

Bendigo Bank & Mastercard Cash Passport Platinum Card Load & Get Campaign

Promotion Terms & Conditions of Entry (“Conditions of Entry”)

1. The promoter is Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL / Australian Credit Licence 237879 of 22-44 Bath Lane, Bendigo, VIC 3550 (the “**Promoter**”). Mastercard Prepaid Management Services Australia Pty Ltd ABN 47 145 452 044, AFSL 386 837 (“**Mastercard Prepaid**”) arranges for the issue of the Mastercard Cash Passport Platinum® facility (“**Cash Passport**”) in conjunction with the issuer, EML Payment Solutions Limited (“**EML**”) ABN 30 131 436 532, AFSL 404131.

2. Entry is open to all residents of Australia who have a Cash Passport purchased through the promoter and complete a load or reload in foreign currency (other than AU Dollars) of \$700 or more (Australian Dollar equivalent), between 8th June 2026 9:00 AEST and 21st June 2026 23:59 AEST inclusive (“**Promotion Period**”) in a single transaction instore or online at bendigobank.com.au

3. The bonus amount available under this promotion varies depending on the value of the qualifying foreign currency load made on an eligible Cash Passport card during the Promotional Period. Subject to these Terms and Conditions, eligible customers who satisfy all promotional requirements may receive one of the following bonus amounts:

- A\$20 bonus where a qualifying foreign currency load of A\$700 - \$1,499 equivalent is made;
- A\$50 bonus where a qualifying foreign currency load of greater than A\$1,500 equivalent is made

The applicable bonus amount will be determined solely by the value of the qualifying load made. Only one bonus may be awarded per eligible customer within the promotion period, and bonuses are subject to availability and any applicable promotional caps.

4. To be eligible to receive a bonus under this promotion, an Eligible Entrant’s Cash Passport card must be open, active, and not suspended, cancelled, or otherwise restricted at the time the bonus is assessed and at the time the bonus is credited. The bonus will not be paid on loads or reloads which are made outside of the Promotion Period, or those that are reversed or withdrawn within the Promotion Period.

5. Bonus payments will be credited to the Eligible Entrant's Cash Passport card, to their AUD purse no later than 5.00PM AEST, Tuesday 30th June 2026.

6. The Bonus must be taken as stated. If an Eligible Entrant is unable to use the Bonus as stated, it will be forfeited and no compensation will be payable.

7. Eligible Entrants may be liable to declare the Bonus for tax purposes. The Promoter takes no responsibility for any tax payable on the Bonus. If any tax is payable on the Bonus, it is the sole responsibility of the Eligible Entrant. The Promotion Period may be amended and extended by the Promoter, with prior notice provided where reasonable to do so. Taking part in this promotion constitutes acceptance of these terms and conditions.

8. To the extent permitted by law, the Promoter is not liable for any loss, damage, or expense suffered or incurred by an entrant in connection with this promotion, including participating in the promotion or accepting a bonus, except for liability that cannot be excluded by law. Nothing in these Terms and Conditions excludes, restricts or modifies any consumer guarantees, rights or remedies conferred by applicable law.

9. These Conditions of Entry are governed by the laws of Victoria, Australia.

10. This promotion is subject to the [Cash Passport Platinum Product Disclosure Statement \(PDS\)](#), [Financial Services Guide \(FSG\)](#) and [Target Market Determination \(TMD\)](#) available at www.cashpassport.com.au. In the event of a conflict, these Terms shall prevail.

o Nothing in these Promotional Terms and Conditions limits any rights a consumer may have under the Australian Consumer Law.

o Any personal information collected from or provided by Eligible Customers to Bendigo Bank or Mastercard in connection with this promotion will be collected, used, disclosed and stored in accordance with the relevant Privacy Policies: [Bendigo Bank Privacy Policy](#), [Mastercard Privacy Policy](#), and the Privacy Act 1988 (Cth) and applicable privacy laws.

o For enquiries, please contact Card Services on 1800 549 718 within Australia or +44 207 649 9404 internationally for help 24/7.