



## **Multi-currency Cash Passport™ - 2% Cash Back Promotion**

### **Terms and Conditions**

1. Entry into this Multi-currency Cash Passport Cash Back promotion ("Promotion") shall be deemed acceptance of these Terms and Conditions.
2. The promoter is Access Prepaid Australia Pty Ltd ("Promoter") of Level 6, 165 Walker Street, North Sydney NSW 2060 (ABN 47 145 452 044, AFSL 386837).
3. This Promotion is only open to cardholders with Multi-currency Cash Passport cards ("Cash Passport") issued in Australia and excludes Travelex Cash Passport cards.
4. This Promotion commences from 1 August 2015 and finishes 30 September 2015 ("Promotion Period").
5. To be eligible for this Promotion, you must register online at [www.cashpassport.com.au/2percent](http://www.cashpassport.com.au/2percent).
6. The cash back will be a credit to the value of 2% of the value of each international point of sale or online transaction made in a foreign currency that is not Australian dollars ("Cash Back Credit"). Withdrawals from overseas ATMs, any fees and charges, loading/reloading funds to your Cash Passport, transferring funds to another currency balance and over the counter cash withdrawals are excluded from this Promotion.
7. The Cash Back Credit will be calculated by the Promoter on a daily basis and will be credited to your Cash Passport in the currency in which the transaction was made and within fifteen (15) business days from the date of the transaction settlement date.
8. The Promoter is not responsible for any delays in payment or errors due to factors outside of its reasonable control, including delays or errors in the financial system or errors in the Cash Passport details provided by you.
9. The Promoter reserves the right to verify the validity of all transactions and to refuse or claw back payment of any Cash Back Credit if purchases are returned or do not comply with these Terms and Conditions.

10. You agree that the Promoter may debit any amounts paid to you under this Promotion in the event that your purchase transaction is charged back due to a return of your purchase or for any other reason. The Promoter may also debit any amounts paid to you under this Promotion where you have breached the Terms and Conditions or the Promoter deems your transactions are invalid.
11. The Promoter's decision is final and no correspondence will be entered into.
12. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained as a result of participating in this Promotion or accepting the Cash Back Credit, except for any liability which cannot be excluded by law.
13. You release and agree to keep the Promoter indemnified from any claim, cost, demand, tax, liability or damage (including legal costs on a full indemnity basis) suffered or incurred by us, our directors, employees, agents and representatives arising out of your entry in this Promotion or any claim by a third party arising from an act or omission by you.
14. The Promoter reserves the right to change these Terms and Conditions at any time or cancel the Promotion (or any part of it). If the Promoter cancels or varies the Promotion, it is not liable to any person for any costs, loss or damages whatsoever arising out of, or in connection with, such cancellation or variation and is not required to conduct the Promotion at any other time.
15. These Terms and Conditions are governed by the laws of New South Wales.