adverse then the PDS or supplementary PDS will be available online at website anz.com/travelcard, or call the ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call).

On request, we can send you a paper copy of any new information without charge. Please call ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call) to request a copy.

If we give you notice of a change to these terms and conditions and, as a result, you no longer wish to receive the Card Services, you can request us to close or cancel your Card as detailed in clause 21.

19. Expiry of the Card and redemption of Stored Value

- (a) Once activated, the Card is operative until the Card Expiry Date. You will be notified about your card expiry by email to the email address you provided to us. You can update your email address via the website or by calling ANZ Travel Card Customer Service on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call). The Primary Card and the Backup Card cannot be used after the Card Expiry Date.
- (b) We require you to destroy the expired Primary Card and the Backup Card.
- (c) Before the Card Expiry Date you may redeem some or all of any Stored Value:
 - (i) for cash at an ATM (subject to the minimum ATM withdrawal amount);
 - (ii) by other means using an Electronic Transaction;
or
 - (iii) by requesting the closure or cancellation of the Card by using the procedure set out in clause 21;
- (d) If your Card has expired and you contact us within 7 years after the date on which you last used your Card or Backup Card to make a Transaction, you may

still redeem the Stored Value or transfer your Stored Value to a new Card. To redeem the Stored Value use the procedure set out in clause 21.

To transfer your Stored Value call 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call). Any request by you for the transfer of Stored Value will not be actioned until all Transactions made on the Card have been settled and no Transaction is the subject of a dispute.

Once your Card has expired, it cannot be renewed.

- (e) If you do not claim any Stored Value outstanding on the Card within seven years after the date on which you last used your Card or Backup Card to make a Transaction subject to clause 29:
 - (i) any remaining Stored Value on your Card will be debited from your Card and transferred to ANZ (Remaining Funds); and
 - (ii) your Card will be cancelled.

If the Stored Value outstanding on the Card exceeds the equivalent of AUD\$10, we will send you a reminder notice to let you know how you can claim the Stored Value before it is transferred and your Card is cancelled.

You may apply to ANZ to claim the Remaining Funds. To claim the Remaining Funds, ANZ may require you to complete a form or other process and/or provide supporting documentation and/or evidence of your claim. Once you have provided the required documentation and/or evidence, ANZ will calculate the AUD equivalent of the Remaining Funds using the rate at which ANZ bought Travel Cards in the Stored Value Currencies as at 31 December of the year in which the Stored Value was debited from your Card and transferred to ANZ.

- (f) Where we receive a request from you to redeem your Stored Value (if any), the amount that will be paid to you in respect of the Stored Value will be paid in AUD in accordance with the procedure set out in clause 21.
- (g) It is your responsibility to ensure the Stored Value is redeemed following the Card Expiry Date in accordance with these terms and conditions.

20. Cancellation or suspension of Card Services by ANZ

- (a) At any time, we may cease providing one or more Card Services, refuse authorisation of any further Transactions, or cancel the Card (or do one or more of these things):
- (i) without prior notice if:
 - (A) you have requested us to cancel the Card;
 - (B) the Card Expiry Date has been reached;
 - (C) we believe that use of the Card or the Card Services may cause loss to you or us (for example if you have not met one or more of your obligations under these terms and conditions);
 - (D) we suspect any illegal use of the Card;
 - (E) we are directed to cancel the Card or refuse authorisation by any properly authorised government authority or by any court order;
 - (F) you gave us any false or misleading information when you purchased the Card;
 - (G) in our reasonable view you have tampered with, misused or allowed any other person to use the Card;
 - (H) as a result of an event beyond the reasonable control of ANZ, including, but not limited to, a disruption to or malfunction of any system or equipment that is not temporary of a third party service provider on which we rely to provide the Card Services, we are unable to continue to provide one or more of the Card Services;
 - (I) any of our third party service providers on which we rely to provide the Card Services, or any essential part of the Card Services, should cease or be forced to cease providing relevant support services to us, for any reason;
 - (J) the continued provision of the Card Services may damage the reputation of ANZ, and in such an event, your Cards will be automatically cancelled;
 - (K) (if and when applicable), you have placed an order for a Card but, after a period of not less than 20 ANZ business days, that order has not been collected by you; or

- (ii) upon giving you not less than 60 days' written notice.

Where under clause 20(a) we have ceased providing Card Services, or refused authorisation of further Electronic Transactions, or cancelled the Card where you have not directly requested us to do so (or any two or more of these things), we may give you written notice ending this agreement at the email and/or mailing address we hold for you. ANZ may also attempt to contact you to discuss the payment to you of the Stored Value (if any) held on your Card. Then (if we have not already done so) we will cancel the Card and cease providing Card Services. Your Stored Value (if any) will be paid to you in AUD and will be converted at the conversion rate described in clause 21, after deduction of any applicable fees, at the time that we cancel the Card.

- (b) When we cancel a Card, or we receive instructions from you to close or cancel a Card, or the Card has reached the Card Expiry Date:
 - (i) the Card (including the Backup Card) must not be used and must be cut diagonally in half through the magnetic strip and embedded microchip. (including the Backup Card); and
 - (ii) you are responsible for any use of the Card (including the Backup Card) until it has been cut diagonally in half through the magnetic strip.

21. Closure or cancellation of the Card by you

- (a) You may request the closure or cancellation of your Card by visiting any ANZ Travel Card Outlet.
- (b) The amount will be paid to you in respect of your Stored Value will be paid to you in AUD. Your available Stored Value will be converted to AUD at the conversion rate(s) displayed on anz.com as being the rate at which ANZ buys Travel Cards in the Stored Value Currencies at the time that we process your completed card closure form, after deduction of any applicable fees. You should then receive the net closing balance within two ANZ business days of the day that we receive your completed card closure form.
- (c) You should ensure that, at the time of making the request for closure or cancellation of your Card, that all Transactions have been settled (this may include any preauthorisations as outlined in clause 7). If there are Transactions that have not been settled at the

time we process your completed card closure form then the Value of the Transaction will not be included in the net closing balance as outlined in clause 21(b). You will need to complete a further card closure form in order to receive any Stored Value credited to the Card, after deduction of any applicable fees, in relation to those Transactions that were not settled at the time of the completion of the original card closure.

The following is an example of the closure or cancellation process.

- (i) In the case where there are no outstanding disputes and all Transactions are settled, if ANZ receives your completed card closure form on a Monday, the remaining Stored Value Currencies on the Card will be converted at Monday's conversion rate. You should receive payment of the converted amounts in AUD by the Wednesday.

22. Anti-money laundering and sanctions

- (a) You agree that ANZ may delay, block or refuse to process any Transaction without incurring any liability if ANZ suspects that the Transaction:
 - (i) may breach any laws or regulations in Australia or in any other country;
 - (ii) involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United Nations, the European Union or any country; or
 - (iii) may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.
- (b) You must provide all information to ANZ which ANZ reasonably requires in order to manage anti-money laundering or counter-terrorism financing and economic and trade sanctions risk or to comply with any laws or regulations in Australia or any other country.
- (c) You agree that ANZ may disclose any information concerning you to:
 - (i) any law enforcement, regulatory agency or court where required by any such law or regulation in Australia or elsewhere; and

- (ii) any correspondent ANZ uses to make payment for the purpose of compliance with any such law or regulation.
- (d) Unless you have disclosed to ANZ that you are acting in a trustee capacity or on behalf of another party, you warrant that you are acting on your own behalf in entering into this agreement.
- (e) You declare and undertake to ANZ that the processing of any Transaction by ANZ in accordance with your instructions will not breach any laws or regulations in Australia or any other country.

23. Liability

(a) System, equipment and malfunctions

The ATMs and merchant systems and facilities at which you seek to use the Card may not be owned by us and we are not responsible for ensuring that they will accept the Card. Although the Visa logo may be displayed in some countries the Card may not operate there.

(b) Disruption to Card Services

Please allow sufficient time when planning Transactions. You should bear in mind that occasionally a service may be disrupted. A “disruption” is where a service is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner. We will correct any incorrect entry which is made as a result of a disruption and will adjust any fees or charges which have been applied as a result of an incorrect entry. To the maximum extent permitted by law, we will not be liable for any loss or damage, including consequential loss or damage, suffered because of a disruption.

This disclaimer is in addition to, and does not restrict, any other provisions contained in these terms and conditions which limit our liability.

(c) Unauthorised Transactions

The following provisions apply to unauthorised Transactions. The provisions do not apply to a Transaction performed by you or by anyone who performs a Transaction with the knowledge and consent of you.

(i) When ANZ is liable

ANZ will be liable for losses incurred by you that:

- are caused by the fraudulent or negligent

conduct of ANZ's employees or agents or third parties involved in networking arrangements, or of merchants or their agents or employees;

- are caused by a Card, Card number or PIN which is forged, faulty, expired or cancelled;
- are caused by a Transaction that requires the use of the Card or PIN that occurred before you received or selected the Card, or PIN (including a reissued Card or PIN);
- are caused by a Transaction being incorrectly debited a second or subsequent times to the same Card;
- an unauthorised Transaction that occurs after you have notified ANZ that the Card has been misused, lost or stolen or that the security of a PIN has been breached;
- arises from an unauthorised Transaction that can be made using the Card number without a PIN or Card. Where a Transaction can be made using a Card, or a Card and a Card number, but does not require a PIN you will be liable only if you unreasonably delay reporting the loss or theft of the Card;
- arise from an unauthorised Transaction if it is clear that you have not contributed to the losses; or
- occur while our process for reporting unauthorised Transactions, loss, theft or misuse of a Card or breach of a Security Requirement is unavailable, provided that a report is made within a reasonable time of the process again becoming generally available.

(ii) When you are liable

If we can prove on the balance of probability that you have contributed to the loss arising from an unauthorised Transaction through fraud or through breaching a Security Requirement:

- you are liable in full for the actual losses that occur before ANZ is notified of the loss, theft or misuse of the Card or breach of a Security Requirement, but

- you will not be liable for a portion of the losses:
 - incurred in any period that exceed any applicable daily Transaction limit;
 - that exceed the Available Balance of the Card.

You are liable for losses arising from unauthorised Transactions that occur because you contributed to the losses by leaving a Card in an ANZ ATM.

If we can prove, on the balance of probability that you contributed to the losses resulting from an unauthorised Transaction by unreasonably delaying reporting the misuse, loss or theft of the Card or a breach of a Security Requirement, you will be liable for the actual losses that occur between:

- the time when you became aware of the security compromise, or in the case of a lost or stolen Card, should reasonably have become aware; and
- the time we were notified of the security compromise, however, you will not be liable for that portion of the losses:
- incurred in any period that exceeds any applicable daily Transaction limit;
- that exceeds the Available Balance on the Card.

If it is not clear whether you have contributed to the loss caused by an unauthorised Transaction and where a PIN was required to perform the unauthorised Transaction, the Card holder is liable for the least of:

- \$150 or a lower figure determined by ANZ;
- the Amount of Stored Value on the Card; or
- the actual loss at the time ANZ is notified of the misuse, loss or theft of a Card or breach of a Security Requirement (but not that portion of the loss incurred on any one day^{^^} which is greater than the daily Transaction limit (if any)); or

^{^^} A day begins at 12.00am (Melbourne time) and ends at 11.59pm (Melbourne time) on the same day. If you are not in the same time zone as Melbourne, please check <http://www.australia.gov.au>

(iii) Equipment malfunction

We are responsible to you for any loss caused by the failure of our system or equipment to complete a Transaction that was accepted in accordance with your instructions.

However, if you were aware or should reasonably have been aware that the system or equipment was unavailable for use or malfunctioning, ANZ's responsibility will be limited to correcting errors and refunding any charges or fees imposed as a result.

(d) Additional Protection: Visa – Zero Liability

Subject to clause 23(c), you will not be liable for unauthorised Transactions on a Visa card.

If you notify us of an unauthorised Transaction(s), within five ANZ business days we will provide provisional credit to you to the value of the unauthorised Transaction unless your prior history is unsatisfactory or we determine that the nature of the Transaction(s) justifies a delay in crediting the Stored Value on your Card.

(e) Reversing a Transaction (chargeback rights)

- (i) Subject to clause 23(c), where you have used your Card to make a purchase at a Visa Merchant POS terminal by selecting the 'credit' button, you may be entitled to reverse (chargeback) the Transaction where you have a dispute with the Visa Merchant. For example, you may be entitled to reverse a Transaction where the Visa Merchant has not provided you with goods or services you paid for. Please note, ANZ is not able to reverse (chargeback) Transactions at Visa Merchant POS terminals when you have selected the 'savings' button. The actual amount reversed will be in the same Stored Value Currency of the currency in which the original Transaction took place. If that Stored Value Currency is not on the Card then the refund amount will be paid into AUD. Clause 5(j) sets out the conversion for when the refund amount is converted into AUD. If the currency of the original Transaction is not a Supported Currency then the refund amount will be converted into AUD. Clause 6(e) sets out the conversion rate when the currency is converted into AUD.

- (ii) You must notify ANZ if you believe you are entitled to reverse a Transaction. If ANZ is satisfied after investigation that you are entitled to reverse a Transaction, the amount initially debited for the Transaction will be credited to the Stored Value on your Card in that Stored Value Currency. If the same Stored Value Currency of the Transaction is not open, the amount will be credited to the AUD Stored Value Currency.
- (iii) You should notify ANZ immediately of a disputed Transaction. Visa card scheme operating rules impose time limits after the expiry of which ANZ is not able to reverse a Transaction. The maximum time limit generally applicable is 75 days after the disputed Transaction but some limits are longer. If you do not notify ANZ in time, ANZ may be unable to investigate your claim in which case you will be liable for the Transaction. It is your responsibility to review carefully your Transaction history. ANZ is not responsible for any loss to you if you do not ask ANZ to reverse a Transaction within an applicable time limit.
- (iv) To notify ANZ of a disputed Transaction, please download the Transaction Dispute Form from the website and send the completed form to ANZ at ANZ Travel Card Transaction Disputes by either;
 - Mail:** Locked Bag 35006,
COLLINS STREET WEST VIC 8007;
 - Fax:** 1800 283 515; or
 - Email:** travelcard@anz.com (scanned copy of the completed and signed form only).

Please assist us by providing as much information as you can. Once we have received your completed Dispute Form, we can only investigate the Transaction on your behalf when the Transaction has settled.

Settlement of a Transaction is evident when a post date is recorded on the Website. Our aim is to acknowledge receipt of your Dispute Form within 5 ANZ business days of receipt. Investigation of your disputed Transaction(s) may take longer.

(f) Force majeure

To the extent permitted by law, we will not be liable to you for any loss or damage (whether direct or

consequential), nor be in default under this PDS, for failure to observe or perform any of our obligations under the PDS for any reason or cause which could not, with reasonable diligence, be controlled or prevented by us, including acts of God, acts of nature, acts of government or their agencies, strikes or other industrial action, fire, flood, storm, riots, power shortages or failures, sudden or unexpected system failure or disruption by war or sabotage.

(g) Indemnity

To the extent permitted by law, you indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us directly or indirectly because you:

- (i) did not observe your obligations under; or
- (ii) acted negligently or fraudulently in connection with, these terms and conditions.

24. Making a complaint

If you have a complaint about any of our products or services, ANZ has established complaint resolution procedures set out below:

(a) Contact Us

For the fastest possible resolution to your complaint call the ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call).

(b) Complaint Resolution Centre

If you are unhappy with the response you have received or you would like to escalate the matter, you can contact our Complaint Resolution Centre. Our specialists will work closely with you to address your concern quickly and amicably. We will update you regularly until the matter is resolved.

Contact details

Call our Complaint Resolution Centre toll free on: 1800 805 154 (8am - 7pm AEST/AEDT weekdays, excluding national public holidays)

Lodge online via: anz.com

Mail: ANZ Complaint Resolution Centre
Locked Bag 4050

South Melbourne VIC 3205;

Email: yourfeedback@anz.com

(c) ANZ Customer Advocate

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free and impartial review to reach a resolution that is fair to you and to ANZ.

Contact details

ANZ Customer Advocate
6A/833 Collins Street
Docklands VIC 3008
Tel: +61 3 8654 1000
Email: customeradvocate@anz.com

Further help options

Financial Services Dispute Resolution Schemes

If you are not satisfied with the outcome of your complaint, you can contact the Financial Ombudsman Service (FOS) within 2 years of our final response.

Please note that before FOS can investigate your complaint, they generally require you to have first provided ANZ with the opportunity to address the complaint.

Financial Ombudsman Service Ltd (FOS)

GPO Box 3 Melbourne VIC 3001
Tel: 1800 367 287
Fax: +61 3 9613 6399
Email: info@fos.org.au
Internet: fos.org.au

25. ePayments Code

We warrant that we will comply with the requirements of the ePayments Code where that code applies.

26. Code of Banking Practice

If you are an individual or a small business (as defined by the Code of Banking Practice) we are bound by the Code of Banking Practice when we provide our products or services to you.

27. Waiver

The waiver by us of any rights arising from a breach of the terms of the PDS, or of any rights or powers arising under the PDS, must be in writing and signed by us. A failure or delay by us in the exercise, or partial exercise, of a right or power under the PDS does not result in a waiver of that right or power. You may not rely on any conduct, representation or statement by

us or our employees as a defence to the exercise of a right or power conferred on us by these terms and conditions. This provision may not itself be waived except by us in writing.

28. Privacy and confidentiality

ANZ will collect and use information about you during the course of your relationship with ANZ. We explain below when and how ANZ may collect, use and disclose this information.

It is important that the information ANZ holds about you is up to date. You must let ANZ know when information you have provided ANZ has changed.

Collection, use and disclosure of information

ANZ may use and disclose the information we collect about you for the following purposes:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against ANZ and/or to manage any legal action involving ANZ;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

Absence of relevant information

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Information required by law etc.

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in ANZ's Privacy Policy and at www.anz.com/privacy.

Providing your information to others

ANZ may provide your information to:

- any related entity of ANZ which may use the information to: carry out ANZ's functions and activities; promote its own products and services; assess your application for one of its products or services; manage your product or service; perform administrative and operational tasks (including debt recovery); or comply with regulatory requirements and prudential standards;
- an organisation that is in an arrangement with ANZ to jointly offer products and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ to: provide you with products or services; and/or promote a product or service;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ is authorised or required by law or court/tribunal order to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);

- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan;
- any person who introduces you to ANZ;
- your referee(s);
- your employer;
- your joint borrower(s) or account holder(s); and
- your adviser; your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you do not want us to tell you about products or services, phone 13 13 14 to withdraw your consent.

ANZ may disclose information to recipients (including service providers and ANZ's related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Credit Reporting

ANZ may also disclose personal information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy.

If you would like a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

ANZ Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) contains information about:

- the circumstances in which ANZ may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

Collecting sensitive information

ANZ will not collect sensitive information about you, such as information about your health, without your consent.

Personal information you provide about someone else

If you give ANZ personal information about someone else, please show them a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

29. Inactive Cards

If:

- you have not used your Card or Backup Card to make a Transaction for seven years, which includes the purchase of Value or purchases at a merchant or cash withdrawals at an ATM; and
- the Stored Value on your Card exceeds the equivalent of AUD\$500;

then we must send the Stored Value on your Card to the Government as unclaimed money.

30. Notices

- (a) We can deliver a notice to you personally, in which case the date of delivery is the date on which you receive the notice.
- (b) If we mail a notice to you, notice is taken to have been given on the day it would have been delivered in the ordinary course of post, if we mailed it to your last known address recorded by us in respect of your Card.

- (c) Where permitted to do so by law, we may provide you with a notice, other documents or information:
- (i) electronically to your email address, or other electronic mail address, last known to us; or
 - (ii) to any person nominated by you to receive such notices, documents or information. We accept no responsibility or liability for late, lost or misdirected SMS messages or emails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers. We are not liable for any loss or damage you suffer as a result of any person other than you accessing those SMS messages or email messages.
- (d) If we provide you with a notice, other document or information electronically then you understand that we may not send you a paper copy.

31. Change of name or address

- (a) You must notify us of any change of name or address (or both) as soon as possible, by:
- (i) mailing details of the change(s) to the address listed at the front of this agreement;
 - (ii) attending an ANZ Foreign Exchange Centre in Australia and providing details of the Card you hold and the changed details;
 - (iii) calling ANZ Travel Card Customer Service on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (If calling from overseas, please call reverse charge +61 3 9683 7777. If you dial the number direct, you may be charged for the call) and advising us of the details of the change (for change of address only).
- (b) We will not accept a post office box address as a valid residential address for you.
- (c) We will not be responsible for any errors or losses associated with any change of name or address (or both) where we have not received prior notice.

32. Assignments

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

33. Applicable laws

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

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 84006 02.2018 W582652



anz.com