

Key to the World Currency Card

Supplementary Product Disclosure Statement

Date prepared: 1 February 2018

ABOUT THIS DOCUMENT

This document is a Supplementary Product Disclosure Statement (**SPDS**) and has been prepared by Heritage Bank Limited: ABN 32 087 652 024; AFSL 240 984 (**the Issuer**). This SPDS updates and amends the Key to the World Currency Card Product Disclosure Statement dated 16 February 2016 and Supplementary Disclosure Statement (**PDS**) dated 17 May 2016.

This SPDS must be read together with the PDS which has been provided to you. If you need another copy of the PDS, it is available to be downloaded from www.keytotheworld.com.au.

Words and expressions defined in the PDS are taken to have the same meaning in this SPDS. The PDS and Terms and Conditions remain in full force, except to the extent amended by this SPDS or updated via www.keytotheworld.com.au.

INTRODUCTION

This SPDS changes the PDS by removing the fee that is charged when one Currency on your Card is converted to another Currency (the “Currency Conversion Fee”) and the introduction of a new foreign exchange rate that will apply when this happens (the “Spend Rate”).

The information set out in this SPDS is general in nature and has been prepared without taking into account your objectives, financial situation and needs. Before using the Key to the World Currency Card you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs.

AMENDMENTS TO THE PDS

The PDS is amended as follows:

1. The last paragraph under the ‘Available Currencies’ heading is deleted and replaced with:

The Facility will take funds from the relevant Currency balance that the transaction is denominated in, i.e. if the transaction in question is in USD, the Facility will first look to see if you have a sufficient USD balance and, if not, will then work its way through the other Currency balances in the above default order of priority until the transaction amount is able to be satisfied. When a transaction of this kind occurs, no Currency Conversion Fee is charged. The foreign exchange rate applied will be the Spend Rate. Please see the Fees and Limits Table below and Terms and Conditions for an explanation of how the Spend Rate applies in these scenarios. If there are insufficient funds in all Currencies in your Facility, the transaction may not be completed. If a transaction is still processed and cleared, the negative balance becomes a debt immediately payable by you and you must pay that debt immediately.

2. The paragraph under “Dynamic Currency Conversion” is deleted and replaced with:

Dynamic Currency Conversion (“DCC”) is an optional service that is sometimes offered by foreign retailers and ATM operators, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency. If you make a purchase or ATM withdrawal in a country where the local currency is the same as a Currency on your Facility (e.g. using your US dollar funds in the USA) and you opt in to a DCC service, this may result in an additional foreign exchange transaction. Accepting the offer to settle in another currency may result in unnecessary conversion costs as the merchant may apply a foreign exchange margin to convert the transaction currency into another currency. In addition, the Spend Rate may apply in accordance with clause 10 of

the Terms and Conditions – for example, if there are insufficient funds available in the other currency used for the DCC/MCC (see the Fees and Limits Table in this PDS). If you have funds loaded onto your Facility in the currency of the country you are in, we do not recommend that you opt in to DCC.

3. The “Key to the World Currency Card Fees” table under the “Fees and Limits” heading is amended by deleting and replacing the last row with:

<p>Currency Conversion foreign exchange rate</p> <p>This is applied when a purchase or ATM withdrawal is conducted in a currency either not loaded or insufficient to complete the transaction and the cost is allocated against the Currency/ies used to fund the transaction.</p>	<p>FREE</p> <p>The Spend Rate will apply to foreign exchange transactions in accordance with the Terms and Conditions⁴.</p>
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4. Example 4 at the end of the “KEY TO THE WORLD CURRENCY CARD FEES:” table is deleted and replaced with:

⁴ Example of Currency Conversion Spend Rate:

Example A: The following example is provided to assist you in understanding how the Spend Rate is applied when you conduct an ATM transaction in a currency that is different to the Currencies on your Card. Although it describes an ATM transaction, the same process will apply to POS transactions.

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

- Assuming the Spend Rate is AUD 1.00 = BRL 0.746 the AUD cost will be AUD 67.02 (1/0.746 x BRL 50.00).

If the merchant settles the transaction on the same date as the purchase, AUD 67.02 will be debited from your AUD balance. If the merchant settles on a subsequent day, then the rate that applies will be the Spend Rate on the day of settlement. You can obtain this exchange rate by contacting Mastercard Prepaid. Any withdrawal fee charged by an ATM operator will be charged in addition to the above amounts.

Example B: The following example is provided to assist you in understanding how the Spend Rate is applied when you conduct a transaction that requires us to allocate funds from several Currencies. You are travelling in the United States of America and while shopping, make a purchase for USD 150.00. At the time of this purchase you have the following Currency balances – USD 50, AUD 0, EUR 60, CAD 100. The following application of Funds will take place:

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

Notice of Change to the Key to the World Currency Card Terms and Conditions dated 17 May 2016

("Notice of Change")

Date prepared: 1 February 2018

ABOUT THIS DOCUMENT

This document is a notice of change to the Key to the World Currency Terms and Conditions ("Terms and Conditions").

This Notice of Change must be read together with these Terms and Conditions.

Words and expressions defined in the Terms and Conditions are taken to have the same meaning in this Notice of Change.

CHANGES TO THE TERMS AND CONDITIONS

1. In the definitions section in clause 1.1, a new definition for Spend Rate is added as follows:

Spend Rate means the individual foreign exchange rate set and determined by Mastercard Prepaid applicable to foreign exchange transactions. The circumstances when the Spend Rate applies are set out at clauses 10.1(c), 10.1(d) and 10.1(f). Each currency has a different rate that varies from day to day.

Spend Rate Calculator means the calculator showing the individual foreign exchange rate applicable to your transaction on a particular date. The Spend Rate Calculator can be accessed at www.keytotheworld.com.au.

2. Clauses 10.4, 10.5 and 10.6 are deleted and replaced with:

10.4 If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available Currencies, or exceeds the relevant available Currency balance, on your Facility, the amount will be funded by converting the transaction amount into the next available Currency balance on your Facility in the following order of priority: AUD, USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, SGD. In these circumstances, no Currency Conversion Fee will be charged, but we will apply the Spend Rate which is set and determined by Mastercard and varies each day (see Fees & Limits Table).

10.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is the Spend Rate which is set and determined by Mastercard and varies each day (see Fees and Limits Table). You can access the Spend Rate Calculator to check what the Spend Rate is on a particular day at www.keytotheworld.com.au.

10.6 Where your Facility is closed, or request repayment of any balance of your Facility under clause 11.3 below, and the Facility has funds in a foreign Currency (i.e. in a currency other than AUD), we will convert these funds into AUD. The foreign exchange rate used for this is the Spend Rate which is set and determined by Mastercard and varies each day (see Fees & Limits Table). If you wish to confirm the foreign exchange rates before you close your Facility you can contact Card Services.

KEY TO THE WORLD

**SUPPLEMENTARY PRODUCT
DISCLOSURE STATEMENT**

to the Key to the World Currency Card
Product Disclosure Statement
dated 16 February 2016.

ABOUT THIS DOCUMENT

This document is a Supplementary Product Disclosure Statement (SPDS) and has been prepared by Heritage Bank Limited: ABN 32 087 652 024; AFSL 240 984 (the Issuer). This SPDS updates and amends the Key to the World Currency Card Product Disclosure Statement dated 16 February 2016 (PDS).

This SPDS must be read together with the PDS which has been provided to you. If you need another copy of the PDS, it is available to be downloaded from www.keytotheworld.com.au.

Words and expressions defined in the PDS are taken to have the same meaning in this SPDS. The PDS and Terms and Conditions remain in full force, except to the extent amended by this SPDS or updated via www.keytotheworld.com.au.

INTRODUCTION

This SPDS is to correct the Reload fee on page 8 in the Fees and Limits table in the PDS.

The information set out in this SPDS is general in nature and has been prepared without taking into account your objectives, financial situation and needs. Before using the Key to the World Currency Card you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs.

KEY TO THE WORLD

AMENDMENTS TO THE PDS

THE PDS IS AMENDED AS FOLLOWS:

1. The Reload fee on page 8 of the PDS for in store and using your secure Key to the World logon is deleted and replaced with:

Reloading your card: - in store - using your secure Key to the World logon (charged at the time of reload)	Up to 1.1% of the total amount ¹
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2. The example on page 8 for reloading your Card in-store or via Key to the World logon is deleted and replaced with:

¹Reloading your Card in-store or via Key to the World logon:

Reload of AUD500 attracts a fee of 1.1% ($AUD500 \times 1.1\% = AUD5.50$). The amount payable for your reload of AUD500 will therefore be AUD505.50.

Reload of AUD2500 attracts a fee of 1.1% ($AUD2500 \times 1.1\% = AUD27.50$). The amount payable for your reload of AUD2500 will therefore be AUD2527.50.

KEY TO THE WORLD

**FINANCIAL SERVICES GUIDE,
PRODUCT DISCLOSURE STATEMENT
AND TERMS AND CONDITIONS**

CONTENTS

FINANCIAL SERVICES GUIDE	3
What is this document?	3
Who are we? Who do we act for?	3
Providing instructions to us	3
What financial services do we provide on behalf of MasterCard?	3
Who does MasterCard act for?	3
How are we and MasterCard remunerated for providing the financial services?	3
Conflicts of Interest	4
Financial Advice	4
Privacy	4
Compensation Arrangements	4
Dispute Resolution	4
What happens if this FSG changes before you receive a financial service from us?	4
PRODUCT DISCLOSURE STATEMENT	5
The Issuer, Flight Centre Travel Group and MasterCard	5
What is the Key to the World Currency Card?	5
Significant Benefits	5
Significant risks	7
Fees and Limits	7
Key to the World Currency Card Limits	8
Product Features and Limitations	9
What happens if you have a complaint?	9
TERMS AND CONDITIONS	10

CURRENCY CARD FINANCIAL SERVICES GUIDE

MasterCard Prepaid Management Services Australia Pty Ltd

ABN 47 145 452 044, AFSL 386837
 Level 6, 165 Walker Street
 North Sydney NSW 2060

Date of preparation: 8 January 2016

WHAT IS THIS DOCUMENT?

Under the Corporations Act 2001 (Cth), the authorised representatives named in this document (“we” or “us”) is required to provide you with this Financial Services Guide (“FSG”) to inform you of some key facts before we provide you with a financial service.

This FSG has been prepared by MasterCard Prepaid Management Services Australia Pty Ltd: ABN 47 145 452 044; AFSL 386 837 (“MasterCard”)

This is an important document which provides information to assist you in deciding whether to use the financial services offered in this FSG. This FSG explains who we are, the services we are authorised to provide on behalf of MasterCard, how we and other relevant parties are remunerated, details of how complaints are dealt with, privacy considerations and the conflicts of interest that may arise between MasterCard and other issuers. If you have any questions about the information contained in this FSG, you should contact the authorised representative whose details appear in this FSG. In addition to this FSG, if we provide you with a financial product or offer to issue, or arrange the issue of a financial product, we may also provide you with a Product Disclosure Statement (PDS) containing information about the particular product to assist you in making an informed decision about that product. You should consider the content of the PDS carefully before acquiring the product. Refer to www.keytotheworld.com.au for the latest copy of the PDS.

WHO ARE WE? WHO DO WE ACT FOR?

In providing the products and services referred to in this FSG, we are acting as an authorised representative of MasterCard whose registered office is at Level 6, 165 Walker Street, North Sydney, New South Wales 2060. MasterCard holds an Australian Financial Services Licence (No. 386837) and is authorised to deal in and provide general financial product advice in relation to non-cash payment products, foreign exchange contracts, and miscellaneous financial risk products limited to foreign currency risk products.

MasterCard has authorised us to deal in non-cash payment products including the Key to the World Currency Card (“Card”) as its authorised representative. We have also been authorised by MasterCard to distribute this FSG. MasterCard has not authorised us to provide you with personal or general financial advice. We are not entitled to provide you with personal financial advice in relation to the products. If such advice is given you should not rely on it. You should only rely on the information contained in this FSG and/or in the PDS (if any) for the relevant product provided.

PROVIDING INSTRUCTIONS TO US

You may (depending on the financial product or service we are selling to you) provide instructions to us:

- in-store;
- by phone;
- by facsimile; or
- by email.

Instructions received for certain financial products or services require identification verification and/or your signature. In addition, some products and services may have their own rules on how to provide instructions or execute certain transactions. Please refer to the PDS, other disclosure documents or the terms and conditions of that product or service for instruction details.

WHAT FINANCIAL SERVICES DO WE PROVIDE ON BEHALF OF MASTERCARD?

As an authorised representative of MasterCard, we and our employees, agents and contractors are authorised to deal in certain financial products.

We are also authorised to provide services including the sale and reload of the Card.

WHO DOES MASTERCARD ACT FOR?

MasterCard may authorise us to sell products on behalf of other Issuers and when MasterCard does, MasterCard acts for the Product Issuer and not for you. The Product Issuer of the products we offer you is:

FINANCIAL PRODUCT	PRODUCT ISSUER
Key to the World Currency Card	Heritage Bank Limited

HOW ARE WE AND MASTERCARD REMUNERATED FOR PROVIDING THE FINANCIAL SERVICES?

Our employees are remunerated on a salary basis, with some employees also receiving incentives based on sales of products and services. MasterCard’s employees are remunerated on a salary basis with performance incentives based on the overall financial performance of MasterCard, the performance of the Business Unit in which they operate and individual performance. Some MasterCard and Flight Centre Travel Group employees are also paid incentives based on sales of financial products and services. Our staff may also be provided with discounted rates on MasterCard products and incentives (such as vouchers) based on sales of MasterCard products. For each product issued or arranged by MasterCard and supplied to you by us, we may receive fees and commissions from MasterCard.

We, or our employees, may also receive sales based incentives paid by MasterCard on the sale of MasterCard products. These incentives are run on an ad-hoc or ongoing basis and may include cash incentives, gift vouchers and prizes. The incentives may be based on the volume or value of sales made.

With respect to products issued by MasterCard, MasterCard will earn income on the margin between the wholesale cost of supply and the revenue on sales at prices offered to customers less the remuneration payable to us, as described above.

You can request more specific details of the fees and other benefits that will be received by MasterCard in relation to a financial service described in this FSG by contacting MasterCard General Enquiries directly on 1800 098 231. If you wish to be provided with this information, you must make your request within a reasonable time after you are provided with this FSG, and in any event, before any financial service is provided to you by us. In instances where products are issued by an entity other than MasterCard and supplied to you by us, MasterCard may receive a commission and/or a fee for such a transaction. The details of these commissions and fees are set out below:

- Key to the World Currency Card: up to 6% per foreign exchange transaction.

CONFLICTS OF INTEREST

Where products are not issued by MasterCard, MasterCard will ensure that it has entered into the appropriate supply agreements with each providing entity to enable it, and us, as their authorised representative, to sell these products. MasterCard is part of a larger financial services group that offers various products and services. MasterCard is part of the MasterCard Group and its ultimate parent company is MasterCard Inc. a company listed on the New York Stock Exchange. We have a conflict of interest policy that aims to avoid and manage conflicts of interests that may arise both within the group and between us and third parties from time to time.

FINANCIAL ADVICE

We are not authorised by MasterCard to provide you with any financial product advice. This means that any information we provide you will be factual only and we will not take into account your financial needs, circumstances or objectives in any of the information we provide. We do not recommend or make any statements of opinion in relation to the products offered to you. You should consider your own objectives, financial situation and specific needs and rely only on the information contained in this FSG and the PDS provided to you, to make your own decision on whether the financial products or services offered are right for your circumstances.

PRIVACY

In addition to information we collect about you as our customer, which is subject to the terms of our privacy policy (available at www.keytotheworld.com.au), to provide an effective service in relation to the financial products the subject of this FSG we may collect personal information about you on behalf of MasterCard. Information is collected only where it is required to complete foreign exchange or related transactions for you, to promote and market MasterCard products and services to you and to inform you of our special offers, promotions or competitions, including by way of direct mail and telemarketing (unless you tell us otherwise) or for us to comply with laws and regulatory requirements. If you do not provide us with the information we may request, we may not be able to provide the service you have requested. In some instances, MasterCard may contract with external companies for the provision of products and services to you. These companies may include, or be associated with, money transfer services (including international funds transfers), insurance, information technology services and records management. Only information about you that is pertinent to the supply of these products or services to you is provided to any third party and strict security and confidentiality requirements are adhered to. In collecting and managing personal information, MasterCard complies with the Australian Privacy Principles ('APPs') of the Privacy Act 1988 (Cth).

In the event that personal information is disclosed to an external company operating in a foreign country, MasterCard will ensure that the information will be protected by a law or a contract which upholds privacy principles similar to the APPs.

MasterCard will take reasonable steps to protect information we collect from you and you have the right to access that information to ensure it is accurate. For more details, you should see the privacy policy contained on www.keytotheworld.com.au. If you wish to access your information, please contact the MasterCard Privacy Officer at MasterCard's principal business address listed in this FSG, or call 1800 098 231 or send an email to the address shown in www.keytotheworld.com.au.

COMPENSATION ARRANGEMENTS

MasterCard is covered by a professional indemnity insurance policy (the policy) designed to pay claims by third parties (including customers) arising out of any professional negligence on its part, subject to terms and exclusions of the policy. The policy extends to

cover for claims made in relation to the conduct of representatives/employees after they cease to be employed by or act for MasterCard. The terms and conditions of the policy satisfy the requirements of s912B Corporations Act 2001 (Cth) for compensation arrangements. You do not have a direct right to claim under this policy which is taken out to ensure sufficient resources will be available to meet claims against MasterCard.

DISPUTE RESOLUTION

You should address any complaint relating to the financial products or services provided by us directly to MasterCard on the details provided on the back cover of this FSG or by contacting MasterCard's Card Services General Enquiries directly on 1800 098 231. If these steps are unable to resolve your complaint, the matter will be automatically escalated to the relevant MasterCard Sales Manager. If a resolution is not reached within a reasonable time period, the matter will be further escalated to the MasterCard Compliance Manager who will refer the matter to Senior Management for resolution. All complaints are logged at each stage of the process. If you have any enquiries about the MasterCard dispute resolution process, please contact the MasterCard Compliance Manager at the principal business address of MasterCard, listed in this FSG, or call 1800 098 231 or send an e-mail to the address shown on www.keytotheworld.com.au. If you are dissatisfied with the resolution of a complaint you have lodged with MasterCard, you may refer your complaint to:

Financial Ombudsman Service (FOS).

GPO Box 3,
Melbourne VIC 3001
Ph: 1800 367 287
Fax: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

WHAT HAPPENS IF THIS FSG CHANGES BEFORE YOU RECEIVE A FINANCIAL SERVICE FROM US?

If we revise this FSG, we will provide you with the updated version before we provide you with a financial service.

Flight Centre Travel Group Limited

as authorised representative of

MasterCard Prepaid Management Services Australia Pty Limited ABN 47 145 452 044
Australian Financial Services Licence No. 386837

Level 6, 165 Walker Street,
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Fax (02) 9126 8590

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Authorised Representative No.: 000228097

Travel Money Currency Exchange Pty Ltd

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www.keytotheworld.com.au

Authorised Representative No.: 001238363

Australian OpCo Pty Ltd

as authorised representative of

MasterCard Prepaid Management Services Australia Pty Limited ABN 47 145 452 044
Australian Financial Services Licence No. 386837

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CURRENCY CARD PRODUCT DISCLOSURE STATEMENT

Date prepared: 16 February 2016

PRODUCT DISCLOSURE STATEMENT

About this Product Disclosure Statement

This Product Disclosure Statement ("PDS") contains important information about the Key to the World Currency Card ("Facility") and has been prepared by Heritage Bank Limited ABN 32 087 652 024, AFSL 240 984 ("Issuer").

The PDS contains information to help you decide whether to acquire the Facility. It is important that you read and understand this PDS before deciding to apply for this product, and then keep it for future reference.

The PDS is also available online at www.keytotheworld.com.au. Information in this PDS that is not materially adverse information is subject to change from time to time. You may access this updated information via the internet at www.keytotheworld.com.au. Alternatively, you may request a paper copy of this information free of charge from MasterCard Prepaid Management Services Australia Pty Ltd ABN 47 145 452 044, AFSL 386 837 ("MasterCard") by calling 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply). The information which the Issuer will make available by way of these updates is subject to change from time to time.

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

THE ISSUER, FLIGHT CENTRE TRAVEL GROUP AND MASTERCARD

MasterCard Prepaid Management Services Australia Pty Ltd ABN 47 145 452 044, AFSL 386 837 distributes the product and supplies the processing services for the Facility (including services and systems necessary to issue and process all transactions on the Facility) and is responsible for customer service. MasterCard holds an Australian Financial Services Licence (No. 386 837) authorising it to deal in certain classes of financial products including the Facility. MasterCard is part of the MasterCard® Group. MasterCard can be contacted by calling 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply).

The Issuer, Heritage Bank Limited, is an authorised deposit-taking institution holding an authority to carry on banking business in Australia and issues the Key to the World Currency Card under an arrangement with MasterCard.

The Issuer can be contacted at PO Box 190 Toowoomba QLD 4350 or via phone on 13 14 22. The Issuer holds an Australian Financial Services Licence (240984) authorising it to deal in, and provide financial product advice in relation to, certain classes of financial products, including the Facility. The Issuer has appointed MasterCard for the purpose of providing the distribution and processing services mentioned above.

Flight Centre Travel Group Ltd ABN 25 003 377 188, Travel Money Currency Exchange Pty Ltd ABN 46 121 451 723, Australian OpCo Pty Ltd ABN 20 003 279 534 and Flight Centre Travel Group brands (together "Flight Centre Travel Group") distribute the Facility. Flight

Centre Travel Group is an authorised representative of MasterCard. The Facility is offered for sale online and through participating Flight Centre Travel Group stores under an arrangement with MasterCard. The participating Flight Centre Travel Group stores through which the Facility can be applied for and purchased are MasterCard's agents and are not authorised by the Issuer or MasterCard to give advice about the Facility.

By applying for, acquiring and activating this product you are entering into a contractual relationship (governed by the Terms and Conditions) with the Issuer, not with MasterCard or Flight Centre Travel Group, in relation to the Facility.

This PDS does not take into consideration your objectives, financial situation or needs. Before applying for the Facility you should consider whether the Facility is appropriate for you, having regard to your own objectives, financial situation and needs. For more information about the Facility, go to www.keytotheworld.com.au.

WHAT IS THE KEY TO THE WORLD CURRENCY CARD?

The Facility is a multi-currency, reloadable, prepaid payment facility that allows you to preload your own funds to make purchases and withdraw cash overseas and in Australia, where MasterCard® is accepted. The Facility may also be used online at merchants that accept MasterCard cards electronically.

SIGNIFICANT BENEFITS

Convenience

The Facility is a convenient way for you to access different currencies overseas, enabling you to easily manage your money while away from home. You can use it online or to pay directly for goods and services at merchants who accept MasterCard electronically or withdraw local currency from any ATM displaying the MasterCard acceptance mark. Note that, although the MasterCard acceptance mark may be displayed, in some countries the Facility may not operate due to restrictions imposed by MasterCard. You can find information regarding the countries where restrictions apply at www.keytotheworld.com.au. Please also note that the Facility cannot be used for manual (non-electronic) transactions. In addition, the Facility must not be used for any unlawful activity. You agree to never give your Card or PIN to another person.

Available Currencies

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

- Australian Dollars (AUD)
- United States Dollars (USD)
- Euros (EUR)
- Great British Pounds (GBP)
- New Zealand Dollars (NZD)
- Thai Baht (THB)

- Canadian Dollars (CAD)
- Hong Kong Dollars (HKD)
- Japanese Yen (JPY)
- Singapore Dollars (SGD)

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

The default order of priority is:

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

The Facility will first take funds from the relevant Currency balance that the transaction is denominated in, i.e. if the transaction in question is in USD, the Facility will first look to see if you have a sufficient USD balance and, if not, will then work its way through the other Currency balances in the above default order of priority until the transaction amount is able to be satisfied. A Currency Conversion Fee will apply each time a Currency used to fund all or part of the transaction is different to the transaction currency. Please see the Fees and Limits Table below for an explanation of what foreign exchange fees apply in these scenarios. If there are insufficient funds in all Currencies in your Facility, the transaction may not be completed. If a transaction is still processed and cleared, the negative balance becomes a debt immediately payable by you and you must pay that debt immediately.

Loading

Your Facility can be loaded/reloaded in the available Currencies at participating Flight Centre Travel Group stores via accepted payment methods ("In-Store Load") or online via www.keytotheworld.com.au ("Online Load") or via other methods we make available (as published on the website) from time to time, subject to certain limits and fees (refer to the Fees and Limits Tables).

Online Load: You can visit www.keytotheworld.com.au and follow the prompts to load/reload your Facility. Once you complete your load/reload transaction instruction, you will be able to make payment for the transaction using your credit card or debit card as accepted by us or other such methods made available on the website from time to time.

Please see the online ordering terms and conditions at www.keytotheworld.com.au for more information about Online Load transaction instructions.

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

Loading via methods other than www.keytotheworld.com.au: Funds can also be loaded by BPAY directly via your own internet banking or phone banking.

For BPAY loads not via www.keytotheworld.com.au:

Bill code: 184416

Reference no: your 16 digit Card number

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

BPAY loads will be allocated to your current default Currency (and will be converted to that default Currency if the default Currency is not Australian Dollars). The default Currency will initially be Australian Dollars, however you can change your default Currency at www.keytotheworld.com.au. Please note that you can only have one default Currency at a time. If you send a BPAY load and then change your default Currency before we receive your BPAY payment we will apply your load to the Currency that is set as your default Currency at the time we process your load.

Exchange rates for initial loads and subsequent reloads made using methods available via Online Load on www.keytotheworld.com.au will be set at the prevailing exchange rate set out at www.keytotheworld.com.au at the time of your request. If you initiate a load or reload other than via www.keytotheworld.com.au, the exchange rate applied will be the prevailing exchange rate at the time the payment is processed and the funds are received into your Facility, where such exchange rate may be different to the exchange rate at the time of your request.

Safety and Security

For additional security, your Card is chip and PIN protected and has a signature panel on the reverse. If your Card is lost or stolen, you have forgotten your PIN, or otherwise think your PIN's security has been breached, you can call our 24 hour Global Emergency Assistance helpline for immediate assistance. You should call the appropriate number listed at www.keytotheworld.com.au or as set out on the back of your Card. Please note, ATM withdrawals will require a PIN.

If you forget your PIN, you can also obtain a PIN reminder (if you have registered your Card online at www.keytotheworld.com.au) by logging into www.keytotheworld.com.au and following the prompts at any time.

Contactless

Your Card is MasterCard contactless enabled. MasterCard contactless is the faster way to pay for purchases under the applicable transaction limit (currently AUD 100 in Australia) without signature or PIN. Just tap your Card against the reader and go. For more information, please visit www.mastercard.com/contactless. Transaction limits for contactless transactions may change from time to time. For transactions above the limit, additional authorisation is required. Different transaction limits apply in different countries.

Easy to Budget

Once Activated, your Facility enables you to load both foreign currencies and Australian Dollars onto the one Card. This means you can exchange your Australian Dollars into one or more Currencies you require before you travel. When travelling you then know exactly how much you have available to spend in the relevant Currency, and upon registering online, you can view and manage your balances online at www.keytotheworld.com.au.

Reloadable

The Facility is reloadable, which means that during the life of the Card, value can be loaded multiple times within the applicable limits. This means that you can reload when you are overseas or load more funds to the Facility each time you travel. If you have money left on your Facility at the end of your travels, you can withdraw your remaining balance in Australian Dollars, you can spend the remaining funds online (in your existing Currencies) or you can transfer your remaining balance to Australian Dollars and spend domestically or online using the Card. Fees may apply to loading/reloading – please refer to the Fees and Limits Table in this PDS.

Global Assistance

Should you lose your Card or if it has been stolen while you are away you may be eligible to receive an emergency cash disbursement within certain limits set from time to time. To access emergency assistance simply call 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply). Once a customer service representative has established that you have sufficient means of payment (through the availability of funds on your Facility) we may arrange for funds to be made available to you at a convenient disbursement location

(dependent upon the availability of approved disbursement locations in your location at the time). Disbursement locations include agent locations approved by us from time to time. If an approved disbursement location is available to you, you will be advised of the relevant address details, telephone number and opening hours of the disbursement location.

SIGNIFICANT RISKS

Security

It is important that you safeguard your Card details, your PIN and any other passwords, equipment or software required for your operation of the Facility. If you do not, then you may be liable for unauthorised transactions and other amounts as explained further in the Terms and Conditions. You may also have other liabilities, and our liability may be limited, as described in the Terms and Conditions. There is a risk of unauthorised or mistaken transactions being made through the Facility.

In certain circumstances, the Issuer's liability in respect of unauthorised or mistaken transactions is limited, meaning that you may still be liable for the transaction.

In some circumstances the Issuer may not be liable for losses caused by equipment or system failure (including consequential losses), meaning that you may still be liable for the transaction and consequential losses.

The amount that may be withdrawn using a Card may be limited by the ATM operator or merchant. In some cases, the way in which a point of sale transaction is processed will depend upon the functionality of the equipment used.

Foreign Exchange Fluctuations

When you load and/or allocate funds across multiple Currencies, you are exposed to, and take the risk of, foreign exchange fluctuations across these various Currencies. For instance, if you load your Facility in US Dollars (at the prevailing rate on the day - see clause 10 of the Terms and Conditions), then over time, the Australian dollar equivalent of this US dollar amount may be less than, or more than, the original Australian dollar amount.

Counterparty Risk

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

Service Availability

In some circumstances, there is a risk that ATM or point of sale services may not be available for a period of time. The Issuer and MasterCard are dependent upon the reliability and operational processes of technology and communications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically. The Card must not be used for manual (non-electronic) transactions (eg, imprinters, click-clack machines or offline transactions).

Card expiry

Each Card has an expiry date. The expiry date is printed on the front of the Card. The Card cannot be used after it has expired. However, you will still be able to obtain a refund of the Card Fund balance, less any applicable fees.

Pre-authorisation

Certain businesses (e.g. hotels, cruise lines and car rental companies) may ask for pre-authorisation of the estimated cost of the final bill. If the Card is used for this purpose, this pre-authorised amount will be temporarily unavailable (and in some cases for up to 30 days). Only the actual amount of the final bill will be deducted from the Card Fund balance. If you do use the Card for a pre-authorisation and need access to the pre-authorised amount within the 30 day period, you will need to contact the merchant directly to request the merchant to remove the pre-authorisation.

Dynamic Currency Conversion

Dynamic Currency Conversion ("DCC") is an optional service that is sometimes offered by foreign retailers and ATM operators, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency. If you make a purchase or ATM withdrawal in a country where the local currency is the same as a Currency on your Facility (e.g. using your US dollar funds in the USA) and you opt in to a DCC service, this may result in an additional foreign exchange transaction and an additional Currency Conversion Fee may apply (see the Fees and Limits Table in this PDS). If you have funds loaded onto your Facility in the currency of the country you are in, we do not recommend that you opt in to DCC.

Loading Large Amounts of Currency

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

Third Party Limits

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

FEES AND LIMITS

KEY TO THE WORLD CURRENCY CARD - FEE FREE TRANSACTIONS	
Buying your Key to the World Currency Card at a Flight Centre or Travel Money Oz store.	FREE
Buying your Key to the World Currency Card online.	FREE
Initial Funds Load	FREE
- Fee payable when the card is issued and loaded either in store or online.	
Making a purchase in the same currency as loaded onto your Card.	FREE
<i>Note: Some merchants may charge you a fee.</i>	
Customer Services such as checking Card Balance or Transaction History via:	FREE
- The Key to the World secure logon	
- Customer Service Centre.	
Balance Enquiries at ATMs, both International and Domestic.	FREE
<i>Note: Some ATM operators may charge you a direct fee for using the ATM.</i>	
Inactivity fee.	FREE

KEY TO THE WORLD CURRENCY CARD FEES: Amounts shown are in AUD and exclusive of GST	
Reloading your Card: - in store - using your secure Key to the World logon (charged at the time of reload)	Up to 1.1% of the total amount to a maximum of \$10 ¹
Replacement Card Fee.	\$10
Reloading your Card using BPAY. (if we make available)	1% of the reload amount ²
International ATM withdrawal fee. (outside Australia) <i>Note: Some ATM operators may charge their own fee. If the Currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the relevant fee for that Currency will be applied. If the Currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction, then the AUD fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by us on the day the transaction is processed.</i>	USD 2.50 EUR 2.50 GBP 2.00 NZD 3.50 THB 80.00 CAD 3.50 HKD 18.00 JPY 260.00 SGD 3.50 AUD 3.50 <i>(for international ATM withdrawals in countries not mentioned above or insufficient funds in the relevant Currency to cover the whole transaction)</i>
Domestic ATM withdrawal fee – where you use your Card to make a withdrawal from ATMs in Australia from your AUD currency.	2.95% of the amount withdrawn ³
Negative balance fee charged when a negative balance arises on your Card.	\$20
Cash out fee. This fee is charged each time you cash out any amount on your Card (other than by ATM).	\$10
Currency to Currency foreign exchange rate. This is applied when you move your funds from one Currency to another Currency.	At the then applicable retail foreign exchange rate determined by us. We will notify you of the rate that will apply at the time you allocate funds from one Currency to another Currency.
Currency Conversion Fee This is applied when a purchase or ATM withdrawal is conducted in a currency either not loaded or insufficient to complete the transaction and the cost is allocated against the Currency/ies used to fund the transaction.	MasterCard rate plus a margin of 5.95% of the transaction value. The MasterCard rate is the exchange rate determined by MasterCard to be the wholesale rate or the government mandated rate in effect on the day the transaction is processed by MasterCard ⁴ .

KEY TO THE WORLD CURRENCY CARD LIMITS

AMOUNTS SHOWN ARE IN AUD

Minimum amount you can load/reload on your Card per load/reload.	\$100 or currency equivalent
Maximum amount you can load/reload on your Card per load/reload.	\$100,000 or currency equivalent
Maximum BPAY reload amount per day.	\$25,000 or currency equivalent
Maximum balance allowed across all Currencies during any 12 month period or at any one time.	\$100,000 or currency equivalent
Maximum ATM withdrawal amount in any 24 hours.	\$3,000 or currency equivalent (some ATM operators may set their own withdrawal limits)
Maximum value of EFTPOS transactions during any 24 hour period.	\$15,000 or currency equivalent.

Examples:

¹Reloading your Card in-store or via Key to the World logon: reload of AU\$500 attracts a fee up to 1.1% (AUD500 x 1.1% = AUD5.50). The amount of your reload for an amount of AUD500 will therefore be AUD494.50. For reload of AUD2500 the fee applied will be up to 1.1% (AUD2500 x 1.1% = AUD27.50) to a maximum of \$10. The fee is therefore \$10 and the amount of your reload for an amount of AUD2500 will therefore be AUD2490.

²BPAY® reload fee: 1% of the reload amount which will be deducted from your reload amount. For example, a reload of AUD500 attracts a fee of 1% (AUD500 x 1% = AUD5). The amount of your reload will therefore be AUD495. This fee is set and charged by MasterCard.

³Domestic ATM withdrawal fee: 2.95% of the amount withdrawn charged at the time when you use your Card to make a withdrawal from ATMs in Australia from your AUD currency. For example, if you have AUD funds on your Card and withdraw AUD500 from an ATM in Australia it will attract a fee of AUD14.75 (AUD500 x 2.95%).

Currency to Currency foreign exchange rate: the then applicable retail foreign exchange rate determined by us. This is applied when you move your funds from one Currency to another Currency online. For example, suppose you wish to allocate AUD500 to USD and the prevailing exchange rate, set by us, is AUD1 = USD1.09. This would equate to USD545.00 (AUD500 x 1.09).

⁴Example of Currency Conversion Fee:

Example 1

Suppose you have a Card loaded with AUD only and you make a withdrawal from an ATM outside Australia (in Brazil) for Brazilian Real BRL50.00 and the prevailing exchange rate, set by MasterCard, is BRL1.00 = AUD1.34. Before the foreign exchange margin applies, this would equate to AUD67.00 (BRL50.00 x 1.34). After the foreign exchange margin of AUD3.99 is applied (AUD67.00 x 5.95%), this would equate to AUD70.99 (AUD67.00 + AUD3.99).

Example 2

Suppose a purchase is made using your Card overseas for USD150.00, and you have the following balances - USD50, AUD0, EUR60, CAD100, then the following application of funds will take place:

Currency balance before transaction	Amount to debit from Card Fund	Running purchase balance	FX Rate excluding margin	FX Rate including margin 5.95%	Currency balance after transaction
USD 50.00	USD -50.00	USD 100.00	-	-	USD 0.00

AUD 0.00	AUD 0.00	USD 100.00	-	-	AUD 0.00
EUR 60.00	EUR -60.00	USD 18.15	USD 1: 0.6919 EUR	USD 1: 0.6507 EUR	EUR 0.00
CAD 100.00	CAD -18.88	USD 0.00	USD 1: 0.9815 CAD	USD 1: 0.9231 CAD	CAD 81.12

PRODUCT FEATURES AND LIMITATIONS

Before you can use the Card, you must activate your Card in store or by either registering and logging in online at www.keytotheworld.com.au, or by phoning 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply) and following the prompts. The Cards are generally ready to use within two (2) business hours of activation unless such other period is notified to you at the time of purchase.

There is no interest payable to you on the balance of the Card Fund.

The Card Fund does not amount to a deposit with the Issuer and the amount on the Card does not count as an amount on deposit for any purpose.

A transaction or payment cannot be stopped once you authorise the use of the Card.

You can check your balances, allocate your funds across different currencies (fees apply - please see Fees and Limits table), view your recent transactions and more online after registering and logging into your Key to the World logon at www.keytotheworld.com.au or via other methods we make available (as published on the website) from time to time.

You are entitled to Global Emergency Assistance from Activation until expiry or closure of the Card. Global Emergency Assistance services are provided by MasterCard.

If you know or have reason to suspect that the Card is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN or Security Details, you must immediately notify MasterCard. We will then suspend the relevant Card to restrict further use. If any lost Card is subsequently found it must not be used unless MasterCard confirms it may be used.

WHAT HAPPENS IF YOU HAVE A COMPLAINT?

If you have a complaint, you can contact MasterCard by:

Calling 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply) or refer to additional contact details listed at www.keytotheworld.com.au

Mail – write to:

MasterCard Prepaid Management Services Australia Pty Limited,
PO Box 1653,
North Sydney, NSW 2060
Attention: Card Dispute Resolution

We will handle all complaints according to our internal dispute resolution procedure (and the ePayments Code, where the complaint relates to a transaction covered by the ePayments Code).

Our dispute resolution procedure requires that we seek to resolve your complaint within 21 days, although it is not always possible to do so. If we are unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to the Issuer's external dispute resolution service. The period of 45 days may be extended in exceptional circumstances or where the Issuer decides to resolve the complaint under the rules of the MasterCard scheme. If you wish to escalate the complaint, please tell us and we will facilitate the referral free of charge.

Our external dispute resolution service is:

Financial Ombudsman Service (FOS)

GPO Box 3, Melbourne VIC 3001
Phone: 1800 367 287
Fax: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

In addition, you may contact the Issuer by:

Phone: call **13 14 22** (from within Australia) or **+61 7 4694 9000** (from outside Australia)

Mail: write to:

Heritage Bank Limited,

PO Box 190 Toowoomba, QLD 4350

Fax: write to fax number: 07 4694 9782 (from within Australia) or +61 4694 9782 (from outside Australia).

TERMS AND CONDITIONS

1 Understanding these Terms and Conditions

1.1 In these Terms and Conditions:

Activate and Activation refers to the activation of the Card to enable you to use the Card.

ATM means an automated teller machine.

AUD means the lawful currency of Australia.

BPAY® means the "BPAY" electronic payments service through which you can add additional funds to the Card.

CAD means the lawful currency of Canada.

Card means the Key to the World Currency card with ATM access and debit transaction functionality. References to the Card include (where consistent with the context) the Card details, Security Details and PIN.

Card Fund means the aggregate of all Currency records maintained by the Issuer (or by service providers on the Issuer's behalf) of the funds loaded onto your Card, in each Currency and available for transactions using the Card in that Currency.

Card Services means any services provided by us (or by service providers on the Issuer's or MasterCard's behalf) in connection with the Card. It includes MasterCard's interactive voice response system (available in English) and call centre accessible using the Security Details, available 24 hours a day on the telephone number or numbers provided from time to time.

Currency means, subject always to these Terms and Conditions, any one or more of AUD, USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, SGD and any additional currency that we may make available in connection with the Card from time to time.

Currency Conversion Fee has the meaning set out in the Fees and Limits section of the user guide accompanying this PDS.

Distribution Outlet means any Flight Centre Travel Group branch that participates in the Card programme from time to time by distributing Cards or accepting loads/reloads.

EFTPOS means Electronic Funds Transfer at Point of Sale.

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

EUR means the lawful currency of Eurozone.

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

Fees and Limits Table means the fees and limits table set out in this PDS.

Flight Centre Travel Group means Flight Centre Travel Group Limited ABN 25 003 377 188, Travel Money Currency Exchange Pty Ltd trading as Travel Money Oz ABN 46 121 451 723, Australian OpCo Pty Ltd ABN 20 003 279 534 and includes their respective subsidiaries, related bodies corporate and franchisees, and all their brands.

GBP means the lawful currency of Great Britain.

Global Emergency Assistance means those services by that name set out in this PDS.

GST means any form of goods and service tax or other value added tax and, without limitation, includes GST as defined in the A New Tax System (Goods and Service Tax) Act 1999 (Cth) as amended.

HKD means the lawful currency of Hong Kong.

Identifier means information that you know but are not required to keep secret and which you must provide to

perform a transaction (for example, a card number).

In-Store Load means loading or reloading the Card physically at a Distribution Outlet using methods made available from time to time.

Issuer means Heritage Bank Limited ABN 32 087 652 024 AFSL 240984, which is the issuer of the Card.

JPY means the lawful currency of Japan.

MasterCard means MasterCard Prepaid Management Services Australia Pty Limited ABN 47 145 452 044.

Negative Balance occurs in certain circumstances when your Card Fund is overdrawn. (For certain EFTPOS transactions, merchants are allowed to process low value transactions without authorising the transaction through MasterCard®. For example, if you had AUD30 remaining on your Card but made an AUD50 transaction at a merchant who didn't authorise the transaction, you would have an AUD20 Negative Balance. You are liable for any Negative Balance.)

NZD means the lawful currency of New Zealand.

Online Load means loading or reloading the Facility via www.keytotheworld.com.au using methods as described in the PDS or such other methods made accessible on the website from time to time.

Personal Information is the information that the Issuer, Flight Centre Travel Group, MasterCard and their respective agents collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Facility.

PDS means Product Disclosure Statement and Terms and Conditions.

PIN means the personal identification number used to access the Card Services.

Privacy Policy means the Issuer's and MasterCard's joint privacy policy in relation to the Facility, available at www.keytotheworld.com.au.

Security Codes means the Card PIN and the passcodes and passwords to access related services, including your Key to the World logon.

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

Security Requirements means the Security Requirements at clause 13 "Card Security" set out in this PDS.

SGD means the lawful currency of Singapore.

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

THB means the lawful currency of Thailand.

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

USD means the lawful currency of United States of America.

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

you, your means the purchaser of the Card.

1.2 All amounts of money specified in these Terms and Conditions are in Australian Dollars (unless otherwise specified).

1.3 References to days, times or periods of time in these Terms and Conditions are reckoned according to Australian Eastern Standard Time.

2 Introduction

- 2.1 These Terms and Conditions govern the use of the Facility. Your use of the website at www.keytotheworld.com.au, or any of the other products associated with Key to the World, will be subject to other terms and conditions.
- 2.2 You agree to these Terms and Conditions by any action relating to the Facility including but not limited to signing the back of a Card; using a Card to make a purchase or withdraw cash from an ATM; activating a Card; or loading/reloading funds onto the Facility (but these are not the only ways that you can be taken to have agreed to be bound by the Terms and Conditions).
- 2.3 The Issuer is a subscriber to the ePayments Code and warrants that it will comply with the ePayments Code in its dealings with you relating to the Card and the Card Fund.

3 Issuing of Cards

- 3.1 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to acquire the Card, please check with the Distribution Outlet or www.keytotheworld.com.au for details of the available Currencies. If we introduce a new Currency and you choose to allocate funds to that new Currency, you will be deemed to have acknowledged and agreed that, unless otherwise notified to you, these Terms and Conditions apply to such new Currency.
- 3.2 Subject to clause 5.10, you are responsible for determining the amount held for each Currency and for ensuring you have sufficient funds for all transactions in the relevant Currency. Subject to certain limits and subject to a fee (refer to the Fees and Limits Table), you may allocate your funds across different Currencies via www.keytotheworld.com.au and/or by such additional methods as we may make available to you from time to time. If you experience any difficulties in allocating amounts via www.keytotheworld.com.au then you may be able to allocate amounts via a Distribution Outlet or by telephone through Card Services.
- 3.3 You should memorise the PIN to prevent unauthorised use of the Card. You must also follow the rules on Card security (see clause 13 below).
- 3.4 The Card is the Issuer's property. The Issuer may suspend use of the Card and/or ask that you return the Card if the Issuer believes there is a good reason to do so. You must ensure that the Card is promptly returned to the Issuer if it asks you to do so.
- 3.5 The Card is not a credit card and, subject to the Card Fund becoming overdrawn (which is prohibited), all use is limited to the amount pre-loaded and standing to the credit of the Card Fund and any other limits referred to in these Terms and Conditions.
- 3.6 There is no interest payable to you on the positive balance of the Card Fund.
- 3.7 Amounts can be added to the Card Fund using methods as described in the PDS or such other methods made available from time to time.
- 3.8 The Card Fund does not amount to a deposit with the Issuer and the amount standing to the credit of the Card Fund does not count as an amount on deposit for any purpose.
- 3.9 The issuance of a Card is subject to you satisfying the relevant application criteria, as determined by us from time to time in order to meet customer identification and know your customer requirements set by law, including by providing us with sufficient information and proof in relation to your identity. We may at our discretion limit application criteria to drivers licence and/or passport holders of particular countries or by reference to particular types of identification at our sole discretion if we believe this is necessary for know your customer or due diligence purposes.
- 3.10 In certain circumstances we may also ask you to provide us with additional details, including but not limited to your source of funds. We may ask you to provide additional information in relation to your identity and/or source of funds at any time.
- 3.11 We reserve the right to refuse an application at our sole discretion on any lawful grounds, including but not limited to where we are unable to satisfy ourselves as to your identity or where your profile is inconsistent with our customer profile for the Card.
- 3.12 You must provide all information to us which we reasonably require in order to manage anti-money laundering or counter-terrorism financing and economic and trade sanctions risks or

to comply with any laws or regulations in Australia or any other country.

4 Activation and Expiry

- 4.1 Before you can use the Card, you must activate your Card in store or by either registering and logging in online at www.keytotheworld.com.au, or by phoning 1800 098 231 (+44 207 649 9404 outside of Australia, call charges apply) and following the prompts.
- 4.2 The expiry date is printed on the front of the Card.
- 4.3 The Card cannot be used after it has expired. However, you will still be able to obtain a refund of the Card Fund balance, less any applicable fees (refer to Fees and Limits Table and see clause 11 below).

5 Use of the Card

- 5.1 The Card may, subject to any applicable fee, be used to withdraw cash from an ATM displaying the MasterCard acceptance mark and/or to pay for goods and services at merchants, or online, where MasterCard is accepted electronically.
- 5.2 The Card cannot be used for manual (non-electronic) transactions. In addition, the Facility must not be used for any unlawful activity. You agree to never give your Card or PIN to another person.
- 5.3 When using your Card at POS terminals and ATMs, you must select "credit" and not the "cheque" or "savings" option. Please note that by selecting "credit" you are simply accessing the funds through the MasterCard payment scheme; you are not provided with any credit by the Issuer or any other person (although if a Negative Balance occurs, then you will have to repay the amount owing – see clause 8.6 below). Unless the transaction is a MasterCard contactless transaction, you will then be asked to enter your Card PIN or provide a signature to confirm the transaction.
- 5.4 Although the MasterCard acceptance mark may be displayed, in some countries the Card may not operate due to restrictions imposed by MasterCard. You can find information regarding the countries where restrictions apply at www.keytotheworld.com.au.
- 5.5 When a Card is used to purchase fuel at an automated fuel pump the Card Fund must have a minimum balance of AUD80 (or foreign currency equivalent). In addition, to make a telephone call there must be a minimum of AUD11 (or foreign currency equivalent). If you spend less than these minimum amounts any unused balance may be temporarily unavailable.
- 5.6 When a Card is used at bars or restaurants an additional percentage (usually, but not necessarily, 20%) may be automatically added as an anticipated service charge or tip and debited to the Card Fund. If your actual service charge or tip is less, any unused balance may be temporarily unavailable.
- 5.7 Certain businesses may not accept the Card as a means of pre-authorising expenditure. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from the Card Fund.
- 5.8 When a Card is used to purchase goods for delivery by mail or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, any unused difference may be temporarily unavailable.
- 5.9 Subject to the application of clauses 5.10 and 10.4, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction and any fee and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund). Except for contactless transactions that do not require authorisation or validation, each transaction will require authorisation or validation before completion.
- 5.10 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies in the following order of priority: AUD, USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, SGD. If following the use of the available balances of all Currencies there are still insufficient funds to pay for a transaction, the Card may be declined or the retailer may allow you to pay the balance by some other means. If we add any new currencies to the Currencies available to you in connection with the Facility, then we will notify you of the

new order of priority for the purposes of this clause 5.10 either directly or through www.keytotheworld.com.au.

- 5.11 You agree to accept a credit to your Facility in the applicable Currency if you are entitled to a refund or other credit for any reason for goods or services purchased using the Card.
- 5.12 A transaction or payment cannot be cancelled once a transaction is authorised or validated.
- 5.13 The ATMs and point of sale terminals are not owned or operated by the Issuer, Flight Centre Travel Group or MasterCard and the Issuer, Flight Centre Travel Group and MasterCard are not responsible for ensuring that they will accept the Card.
- 5.14 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Facility in the country of purchase and/or use.
- 5.15 By successfully applying for and using the Facility, you acknowledge and agree that we do not provide and you will not receive paper statements. Electronic statements showing the Card's transactions and Card Fund balance are available, and you can view your transactions and manage your balances at www.keytotheworld.com.au.
- 5.16 If a person reports that a mistaken payment has been made from the person's account to your Facility, you agree that:
 - (a) we may inform that person's financial institution whether or not your Facility has sufficient credit funds to cover the mistaken payment; and
 - (b) we may freeze those funds, or debit those funds from your Facility where we are required to do so under the ePayments Code.
- 5.17 Where required by relevant law, for example where you appear to be a "proscribed person", you acknowledge that we may be required to block access to the Card and/or Card Fund and immediately refuse to process or complete any transaction or suspend or terminate our arrangements with you. You agree that under these circumstances we are under no liability to you.
- 5.18 You agree that we may delay, block or refuse to process any transaction without incurring any liability if we suspect that the transaction:
 - (a) may breach any laws or regulations in Australia or in any other country;
 - (b) 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 States Office of Foreign Assets Control, United Nations, the European Union or any country; or
 - (c) may directly or indirectly involve the proceeds of, or be applied for the purposes of, any unlawful conduct.

6 Card Limits

- 6.1 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited (in some countries) by regulatory controls.
- 6.2 Other limits are also applicable to the use of the Facility, as set out in the Fees and Limits Table.

7 Replacement Cards

- 7.1 If the Card is lost, stolen or damaged while you are in Australia, you can request a replacement Card by contacting MasterCard on 1800 098 231. Replacement Cards are sent to you at your nominated address by standard post.
- 7.2 If the Card is lost, stolen or damaged while you are overseas you can request a replacement by contacting MasterCard on +44 207 649 9404. Replacement Cards may be delivered to you, depending on your location and availability. MasterCard may arrange for funds to be made available from various outlets overseas, or to send funds directly to you, in place of delivering a replacement Card.
- 7.3 A replacement Card fee applies (refer to Fees and Limits table).

8 Card Fund

- 8.1 Until the expiry of the Card you can add additional funds to each Currency through a Distribution Outlet (who will advise you of the acceptable methods of payment), through www.keytotheworld.com.au using accepted payment methods, through BPAY®, or through such other methods made available (as published on the website) from time to time, subject to certain limits and subject to any applicable fees

(refer to the Fees and Limits Table or as communicated to you from time to time).

BPAY loads will generally take two Business Days to be processed however may take longer if the payment is made after 2pm Australian Eastern Standard Time. BPAY loads will be allocated to your current default Currency (and will be converted to that default currency of the default currency is not Australian Dollars). The default currency will initially be Australian Dollars, however you can change your default Currency at www.keytotheworld.com.au. Please note that you can only have one default Currency at a time. If you send a BPAY load and then change your default Currency before we receive your BPAY payment we will apply your load to the Currency that is set as your default Currency at the time we process your load.

- 8.2 As best as you can, memorise your PIN. For security purposes, you should not keep your PIN written anywhere near your Card. If you forget your PIN, you can obtain a PIN reminder by calling Card Services and answering the security questions you supplied on your application or by going to www.keytotheworld.com.au and following the prompts at any time.
- 8.3 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries. An ATM will not display a balance for each Currency, to access an accurate balance for each Currency you can log onto www.keytotheworld.com.au.
- 8.4 If an ATM displays a balance for the Card Fund, then this may be displayed in AUD or in a different currency, in which case the exchange rate applied may be different to ours and minor discrepancies can arise.
- 8.5 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by the Issuer, Flight Centre Travel Group or MasterCard so neither the Issuer, Flight Centre Travel Group nor MasterCard can guarantee that they will function at all times and the Issuer, Flight Centre Travel Group and MasterCard accept no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.
- 8.6 The Card Fund can only be used if it is in credit. If a particular Currency becomes overdrawn, and a Negative Balance arises, following any transaction authorised by you, the resulting debit balance immediately becomes a debt payable by you to the Issuer and we retain the right to recover this debt by deducting funds held in another Currency. When we convert the Negative Balance into the relevant Currency we will use the same rate that we use for Currency to Currency allocations on the given day we process the transaction. If notwithstanding any such deduction a Negative Balance remains, the resulting debit balance immediately becomes a debt payable by you to the Issuer. A Negative Balance Fee may also be payable if a particular Currency and/or the Card Fund becomes overdrawn (see Fees and Limits Table). If the Card Fund does become overdrawn, every attempt should be made by you to stop subsequent transactions.
- 8.7 If you notice any error in any transaction in the Card Fund then you must notify MasterCard immediately and in any event within 30 business days of the transaction in question. The Issuer, Flight Centre Travel Group or MasterCard may request you to provide additional written information concerning any error and you must comply with that request.
- 8.8 Provided that you have complied with all reasonable requests for information we will correct the error if it is our or any of our service providers' fault. If we decide it is not our fault we will notify you in writing or by email as soon as this decision is made. Where we are required to do so, we normally re-credit the Card Fund within 10 business days, although there may be a delay while investigations are completed.
- 8.9 If the Issuer, Flight Centre Travel Group or MasterCard discover an error in the amount and/or Currency of any funds that have been loaded or reloaded onto the Facility for any reason, we (including a Distribution Outlet) are authorised to correct this error without further notice, including but not limited to debiting any amount of funds from the Card Fund that have been loaded in error.

9 Fees

- 9.1 You agree to pay and authorise us to debit the Card Fund for the fees set out in the Fees and Limits Table. These fees may be debited from the Card Fund as soon as they are incurred. Unless otherwise specified, all fees will be debited in AUD. If there are insufficient funds in AUD to pay such fees, then we will automatically deduct funds from other Currencies in the order of priority notified to you and as amended from time to time. Any such deduction of funds may be subject to a fee (refer to the Fees and Limits Table). If we make additional currencies available to you in connection with the Facility, then we will notify you of the new order of priority for the purposes of this clause either directly or via www.keytotheworld.com.au.
- 9.2 Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the merchant and is not retained by us.
- 9.3 The Card may, subject to any applicable fee, be used to withdraw cash from ATMs displaying the MasterCard acceptance mark.
- 9.4 If any amount payable under this PDS represents consideration for a taxable supply, then those amounts shall be taken to be exclusive of GST.

10 Foreign Currency Transactions

- 10.1 There are seven instances where a foreign exchange rate will apply:
- Initial load or In-Store Load where you allocate funds in a foreign Currency (i.e. in a currency other than AUD);
 - Online Loads or BPAY loads not via the website or such other methods made available from time to time where you allocate funds in a foreign Currency (i.e. in a currency other than AUD);
 - Point of sale transactions where the transaction is in a currency that is not one of the Currencies available on the Facility (including any transaction where we deduct funds under clause 5.10 above due to insufficient funds);
 - ATM withdrawals where the local currency is not one of the Currencies available on the Facility, or where there is an insufficient available balance in the relevant Currency;
 - Where you allocate funds from one Currency to a different Currency;
 - Where we allocate funds from one Currency to a different Currency in accordance with these Terms and Conditions; and
 - Where your Facility is closed, or request repayment of any balance on your Facility under clause 11.3 below, that has funds in a foreign Currency (i.e. in a currency other than AUD).

The method for calculating the foreign exchange rate for each scenario is set out below.

- 10.2 The foreign exchange rate used for initial loads and In-Store Loads is set and determined by Flight Centre Travel Group and MasterCard and varies each day. You can ask the Distribution Outlet for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 10.3 The foreign exchange rates used for Online Loads and BPAY loads not via the website are set and determined by Flight Centre Travel Group and MasterCard and vary each day. You can obtain the exchange rate applicable to Online Loads, at www.keytotheworld.com.au and to BPAY loads not via the website by contacting us.
- 10.4 If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available Currencies, or exceeds the relevant available Currency balance, on your Facility, the amount will be funded by converting the transaction amount into the next available Currency balance on your Facility in the following order of priority: AUD, USD, EUD, GBP, NZD, THB, CAD, HKD, JPY, SGD. The foreign exchange rate used is set and determined by Flight Centre Travel Group and MasterCard and varies each day. A Currency Conversion Fee also applies unless otherwise notified by us (see Fees & Limits Table).

- 10.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is set and determined by Flight Centre Travel Group and MasterCard and varies each day. A Currency Conversion Fee also applies (see Fees and Limits Table).
- 10.6 Where your Facility is closed, or you request repayment of any balance of your Facility under clause 11.3 below, and the Facility has funds in a foreign Currency (i.e. in a currency other than AUD), we will convert these funds into AUD. The foreign exchange rate used for this is set and determined by Flight Centre Travel Group and MasterCard and varies each day. A Currency Conversion Fee also applies unless otherwise notified by us (see Fees & Limits Table). If you wish to confirm the foreign exchange rates before you close your Facility you can contact Card Services.

11 Closing the Facility

- 11.1 You may close your Facility at any time by visiting www.keytotheworld.com.au and following the instructions or by contacting us.
- 11.2 The Issuer may, with or without notice and without incurring any liability to you cancel or suspend the Facility and/or terminate this agreement with you if it has good reason to do so, including without limitation if:
- the Issuer considers the Facility has been or is likely to be misused;
 - you breach any of these Terms and Conditions;
 - the Issuer suspects any illegal use of the Facility;
 - you gave the Issuer, Flight Centre Travel Group or MasterCard false, inaccurate or incomplete information when you applied for the Facility.
- 11.3 If the Facility is closed, we will refund any credit balance on your Facility (less any Fees). You will receive payment in Australian Dollars of any credit balance remaining on the Facility once closed. The relevant amount will be deposited into your nominated bank account. The credit balance available to you will not include uncanceled, pre-authorized or "held" amounts (see clause 5 above), although these sums will be made available to you once the pre-authorization has been cancelled or the "held" amounts released by the merchant and the relevant amounts are available for spending or withdrawal. A currency exchange rate will apply to any withdrawal/cash out of funds to your bank account that are held in foreign currency. Please refer to clause 10 for information on foreign exchange transactions.
- 11.4 Once the Facility is closed, unless we instruct you otherwise, you must destroy the Card by cutting it in half diagonally, ensuring the Chip is destroyed, and disposing of it securely.

12 Global Emergency Assistance

- 12.1 You are entitled to Global Emergency Assistance from Activation until expiry or closure of the Facility. Global Emergency Assistance services are provided by MasterCard.
- 12.2 The Issuer arranges for the Global Emergency Assistance services to be provided and is not the provider. The Issuer does not promise that the Global Emergency Assistance services will:
- always be available;
 - be suitable for any purpose; or
 - be provided to any particular standard.
- 12.3 You acknowledge that any changes to, or discontinuation of, the Global Emergency Assistance services can occur without the Issuer's participation.
- 12.4 You also acknowledge and agree that:
- the Global Emergency Assistance services are used at your own risk;
 - neither the Issuer nor Flight Centre Travel Group is liable for any liability or loss arising in connection with the use by you of the Global Emergency Assistance services or because of the Global Emergency Assistance services being unavailable or discontinued;
 - you cannot make any complaint to the Issuer or Flight Centre Travel Group about the Global Emergency Assistance services; and
 - you do not rely on the Global Emergency Assistance services being available, being suitable for any purpose or being provided to any particular standard in deciding to purchase the Card.

13 Card Security

- 13.1 You must make sure that you keep the Card, the Security Details and all Security Codes safe and secure by taking the following precautions ("Security Requirements"). You must not:
- (a) allow anyone else to use the Card;
 - (b) interfere with any magnetic stripe or integrated circuit on the Card;
 - (c) unnecessarily disclose the Card number;
 - (d) write the PIN or any other Security Code on the Card;
 - (e) carry the PIN or any other Security Code with the Card unless you make a reasonable attempt to protect the PIN or Security Code;
 - (f) record any Security Code where it may be accessed by other people unless you make a reasonable attempt to protect the PIN or Security Code;
 - (g) voluntarily disclose the PIN or any other Security Code to anyone else, including a family member or friend; or
 - (h) fail to comply with any instructions we give about keeping the Card and any Security Details safe and secure; or
 - (i) act with carelessness in failing to protect the security of the PIN and any other Security Code.
- 13.2 The Card will be disabled if an incorrect PIN is entered three successive times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a delay (usually 24 hours) in reactivating a disabled Card.

14 Loss, Theft and Misuse of Cards

- 14.1 If you know or have reason to suspect that the Card is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the Security Codes or Security Details, you must immediately notify Card Services. We will then suspend the relevant Card to restrict further use.
- 14.2 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.
- 14.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card.
- 14.4 If any lost Card is subsequently found it must not be used unless MasterCard confirms it may be used.

15 Liability for Unauthorised Transactions

- 15.1 Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.
- 15.2 You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.
- 15.3 You will not be liable for losses resulting from Unauthorised Transactions that are caused by the fraudulent or negligent conduct of:
- (a) our staff or agents; or
 - (b) companies involved in networking arrangements; or
 - (c) merchants who are linked to the electronic funds transfer system or their agents or employees.
- 15.4 You will not be liable when Unauthorised Transactions:
- (a) happen using a Card after notification to us that the Card has been misused, lost or stolen or that the security of the relevant Security Codes has been breached;
 - (b) happen before you receive a Card and/or PIN (including a reissued Card and/or PIN);
 - (c) are made with forged, faulty, expired or cancelled Cards, Identifiers or PINs (as applicable);
 - (d) are the result of the same transaction being incorrectly debited more than once to the same Card Fund; or
 - (e) are made using an Identifier without a Card or PIN.
- 15.5 Subject to clauses 15.1, 15.2, 15.3 and 15.4, where we can prove on the balance of probability that you have contributed to the losses caused by an Unauthorised Transaction:
- (a) through your fraud; or
 - (b) by failing to comply with the Security Requirements, then you are liable for the actual losses which occur before we are notified of the loss, theft or misuse of your PIN or Card or

a breach of the Security Requirements. However, you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the balance of the Card Fund available for transactions using the Card.

If you leave your Card in an ATM, you will be liable for all losses arising from Unauthorised Transactions in relation to your Card as long as the ATM incorporates reasonable safety standards that lessen the risk of your Card being left in the ATM (e.g. ATMs that capture cards that aren't removed or which require a user to swipe and then remove a card before commencing the transaction).

- 15.6 Subject to clauses 15.1, 15.2, 15.3 and 15.4, you will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the losses through unreasonably delaying notification of the misuse, loss or theft of a Card or that the security of the relevant PIN has been breached. Your liability in this case is limited to losses occurring between the time that you became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Card, but you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the balance of the Card Fund available for transactions using the Card.
- 15.7 If it is unclear whether or not you contributed to the loss caused by an Unauthorised Transaction that required a PIN, the amount of your liability will be limited to the least of:
- (a) AUD150;
 - (b) the actual loss at the time we're notified of the misuse of the Card, loss or theft of the Card or of the breach of security of the relevant Security Codes (limited by the applicable daily or period transaction limits over the relevant timeframe); or
 - (c) the balance of the Card Fund available for transactions using the Card.
- 15.8 To dispute a transaction(s) on your Facility, complete the "Dispute Claim Form" available at www.keytotheworld.com.au.

16 Changing the Terms and Conditions

- 16.1 We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits and the services we offer) at our discretion by giving you at least 30 days' notice (see clause 19 below for details of how we will communicate with you). You may close the Card in accordance with clause 11 if such changes are not suitable to you.
- 16.2 We will not be in breach of these Terms and Conditions if we take necessary action in order to make a change necessitated by an immediate need to restore or maintain the security of the system or the Card Fund.

17 Your Personal Information (important information about your privacy)

- 17.1 By purchasing and using the Card you consent to the Issuer, Flight Centre Travel Group and MasterCard and their respective agents collecting, using and disclosing your Personal Information under these Terms and Conditions. If you do not agree to our doing so then we cannot make the Card available to you and you should not purchase the Card.
- 17.2 You must notify us immediately of any change to your address and other contact details by contacting us via Card Services to update your details. You should also contact us if you change your name. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.
- 17.3 You may be required to provide information to the Issuer, Flight Centre Travel Group and MasterCard (including evidence of identity) when purchasing the Card or adding additional funds to the Facility and you agree to do so upon request.
- 17.4 The Issuer will take all reasonable precautions to keep Personal Information secure and protect it under the Privacy Policy.

- 17.5 Subject to the terms of the Privacy Policy your Personal Information may be disclosed by the Issuer, Flight Centre Travel Group or MasterCard and their respective agents to third parties to facilitate the provision of the Card Services and related services, to monitor compliance with these Terms and Conditions and for data analysis, anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. The Issuer, Flight Centre Travel Group and MasterCard may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions.
- 17.6 In addition, by acquiring or activating a Card, you are consenting to Flight Centre Travel Group and MasterCard using your Personal Information to notify you of product features, related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by visiting www.keytotheworld.com.au and following the prompts or by contacting us. You also consent to us sending SMS's to your mobile phone to advise you of Card features or information relevant to your Card, such as low balance alerts. If you have provided us with your mobile phone number we may also send you low balance and other Card related alerts via SMS. See clause 21 below for details on SMS Messaging.
- 17.7 Your Personal Information will be disclosed and processed outside Australia to overseas recipients including the United Kingdom and United States of America for the purposes disclosed in these Terms and Conditions but all service providers are required to have adequate safeguards in place to protect your Personal Information to a standard comparable to privacy laws in Australia.
- 17.8 Your Personal Information may also be used where we are required or permitted to do so as a result of any government laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the agreement between you and the Issuer which is governed by these Terms and Conditions.
- 17.9 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Facility on the same terms as are set out above.
- 17.10 You are entitled to ask the Issuer, Flight Centre Travel Group or MasterCard to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our attention.
- 17.11 To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help the Issuer, Flight Centre Travel Group and MasterCard maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.
- 17.12 You agree that we may disclose any information concerning you to:
- any law enforcement, regulatory agency or court where required by any such law or regulation in Australia or elsewhere; and
 - any person we use to make payment for the purpose of compliance with any such law or regulation.
- 18 Our Liability**
- 18.1 None of the Issuer, MasterCard or Flight Centre Travel Group will be liable to you for any loss due to:
- any instructions given by you not being sufficiently clear;
 - any failure by you to provide correct information;
 - any failure due to events outside our reasonable control;
 - any industrial dispute;
 - any ATM refusing to or being unable to accept the Card;
 - the way in which any refusal to accept the Card is communicated to you;
 - any indirect, special or consequential losses;
 - any infringement by you of any laws, including currency laws, in the country where the Card is issued or used;
 - any dispute between you and the supplier of any goods and/or services purchased with the Card;
 - our taking any action required by any government, federal or state law or regulation or court order; or
 - anything specifically excluded or limited elsewhere in these Terms and Conditions.
- 18.2 You are not liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with your instructions. However, if you were aware, or should reasonably have been aware, that the system or equipment was unavailable or malfunctioning, our responsibility will be limited to:
- correcting any errors; and
 - refunding any charges or fees imposed as a result.
- 18.3 Liability for Unauthorised Transactions will be determined according to the ePayments Code (see clause 15 above).
- 18.4 You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by the Australian Consumer Law. Where we are liable for a breach of these Terms and Conditions, then our liability is limited to:
- the supplying of the services again; or
 - the payment of the cost of having the services supplied again.
- 18.5 Flight Centre Travel Group and the Distribution Outlets are only authorised by the Issuer and MasterCard to provide the services explained in the PDS. The Issuer and MasterCard are not responsible for and accept no liability for any other goods or services that may be offered or provided to you by Flight Centre Travel Group and the Distribution Outlets, except where otherwise notified to you.
- 18.6 The Issuer does not maintain the website through which your Key to the World logon is accessible. You agree that the Issuer is not responsible for any content on that website other than information relating specifically to you, the Card Fund, the Facility, your Card or any other product or service offered by the Issuer.
- 19 Communications**
- 19.1 You agree that we may give written notices or other communications to you under or in connection with these Terms and Conditions either:
- by writing to you at your residential or postal address last known to us;
 - by giving it to you personally or leaving it at your residential or postal address last known to us;
 - by electronic communication to your email address or fax number last known to us or which you last gave us for sending notices and communications to you; or
 - if the notice or communication is not personal to you – by publishing a notice in a newspaper circulating nationally in Australia or by posting on www.keytotheworld.com.au.
- 19.2 For the purpose of giving you information that we are required to provide under the ePayments Code:
- we will only do so by electronic communication if you have made a specific positive election to accept electronic communications;
 - you have the right to vary your nominated email address, mobile phone or fax number;
 - you have the right to terminate your agreement to receive the information electronically (a fee for the provision of paper communications may apply); and
 - if within 6 months after the electronic communication is given, you ask for a paper copy of the information provided electronically, the paper copy will be provided to you.
- 19.3 If we give a notice or other communication to you by email, the content of the notice or communication may be:
- set out in the body of the email;
 - included as an electronic document attached to the email; or
 - made available on your Key to the World logon for retrieval by you (with the email advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically. For example, by means of a link to your Key to the World logon).
- 19.4 If we give a notice or other communication to you:
- by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;
 - by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
 - electronically – you are taken to have received it on the day it is transmitted.

19.5 In addition to the ways set out in these Terms and Conditions, we may give you a notice or other communication by using any method allowed or required by a law or the ePayments Code. If a law or the ePayments Code requires us to use a particular method, we will do so.

19.6 You agree that we, MasterCard and Flight Centre Travel Group may verify your identity by reference to any or all of the Security Details information provided to us from time to time.

20 Third Parties

20.1 The Issuer may transfer its rights and obligations under its agreement with you to any other person or business. If this happens, the person or business to which this agreement is transferred assumes all of the Issuer's rights and obligations under the agreement. From then on, references in these Terms and Conditions to the Issuer are to be read as references to the person or business to which the agreement was transferred.

20.2 Except in those circumstances, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the agreement between you and the Issuer.

21 SMS Messaging

21.1 We may from time to time send you SMS alerts relating to your Facility and Card activity. You can stop the SMS alerts at any time by sending "STOP" to the number charge you their standard SMS fee for sending this SMS). For more information on the SMS services provided by us from time to time, please visit www.keytotheworld.com.au.

22 Governing Law

22.1 These Terms and Conditions, and the agreement between you and the Issuer, are governed by the laws of New South Wales, Australia and any legal questions concerning the Terms and Conditions or the agreement will be decided under those laws.

22.2 You submit to the non-exclusive jurisdiction of the courts of New South Wales to hear and determine any disputes or legal questions concerning these Terms and Conditions or the agreement between you and the Issuer.

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www.keytotheworld.com.au