



Cash Passport™ Platinum Mastercard®

Chance to Win \$30,000 worth of Travel & Travel goods

Terms and Conditions

1. The promoter is Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386837), of Level 6, 165 Walker Street, North Sydney NSW 2060 Australia (the “**Promoter**”). Mastercard Prepaid Management Services Australia Pty Ltd arranges for the issue of the Cash Passport™ Platinum Mastercard® (“**Cash Passport Platinum**”) in conjunction with the issuer, Heritage Bank limited (ABN 32 087 652 024, AFSL 240984).
2. This campaign commences at 12:00 a.m. on 1 August 2018 and closes at 23:59 p.m. on 30 September 2018 (“**Promotional Period**”). Entry and participation in this promotion constitutes acceptance of these Terms and Conditions.
3. Entry is open to all residents of Australia who (i) purchase a new Cash Passport Platinum and load in foreign currency (Australian Dollar equivalent) with a minimum amount of \$100(Australian Dollar equivalent);or (ii) reload a minimum amount of \$100 (Australian Dollar equivalent) in foreign currency on an existing Cash Passport Platinum either online or in stores; or (iii) spend a minimum amount of \$100 (Australian Dollar equivalent) in a single transaction in foreign currency, in store or online excluding ATM withdrawals on their Cash Passport Platinum during the Promotional Period (“**Eligible Entrant**”). Each load, reload or spend of \$100 during the Promotional Period constitutes one entry into the draw to win a share of the total prize pool as set forth below in paragraph 4 (“**Prize/ Prize Pool**”).
4. The total Prize Pool is valued at \$30,000 (including GST) and includes:

| Brand | Prize |
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| Sennheiser | 10 x HD 4.50 BTNC Wireless, noise cancelling headphones. Valued at \$3299.50. |
| Exodus Travels - Greece experience + flights | <p>Greece walking tour (includes accommodation and tour), economy return flights from Australia major capital city for 2, to the closest capital city to Athens. Total package Valued at \$10,000 Package must be redeemed before October 2019. Blackout periods apply: 13 Apr 2019 - 28 Apr 2019 6 Jul 2019 - 21 Jul 2019 28 Sep 2019 – 1st October 2019</p> <p>Spending money, meals, travel insurance, passports, visas, transport to and from departure point and all other ancillary costs, as well as obtaining any of these, are the responsibility of the winner. Selected meals are included as part of the Exodus Travels package. https://www.exodustravels.com/au/greece-holidays/walking-trekking/walking-greek-islands/tej?flights=excluded Flights are organized separately to Exodus Travels’ package.</p> |

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| United Airlines | 2 x Economy plus tickets to NYC. Valued at \$5360 Flights must be redeemed before October 2019. Blackout periods apply. |
| Olympus cameras | 5 x Olympus OM-D E-M10 Mark III Camera Camera. Valued at \$5995 |
| Cash Passport travel money loaded on to card | 50 x \$100 AUD travel money loaded on to winner's Cash Passport. Valued at \$5000 |
| Get lost magazine - Annual subscription | 10 x Annual subscriptions. Valued at \$600 |

All prizes are valued in Australian dollars unless expressly stated to the contrary.

*The Prize includes GST and taxes included in the price of the ticket. Unless otherwise stated, the prize does not include travel insurance, passports, visas, meals, taxes not included in the price of the ticket, ground transportation, flights, accommodation or any other costs of a personal nature. Compliance with any health or other government requirements is the responsibility of the prize-winner and their travel companion. The travel companion must be aged 18 years or older. The Promoter makes no representation as to the safety, conditions or other issues that may exist at any destination. Prize travel is subject to airlines' General Conditions of Carriage.

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

6. Eligible Entrants must not be in breach of any terms and conditions of this campaign or of the terms and conditions of their Cash Passport Platinum for the time period up to and including the redemption of the Prize. The Promoter reserves the right to verify the validity of all transactions and to determine whether a Prize Winner has complied with these Terms and Conditions.

7. Directors, officers, management, employees, suppliers (including prize suppliers) and contractors (and the immediate families of directors, officers, management, employees, suppliers and contractors) of the Promoter and of its related bodies corporate, and of the agencies and companies associated with this Promotion, including the competition permit providers are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.

8. Entries submitted by the Eligible Entrants become the property of the Promoter. All details will be held in accordance with the Promoter's Privacy Policy which can be accessed by visiting www.cashpassport.com.au.

9. The Promoter reserves the right to review and amend these terms and conditions at any time. Decision of the Promoter is final and no further correspondence will be entered into.

10. The Prize winners may be liable to declare the Prize for tax purposes. The Promoter takes no responsibility for any tax payable on the Prize. If any tax is payable on the Prize it is the sole responsibility of the Prize winners.

11. The Prize will be randomly drawn pursuant to NSW Permit# LTPS/18/25982 , ACT: TP 18/01268 SA: T18/1168, on 2nd October 2018, at the Promoter's office ("Draw").
12. The Prize winners will be notified by the Promoter by phone or in writing using the details provided by the Eligible Entrant within 2 weeks of the Draw and may also be notified by the branch or store from which they purchased their Cash Passport Platinum. The Prize winner must provide the Promoter with their identification details, last 4 digits of their Cash Passport Platinum card number and any other information required by the Promoter. If the Prize Winner is not contactable within 2 weeks of the Draw or does not accept the prize, the Promoter will re-draw for another winner. The winners of all prizes will also be published here: Cashpassport.com.au/win on 2nd October 2018.
13. The Prize must be taken as stated. If a winner is unable to use the Prize as stated it will be forfeited and no compensation will be payable.
14. If the Prize is not available for reasons beyond the control of the Promoter, the Promoter reserves the right to substitute a prize of similar theme and value and this will be at the Promoter's sole discretion.
15. The Cash Passport Platinum is subject to the Cash Passport Platinum Product Disclosure Statement and Terms and Conditions. By accepting a Prize, Eligible Entrants agree to be bound by the Product Disclosure Statement and Terms and Conditions and to satisfy any necessary identification requirements. Fees and charges apply to the use of the Cash Passport Platinum and these are set out in the Cash Passport Platinum Product Disclosure Statement and Terms and Conditions. The complete Cash Passport Platinum Product Disclosure Statement and Terms and Conditions, including a full list of current fees and charges, are available at www.cashpassport.com.au. All applicable exchange rates, ATM fees or charges may be deducted from the total amount of funds on the Cash Passport at the time the relevant transaction is made. The Cash Passport is valid for up to five (5) years but inactivity fees may apply after twelve (12) months of non-usage of the Cash Passport Platinum. The total residual fund of the Cash Passport Platinum may be withdrawn at any time and will incur a fee depending on the country of activity.
16. Should an Eligible Entrant's contact details change during this promotion, it is the Eligible Entrant's responsibility to immediately notify the Promoter. A request to modify any information provided in an entry should be directed to the Promoter.
17. Entrants consent to the Promoter using the personal information provided in connection with this promotion for the purposes of facilitating the conduct of the promotion and awarding any prizes, including to third parties involved in the promotion and any relevant authorities. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter including third parties may, for an indefinite period, unless otherwise advised, use the private information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the Privacy Act 1988 (Cth) and Australian Privacy Principles. The Prize winners' name and other details may be used for promotions, marketing and publicity.
18. If for any reason, the Promoter is unable to run this promotion as planned, including tampering, infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter that corrupt or otherwise affect the administration, security, fairness, integrity or proper conduct of this promotion, the Promoter may in its sole discretion disqualify any person who tampers with the entry process, and cancel, terminate, modify or suspend this promotion without prior notice, subject however to any written directions given under applicable law.

19. The Promoter is not responsible for any incorrect or inaccurate information, either caused by you or for any of the equipment or programming associated with or utilised in this promotion, or for any technical error, or any combination thereof that may occur in the course of the administration of this promotion including any omission, interruption, deletion, defect, delay in operation or transmission, communications line, theft or destruction or unauthorised access to or alteration of entries.
20. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who tampers with the entry or submits an entry that is not in accordance with these Terms and Conditions. Any form of automated entry using any other devices or software will be deemed to be invalid.
21. The Promoter is not responsible for lost, late, incomprehensible or incorrect entries in this promotion.
22. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including without limitation direct, indirect and consequential loss and damages) or for personal injury suffered or sustained as a result of entering or trying to enter this promotion or accepting any Prize offered as part of this promotion, except for any liability which cannot be excluded by law.
23. 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.
24. This promotion is governed by the laws of New South Wales. Entrants accept the non-exclusive jurisdiction of courts and tribunals of NSW in connection with disputes concerning the Promotion.