



NOTICE OF CHANGE

IMPORTANT INFORMATION REGARDING PREPAID CARD PRODUCTS

Effective 23 March 2015 the below changes will apply to the following products:

- Australia Post Load&Go Reloadable Visa Prepaid Cards
- Australia Post Load&Go Travel Cards
- Australia Post Load&Go Load Facilities
- Multi-currency Cash Passport™ Mastercard® Prepaid Card

A copy of the full Product Disclosure Statement including all applicable Terms and Conditions (**PDS**) for each product is available at www.auspost.com.au/prepaid

A. GENERAL CHANGES

ROLE OF AUSTRALIAN POSTAL CORPORATION

Australian Postal Corporation (ABN 28 864 970 579 AR No. 338646) (**Australia Post**) will cease to act as an Authorised Representative of Heritage Bank Limited (**Heritage**) and is appointed as an Authorised Representative of Australia Post Services Pty Ltd (ABN 67 002 599 340 AFS Licence No. 457551) (**Australia Post Services**).

As the Authorised Representative of Australia Post Services (not Heritage), Australia Post will continue to act as a distributor of the Products.

PRIVACY

It may be necessary for Heritage or Australia Post to share your Personal Information with Australia Post Services to administer a complaint or the Card provided to you. Information collected by Australia Post Services will be subject to the same conditions as set out in the Privacy Policy applying to Australia Post available at www.auspost.com.au.

B. FOR CUSTOMERS WITH AN AUSTRALIA POST LOAD&GO RELOADABLE VISA PREPAID CARD

In addition to the changes under the heading “A. General Changes”, the following changes apply to the Australia Post Load&Go Reloadable Visa Prepaid Card.

ROLE OF AUSTRALIAN POSTAL CORPORATION

As the Authorised Representative of Australia Post Services (not Heritage), Australia Post will continue to be responsible for providing various cardholder services.

CARD RENEWALS

- In the event a new Card is automatically issued to you prior to expiry, you will be charged a Card Renewal Fee of \$6.95 (**Card Renewal Fee**) (as opposed to the Card Replacement Fee \$15.00).
- The Card Cancellation Fee applies if you close your Card.

- The Card will expire at the date shown on the front of the Card. A new Card will only be issued to you prior to expiry, where the Card balance is greater than the Card Renewal Fee, and you have registered your details with us, including your name and Australian address.
- The current Card Replacement Fee (\$15.00) will continue to apply when you request a replacement card for a lost/stolen card.
- Replacement and new Cards cannot be sent to an address outside of Australia.

QUERIES AND COMPLAINTS

If you have a query or complaint about the Card, you should initially direct the query to Australia Post through customer assistance. You can call customer assistance on (+61) 1300 665 054.

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 internal 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 query or complaint to your satisfaction within 45 days, you may be eligible to escalate the query or 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 Visa scheme.

The external dispute resolution service is:

Financial Ombudsman Service (FOS) Mail: GPO Box 3, Melbourne, VIC, 3001
 Phone: 1300 78 08 08
 Fax: 03 9613 6399
 Email: info@fos.org.au
 Website: www.fos.org.au

In addition, if your complaint is not satisfactorily addressed, you may contact Heritage directly:

Mail: Heritage Bank Limited, PO Box 190, Toowoomba, QLD, 4350
 Phone: 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia)
 Fax: 07 4694 9782 (from within Australia) or +61 7 4694 9782 (from outside Australia).

C. FOR CUSTOMERS WITH AN AUSTRALIA POST LOAD&GO TRAVEL CARD

In addition to the changes under the heading "A. General Changes", the following changes apply to the Australia Post Load&Go Travel Card.

ROLE OF AUSTRALIAN POSTAL CORPORATION

As the Authorised Representative of Australia Post Services (not Heritage), Australia Post will continue to be responsible for providing various cardholder services.

FEES

- For clarity, the Card Replacement Fee applies when you request a replacement card for a lost/stolen card.

PRODUCT FEES AND LIMITATIONS

- You may only spend up to the value of your available balance when using your card and may use your Card as often as you like until the Card has expired (in which case a new Card may be issued and a Card Renewal Fee will apply).
- The Card will expire at the date shown on the front of the Card. A new Card will automatically be issued to you prior to expiry where the Card balance is greater than the Card Renewal Fee and you have registered as the cardholder via the Website. If you do not qualify for a new Card, you can arrange a refund of the Card balance by calling +61 1300 665 054. A Card Expiry Fee will be applied if you do not qualify for a new card.
- Replacement and new Cards cannot be sent to an address outside of Australia.

D. FOR CUSTOMERS WITH A MULTI-CURRENCY CASH PASSPORT™ MASTERCARD® PREPAID CARD

In addition to the changes under the heading “A. *General Changes*”, the following changes apply to the Multi-currency Cash Passport Card.

For information about the Multi-currency Cash Passport Card (the **Card**), participating Australia Post retail outlets and to reload funds onto the Card please go to the website www.auspost.com.au/prepaidcards.

To change the default currency of the Card, check your Card balance, allocate your funds across different currencies and view your recent transactions online please go to www.cashpassport.com.au/dashboard.

If you have a complaint, you can contact Access Prepaid Australia Pty Ltd (the distributor of the Card) on the appropriate phone number listed at www.cashpassport.com.au/contact-us, by Mail by writing to Access Prepaid Australia Pty Ltd, PO Box 1653 North Sydney NSW 2060 Attention: Cash Passport Dispute Resolution or by Email to servicequality@accessprepaidww.com.