

ANZ Travel Card

PRODUCT DISCLOSURE STATEMENT | 08.11
CONTAINING TERMS AND CONDITIONS FOR:
ANZ TRAVEL CARD (MULTICURRENCY)



ANZ Travel Card Contact Details

Postal address

Locked Bag 35006
COLLINS STREET WEST VIC 8007

ANZ Travel Card Customer Service

Telephone 1800 094 003 within Australia or
+61 3 9683 7777 when overseas (call costs apply).

Call for general enquiries – 24 hours seven days a week.

Cards lost in Australia or overseas should be promptly reported by either;

Calling the number listed above 24 hours a day

or

Emailing ANZ at travelcard@anz.com

Lost, stolen or divulged PINs

Your PIN can be easily and quickly changed (subject to verification of your identity) by using the Website anz.com/travelcard; or by calling ANZ Travel Card Customer Service on 1800 094 003.

BPAY® reload

To reload your Card (while in Australia or while you're away), contact your bank or financial institution to make a BPAY® payment from your cheque, savings, debit or transaction account (allow up to 4 ANZ business days).

Note: BPAY® does not accept payments from your credit card.



BPAY Biller Code: 106641

Customer Reference Number:
Your 16-digit Card number

Your BPAY Customer Reference Number is the 16 digit Card number on the front of your Card.

You should read all sections of this Product Disclosure Statement before making a decision to acquire or hold this financial product

* Registered to BPAY Pty Ltd ABN 69 079 137 518.
More info: bpay.com.au

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Introduction

This Product Disclosure Statement (PDS) will govern the use of an ANZ Travel Card (multicurrency). It is important that you read and understand this PDS. ANZ is providing you with this PDS to ensure that you receive key information about the use of the ANZ Travel Card (multicurrency) and to help you understand the risks, benefits and costs. Please visit anz.com to obtain a copy of the Product Disclosure Statement for the single currency ANZ Travel Card (issued in December 2010).

Please contact ANZ Travel Card Customer Service if you do not understand, or are unsure about any aspect of this PDS.

This PDS is not a recommendation or opinion that the Card is appropriate for you. The information in this PDS does not take into account your personal objectives, financial situation or needs. Therefore, before purchasing a Card, you should give consideration to your objectives, financial situation and needs, and be satisfied that they will be met if you use a Card.

Upon purchase of your ANZ Travel Card you will be taken to have read and understood this PDS and you will be taken to have accepted, and will be legally bound by, the terms and conditions contained in this document.

The Card is not intended to be purchased by any person who is not a resident of Australia.

Important Information:

- You can hold up to 10 currencies on the Card (including Australian Dollars).
- You do not earn any interest on the Card balance.
- When you add Value to the Card, a foreign conversion (or exchange) rate determined by us (which is available from any ANZ branch, ANZ Foreign Exchange Centre, ANZ Travel Card Customer Service or the Website) will apply.
- If you close the Card and redeem the Stored Value, the conversion rate used to redeem the Stored Value may not be the same as the conversion rate that applied when you added the Stored Value.

- The Card cannot be linked to an ANZ account (or an account at another bank).
- To use your Card at merchant terminals or at an ATM, you must use the 'credit' (CR) option.

PART A – Definitions

Meaning of words

The following definitions apply throughout this PDS, unless otherwise stated:

ANZ means Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 and its successors and assigns;

ANZ branch means any full-service banking centre or any branch known as a "Sales Only" and "In Centre" branch in Australia listed on anz.com;

ANZ business day means any day from Monday to Friday on which ANZ is open for business in at least one of its branch locations in Australia;

ANZ Internet Banking means the online banking services provided by ANZ to ANZ customers which is accessed at anz.com.

ANZ Travel Card Customer Service means the ANZ Travel Card Customer Service centre that can be contacted by:

- (a) telephone 1800 094 003 within Australia or +61 3 9683 7777 when overseas (call costs apply); or
- (b) email at travelcard@anz.com;

ANZ Travel Card (multicurrency) means the ANZ Travel Card (multicurrency) card or cards (including the Backup Card); issued by ANZ to you from May 2011 to allow you to access Stored Value by making an Electronic Transaction;

ANZ Travel Card Outlet means:

- (a) any ANZ Foreign Exchange Centre in Australia;
- (b) any ANZ branch in Australia;
- (c) if you received the Card from an ANZ representative, that person; or
- (d) any other location nominated by ANZ at anz.com or anz.com/travelcard;

ATM means an automatic teller machine linked to Visa at which you can use your Card and PIN to access Stored Value;

Australia Post means the Australian Postal Corporation.

Backup Card means one additional Card that will be issued to you and which has a separate card number and PIN that enables you to access the funds held in the Stored Value;

BPAY® means the BPAY electronic payment service;

Card means the ANZ Travel Card (multicurrency) card or cards (including the Backup Card); issued by ANZ to you from May 2011 to allow you to access Stored Value by making an Electronic Transaction;

Card Expiry Date means the expiry date printed on the primary Card;

Card Services means any service provided by ANZ or its suppliers in connection with the Card or Stored Value and includes the ability to allow you to make Electronic Transactions;

Customer Identification Process means the process that ANZ has adopted in order to identify its customers in accordance with Australian federal law.

CVC means Card Verification Code, which is the three digit code on the back of your Card on the right of the signature strip.

Electronic Transaction means a Transaction initiated (or apparently initiated) by your instruction to:

- (a) withdraw cash from an ATM in conjunction with the use of the Card and your PIN;
- (b) purchase goods and/or services at a Visa Merchant where the merchant processes the transaction electronically using the Card, and your PIN or signature (depending on the relevant authorisation requirement of the Visa Merchant); or
- (c) make a payment to a Visa Merchant using the internet or phone using your Card number and any associated CVC if required;

IVR means the automated ANZ Interactive Voice Response Service on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (call costs apply) that responds to touch tone phones;

Personal information is the information that we collect from you, or about you, when you purchase your Card and when you use your Card to conduct any Transaction;

PIN means your personal identification number, that is, the code of numbers that you are to use with your Card when using the Card for Electronic Transactions (except for Transactions requiring a signature);

POS means an Electronic Transaction using a merchant terminal at point of sale;

Postbillpay means the Postbillpay electronic payment service operated by Australia Post;

Security Code means the four digit password nominated by you that is to be used as your Security Code for, among other things, when you access your Card details by phoning the IVR, ANZ Travel Card Customer Service or by using the Website;

Security Details means the information given by you to us that is to be used, among other things, as your Security Details when you access your Stored Value details at the Website or by phoning the IVR, ANZ Travel Card Customer Service or which may be requested from you in conjunction with any Electronic Transaction (and includes those amended Security Details that we may agree to accept from you from time to time);

Stored Value means the amount of Value that is available to you at a given time (expressed in Stored Value Currency or Stored Value Currencies) for your use in conducting Transactions;

Stored Value Currency or Stored Value Currencies means one or more of Australian Dollars, United States Dollars, Euro, Great British Pounds (Pound Sterling), New Zealand Dollars, Canadian Dollars, Hong Kong Dollars, Singapore Dollars, Thai Baht, Japanese Yen or any additional currency that we may offer from time to time;

Stored Value Currency Order only applies if you have purchased more than one Stored Value Currency for your Card and means the order of the Stored Value Currencies set out in clause 14(b)(ii).

Transaction means any transaction which uses or increases a Stored Value on your Card;

Value means the amount of value, measured in Stored Value Currency or Stored Value Currencies, that you purchase from ANZ at any time for use in Electronic Transactions using the Card;

Visa means Visa Incorporated;

Visa Merchant means a business or place where Visa cards are accepted electronically and where the Visa logo may be displayed;

we, us, our means ANZ or anyone to whom ANZ assigns its rights;

Website means the internet site accessed at anz.com/travelcard which gives access to your Card details;

and

you means the person to whom the Card has been issued and your executor(s) and administrator(s).

PART B – Terms and conditions

1. Application of these terms and conditions

The terms and conditions of this PDS apply to your purchase of the Card, your purchase of Value, your use of Stored Value and otherwise to the use of your Card. Upon your purchase of a Card, you will be taken to have accepted, and to be legally bound by, these terms and conditions.

2. Obtaining a Card and getting started

ANZ is the issuer of the Card. In order to provide you with a Card, the following steps must be taken.

(a) Purchasing the Card

You may purchase a Card:

- (i) from an ANZ Travel Card Outlet;
- (ii) (subject to availability) via ANZ Internet Banking if you are an ANZ customer and registered for ANZ Internet Banking at the time you purchase the Card; or
- (iii) (subject to availability) using the Website.

When you purchase a Card from an ANZ Travel Card Outlet, the Card will be provided to you at the time of purchase once you have completed the Customer

Identification Process. The purchased Value will be available for your use before the end of the next business day. You do not need to register the Card before you use it.

To purchase a Card using ANZ Internet Banking, you must access ANZ Internet Banking, go to the Pay and Transfer screen and follow the instructions provided. When a purchase is completed, the Card will generally be delivered to the address registered by you for ANZ Internet Banking but for some areas as determined by ANZ the Card will be delivered to the nearest ANZ branch for you to collect. When you have received the Card, you will need to register the Card before you can use it by going to the Website or calling ANZ Travel Card Customer Service and following the instructions provided. Once you register the Card, the purchased Value is available for your use.

To purchase a Card using the Website, you must access the Website and follow the instructions provided. When purchase is completed, the Card will be delivered to the nearest ANZ branch for you to collect. When you have collected the Card and completed the Customer Identification Process, you will need to register the Card before you can use it by going to the Website or calling ANZ Travel Card Customer Service and following the instructions provided. Once you register the Card, the purchased Value is available for your use.

(b) Providing identification information

Federal Government legislation requires ANZ to verify the identity of any holder of the Card who is not already a customer of ANZ. Any such holder must satisfactorily meet ANZ's Customer Identification Process. One of the documents provided must contain your photograph. Some other documents that establish your name and identity may also be accepted – please ask for advice in this regard.

If you have completed the identification process with ANZ previously, to purchase or collect a Card from an ANZ Travel Card Outlet you will need to provide photo identification and advise the name of the branch where identification was originally presented and your ANZ account number.

(c) Selecting your Stored Value Currency or Stored Value Currencies

At the time of application you will need to advise us of the Stored Value Currency or Stored Value Currencies you wish to have on the Card.

If you purchase the Card via ANZ Internet Banking, at the time of application you may only purchase and store Value in one Stored Value Currency (which can be any of the Stored Value Currencies). You may add other Stored Value Currencies later.

Initially you may purchase and store Stored Value in:

- (i) one Stored Value Currency; or
- (ii) more than one and up to all Stored Value Currencies (Australian Dollars, United States Dollars, Euro, Great British Pounds (Pound Sterling), New Zealand Dollars, Canadian Dollars, Hong Kong Dollars, Singapore Dollars, Thai Baht, Japanese Yen), or any additional currency that we may offer from time to time.

(d) Purchasing Stored Value

All Value purchased must be paid for in Australian Dollars using conversion rates determined by us in accordance with clause 5(h). The conversion rates are available from any ANZ Travel Card Outlet, the Website or ANZ Travel Card Customer Service.

Your initial purchase of Value must be in accordance with the minimum and maximum limits for the initial purchase of Value set out in the table in clause 5(g).

All Value purchased will be applied as follows:

- (i) if you have selected only one Stored Value Currency, to that Stored Value Currency; or
- (ii) if you have selected more than one Stored Value Currency, to the first currency in the Stored Value Currency Order (see clause 5 for details and examples).

Value may not be used until it has been added to your Stored Value in accordance with these terms and conditions. When Value is purchased, there may be a delay before the purchased Value is available to you for use. See clause 5 for more detail.

After successful purchase of the Card, you may add a Stored Value Currency at any time by following the instructions on the Website or by calling ANZ Travel Card Customer Service.

(e) Security Details and Security Code

When you purchase a Card you will need to provide us with the Security Details.

You will also be required to nominate the Security Code.

(f) PINs

When you purchase a Card, we will provide you with details of a PIN for your primary Card and details of a separate PIN for your Backup Card. The PIN for the primary Card and the Backup Card may be the same.

If you wish to change your PIN, you can do so by following the process set out in clause 13.

(g) Non-collection of your Card

If you have placed an order for a Card but after a period of not less than 30 ANZ business days have not collected the Card, ANZ may cancel your Card and pay you the amount of the Stored Value (if any), less the amount of any applicable fees and charges, in accordance with clause 19.

(h) Additional Cards

There is a limit of 1 primary Card and 1 Backup Card per customer. If you obtain a secondary set of cards these cards will be blocked for use.

3. Backup Cards

- (a) When you obtain your Card, you will be provided with two cards. The cards have different card numbers and separate PINs (which you may choose to be the same) but access the same Value and have the same Stored Value Currency Order.
- (b) You should choose one Card to be the primary Card and the other to be the Backup Card.

The Backup Card should only be used by you in the event that you are unable to use your primary Card (for example because the primary Card is damaged, lost or stolen). You must not provide either your primary Card or your Backup Card to any other person to use.

4. Card security and PIN security

- (a) The security of your Card is very important. If you fail to observe the following security requirements, you may increase the risk of unauthorised use of the Card. You must:
 - (i) sign the back of your Card (and Backup Card) immediately upon receipt;
 - (ii) if ANZ gives you a PIN sachet or package, destroy it immediately after memorising the PIN;

- (iii) on the Card Expiry Date destroy your Card (and the Backup Card) by cutting it diagonally in half through the magnetic strip and the embedded microchip on the Card if applicable;
 - (iv) not let anyone else use your Card;
 - (v) take reasonable steps to protect your Card from loss, theft or misuse; and
 - (vi) notify us immediately after you become aware that your Card has been lost or stolen, or that your Card or the Card details (for example, the number and expiry date of your Card) have been used by someone else without your authority.
- (b) You must keep your PIN secure. Failure to do so may increase the risk of unauthorised Transactions and your liability for any loss.

(c) You must not:

- (i) disclose your PIN or CVC to any other person;

(Warning: You must not use your birth date or an alphabetical code which is a recognisable part of your name as a PIN. You should also not set your PIN and Security Code to be the same number. If you do, you may be liable for any loss suffered from any unauthorised use).

- (ii) allow any other person to see you entering, or overhear you providing your PIN;
- (iii) record your PIN on your Card or on any article carried with or placed near your Card that may be liable to loss, theft or abuse at the same time as your Card (unless your PIN is reasonably disguised).

(To assist you, ANZ publishes Security Guidelines. A copy is available at anz.com).

5A. Registering your Card

When you purchase your Card at an ANZ branch or ANZ Foreign Exchange Centre in Australia, you are not required to activate your Card. The Card will be activated when the Stored Value is loaded. To access ANZ Travel Card online services registration is required at anz.com/travelcard.

When you purchase your card from the Website, you must register the Card to activate the Card.

5. Purchasing Value for your Card

(a) Initial purchase of Value

When you purchase your Card, your initial purchase of Value must be in accordance with the minimum and

maximum limits for the initial purchase of Value set out in the table in clause 5(g). Your initial purchase of Value must be made using Australian Dollars:

- (i) in cash (subject to below);
- (ii) with a credit or debit card with ANZ or with another financial institution with representation in Australia which is accepted by ANZ; or
- (iii) in any other way that we may make available to you at that time.

If you purchase your Card from an ANZ branch in Australia known as a "Sales Only" and "In Centre" branch listed on anz.com, your initial purchase of Value may not be made in cash.

(b) Subsequent purchase of Value

After your initial purchase of Value, any subsequent purchase of Value must be made by means of a transfer of funds from an account in Australian Dollars to us by

- (i) visiting an ANZ Foreign Exchange Centre in Australia or any other location nominated by ANZ for the purpose of purchasing additional Value from time to time; or
- (ii) using BPAY or Postbillpay.

You cannot purchase Value for an amount that would cause the total Stored Value to be in excess of the maximum Value that may be reloaded per year as set out in the table in clause 5(g).

(c) Subsequent purchase of Value via BPAY or Postbillpay

After your initial purchase of Value, any subsequent purchase of Value purchased via BPAY or Postbillpay will be applied as follows:

- (i) if you have selected only one Stored Value Currency, to that Stored Value Currency; or
- (ii) if you have selected more than one Stored Value Currency, to the first currency in Stored Value Currency Order (see clause 5 for details and examples).

(d) Purchasing Value using an ANZ Foreign Exchange Centre

To purchase Value at an ANZ Foreign Exchange Centre you must present the Card. You can purchase Value for more than one Stored Value Currency at a time using cash, credit card or debit card or any other way that we make available to you from time to time.

(e) Purchasing Value using BPAY or Postbillpay

To purchase Value using BPAY, you use the BPAY Biller Code of 106641 and the 16 digit number of your Card (found on the front of your Card) as your customer reference number.

To purchase Value using Postbillpay, you must present the Card at an Australia Post outlet that offers the Postbillpay service. You may purchase Value using cash or debit card or any other way that we make available to you from time to time.

There may be a delay (usually no more than 4 ANZ business days) before Value purchased for your Card by BPAY or Postbillpay is available to you.

You cannot purchase Value for more than one Stored Value Currency at a time using BPAY or Postbillpay. To purchase Value for another Stored Value Currency using BPAY or Postbillpay you will need to:

- wait until the Value from the initial BPAY or Postbillpay purchase is available to you, then change the Stored Value Currency Order and make a second BPAY or Postbillpay purchase. The Value from the second BPAY or Postbillpay purchase will then be applied to the first Stored Value Currency in the new Stored Value Currency Order; or
- transfer all or some of the Value from the Stored Value Currency that you have purchased to one or more Stored Value Currencies following the instructions on the website. **Please note** that unless the initial purchase is of Australian Dollar Stored Value, transferring Value in this way means that there will be two purchases of Value, (the purchase of the initial Stored Value Currency and a second purchase of the other Stored Value Currency using the initial Stored Value Currency) and therefore you will be subject to two exchange rate conversions.

(f) Examples of purchasing Value:

(a) You only have one Stored Value Currency: Euro.

- (i) All purchases of additional Value by BPAY, Postbillpay or from an ANZ Foreign Exchange Centre will be automatically applied to your Euro Stored Value.

(b) You have not changed the Stored Value Currency Order (and therefore the order set out in clause 14(b)(ii)a applies) and have more than one Stored Value Currency:

- (i) When you purchase additional Value by BPAY, Postbillpay or from an ANZ Foreign Exchange Centre, the Australian Dollars will be automatically transferred to your Australian Dollar Stored Value (being the first in Stored Value Currency Order) and applied to the Australian Dollar Stored Value on your Card;
 - (ii) When the Australian Dollar Stored Value is available to you, you can transfer the Value to one or more other Stored Value Currencies following the instructions on the Website. The conversion rate used when you transfer Value from your Australian Dollar Stored Value to other Stored Value Currencies is the same conversion rate (as set out in clause 5(h)) that is used when you transfer Value direct to a Stored Value Currency using BPAY, Postbillpay or an ANZ Foreign Exchange Centre.
- (c) You have changed the Stored Value Currency Order from that set out in clause 14(b)(ii)(a) so that Euro is the first currency and you have more than one Stored Value Currency:
- (a) When you purchase additional Value by BPAY, Postbillpay or from an ANZ Foreign Exchange Centre, the Australian Dollars will be automatically transferred to your Euro Stored Value (being the first in Stored Value Currency Order) and applied to the Euro Stored Value on your Card;
 - (b) To purchase additional Value in another Stored Value Currency, when the Euro Stored Value is available to you, you can either:
 - i. change the Stored Value Currency Order so that another Stored Value Currency is first in order and purchase additional Value by BPAY, Postbillpay or from an ANZ Foreign Exchange Centre. This additional purchased Value will then be automatically transferred to that other Stored Value Currency, and the original Value purchased will remain in the Euro Stored Value on your Card; or
 - ii. transfer the Euro Stored Value to one or more Stored Value Currencies following the directions on the Website. The conversion rate used when you transfer Value from one Stored Value Currency to another is the conversion rate advised to

you by us. Transferring Value in this way means that there will be two purchases of Value, (the purchase of the Euro Stored Value Currency and a second purchase of the other Stored Value Currency using the Euro Stored Value Currency).

- (g) There are limits to the amount of Value you may purchase, hold, or withdraw as cash at any time, as described below.

Limits	
Number of Cards per person	1 (Primary Card and Backup Card)
Minimum initial purchase of Value*	Australian Dollars 200
Maximum initial purchase of Value*	Australian Dollars 80,000 (Australian Dollars 25,000 for online purchases)
Maximum Value that may be reloaded per year*	Australian Dollars 80,000
24 hour ATM Cash Withdrawal Limit**	Australian Dollars: _____ 2,500 New Zealand Dollars: _____ 3,000 United States Dollars: _____ 1,800 Great British Pounds (Pounds Sterling): _____ 1,000 Euro: _____ 1,500 Canadian Dollars: _____ 3,000 Hong Kong Dollars: _____ 13,700 Singapore Dollars: _____ 3,250 Thai Baht: _____ 77,000 Japanese Yen: _____ 205,000
24 hour POS Transaction Limit**	Australian Dollars: _____ 5,000 New Zealand Dollars: _____ 7,000 United States Dollars: _____ 5,000 Great British Pounds (Pounds Sterling): _____ 3,500 Euro: _____ 5,000 Hong Kong Dollars: _____ 27,500 Canadian Dollars: _____ 6,000 Singapore Dollars: _____ 7,000 Thai Baht: _____ 155,000 Japanese Yen: _____ 410,000

* The minimum initial purchase of Value and maximum initial purchase of Value amounts may differ depending on how the Card is purchased. Please refer to anz.com or anz.com/travelcard for further information.

** Subject to the maximum amount of Stored Value that may be loaded applicable to your Card. ATM merchants may also impose additional limits that restrict the maximum or minimum Value that you can withdraw in any one transaction.

h) We will convert the Australian Dollars received by us to purchase Stored Value Currency or Stored Value Currencies into the relevant Stored Value Currency or Stored Value Currencies according to the Stored Value Currency Order using the conversion rate as follows:

- (i) for Value purchased at an ANZ Travel Card Outlet, the conversion rate on the day of purchase notified on ANZ's website at anz.com as being the rate at which ANZ sells Travel Cards/Cheques in the relevant Stored Value Currency on that day; and
- (ii) for Value purchased using BPAY or Postbillpay, the conversion rate on the day we receive cleared funds notified on ANZ's website at anz.com as being the rate at which ANZ sells Travel Cards/Cheques in the relevant Stored Value Currency. The day we receive cleared funds may be up to 4 ANZ business days after the day you make a payment by BPAY or PostbillPay. If you use Postbillpay to purchase Value by cheque and we accept the cheque, the day we receive cleared funds may be up to 10 ANZ business days after the day you make the payment by Postbillpay.

The Australian Dollars received by us will then be used to complete your purchase of Value in the Stored Value Currency or Stored Value Currencies (as relevant). There may be a further delay (typically two ANZ business days from the date of conversion) before funds are added to your Stored Value and are available to you.

- (i) Any amount of Value that is purchased will be available to you as Stored Value only after we have received cleared funds for the full amount of the Value purchased and the Value purchased has been credited towards your Card by us as Stored Value in the relevant Stored Value Currency.
- (j) You may not purchase Value for the Card after it has been cancelled or after it has expired.
- (k) If, as a result of any error or other circumstance, Value is loaded on your Card which has not been purchased by you:
 - (i) we may remove that Stored Value at any time; or
 - (ii) if that Stored Value has been used, you agree to repay that amount to us within 14 days of a request from us for such repayment. Such a

repayment may be made by you purchasing additional Value. If we have not received payment for the requested amount within 14 days we may pursue the amount via a collection agency or by other means.

6. Using your Card

- (a) You can use your Card with merchants and at ATMs that accept Prepaid Visa cards electronically. This includes cash withdrawals at ATMs or purchases in person, by mail order, telephone or over the internet.
- (b) When you use your Card at a merchant terminal or at an ATM, select the CR (i.e. credit) button or its equivalent in your travel destination.
- (c) Your use of the Card is limited by the amount of the Stored Value available to you.
- (d) When you use the Card for a Transaction;
 - (i) the Card will automatically use the currency of the country of that Transaction if you have sufficient Stored Value in that currency to be able to process the Transaction in full. Each Electronic Transaction that debits Stored Value in Australian Dollars will incur an AUD Currency Fee.
 - (ii) if you do not have any or sufficient Stored Value in that currency to process the Transaction in full but have enough Stored Value in another Stored Value Currency to do so, the Card will use Stored Value according to the Stored Value Currency Order;
 - (iii) the Transaction will be declined if you do not have enough Stored Value in any one Stored Value Currency to be able to process the Transaction in full. The Stored Value of Stored Value Currencies cannot be combined to complete a Transaction.

Examples:

You have loaded 500 Great British Pounds (GBP) and 100 Euros (EUR) on the Card:

- (i) a Transaction of GBP100 will be automatically debited from the GBP currency on the Card, leaving a balance of GBP400 and EUR100.
- (ii) a Transaction of GBP100 followed by a Transaction of EUR50 will be automatically debited from the GBP and EUR currencies on the Card respectively, leaving a balance of GBP400 and EUR50.

- (iii) a Transaction of EUR150 will be converted into GBP and the equivalent of EUR150 in GBP will be debited from the GBP currency on the Card. The EUR Stored Value balance will be unchanged. (There is insufficient Value in EUR Stored Value to pay the Transaction in full but there is sufficient Value in GBP to pay the Transaction in full).
- (iv) a Transaction of GBP550 will be declined because there is insufficient Value in either GBP or EUR currency to pay the Transaction in full even though the amount of the Transaction may be less than the GBP and EUR Stored Value combined.
- (e) An Electronic Transaction made in a currency that is not a Stored Value Currency will be converted to Australian Dollars by Visa in accordance with its rules and then debited from the Stored Value on the Card according to the Stored Value Currency Order.

The conversion rate used by Visa is the wholesale market rate selected by Visa from a range of wholesale rates one day before Visa processes the Transaction. In most cases, the conversion rate applied to refunds of a Transaction will be different to the conversion rate applied to the original Transaction.

- (f) If a Transaction is processed in Australian Dollars (for example as a result of a merchant overseas offering and you accepting the option to pay in Australian Dollars), the Transaction will be debited from your Australian Dollar Stored Value if you have sufficient Australian Dollar Stored Value to pay the Transaction in full. If you do not have any Australian Dollar Stored Value or it is insufficient to pay the Transaction in full but you have sufficient Stored Value in another Stored Value Currency to pay the Transaction in full, we will convert the Australian Dollar amount into that other currency according to the Stored Value Currency Order and debit that Stored Value to pay the Transaction. If you do not have any or sufficient Stored Value in another currency to pay the Transaction in full, the Transaction will be declined. If the merchant has processed the Transaction in Australian Dollars without your consent, you will need to contact the merchant directly and ask the merchant to cancel the Transaction and to re-process the Transaction in the correct currency.

- (g) The Card cannot be used for:
 - (i) Transactions at merchants that are completed manually (for example using a 'click clack' machine);
 - (ii) Transactions at merchants who offer gaming and gambling services, such as betting (including lottery tickets, casinos gambling chips, off-track betting), wagers at race tracks, as well as gaming or gambling websites;
 - (iii) direct debits, recurring or instalment payments;
 - (iv) purchases from merchants who do not accept Visa prepaid cards;
 - (v) over the counter cash withdrawals at merchants or financial institutions;
 - (v) Transactions in countries subject to economic and/ or trade sanctions. See clause 10 for more detail.
- (h) You may 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 surcharge payable to the ATM operator for balance enquiries. The surcharge will not be shown as a separate Transaction but will be included in the total Transaction (if any) conducted using that ATM. If an ATM displays a balance for the Stored Value in a currency other than your Stored Value Currency the conversion rate applied may be different to ours and minor discrepancies can arise. If Stored Value has been loaded in the currency of the ATM, the balance enquiry will show the balance of that currency. If Stored Value in the currency of the ATM has not been loaded, the balance enquiry will show the balance of the first currency in the Stored Value Currency Order.
- (i) Where you use your Card to withdraw cash, you accept that:
 - (i) not all electronic equipment from which cash can be withdrawn will always contain cash;
 - (ii) there may be limits set by different ATM operators on the amount of cash that may be withdrawn from one or more of their ATMs on a given day and these limits may be below the limits set as the 24 hour ATM Cash Withdrawal Limits in clause 5(g) ;
 - (iii) some ATM operators may impose a surcharge when you use their ATM to make a withdrawal.

Surcharges will not appear as a separate Transaction item but will be included in the total Transaction amount (see clause 6(h) above); and

- (iv) any cash dispensed at electronic equipment is at your risk once it becomes visible or available for you to collect.
- (v) if the Card is used to withdraw cash at an ATM in Australia that dispenses cash in a currency other than Australian Dollars, the value of the cash will not be debited directly from the same Stored Value Currency but instead the value of the cash will be converted into Australian Dollars using the conversion rate on the date of withdrawal according to the terms of use for that ATM and the Australian Dollar amount so calculated will be debited from the Stored Value according to the Stored Value Currency Order.
- (j) A Card will normally be honoured by financial institutions and Visa Merchants displaying the Visa card logo. However, Visa card promotional material displayed on any premises cannot be taken as a warranty by the financial institution, Visa Merchant or any person carrying on business there that all goods and services available at those premises may be purchased with the Card.
- (k) Unless required to do so by law, we do not accept any liability:
 - (i) if any financial institution or Visa Merchant displaying a Visa logo refuses to accept or honour a Card; or
 - (ii) for goods and services purchased with your Card.
- (l) Any complaint about goods or services purchased with your Card must be resolved directly with the Visa Merchant concerned.
- (m) You must not use the Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the jurisdiction you are in.
- (n) The Card must be used solely for Electronic Transactions. When you use the Card for Electronic Transactions, we will receive details of your Electronic Transaction from Visa. We will then debit the Stored Value applicable to your Card with the value of those Electronic Transactions as advised to

us by Visa and any applicable fees and charges as set out in these terms and conditions.

- (o) The Card may be disabled if an incorrect PIN is used three times or if fraud is suspected. If an incorrect PIN is used three times, your Card will be automatically enabled after 24 hours after the last invalid PIN is entered. Otherwise you may contact us by calling ANZ Travel Card Customer Service to reactivate the Card, although there may be a delay. Once your Card has been reactivated, it will be available for use 24 hours after the time the last incorrect PIN was used or the time the Card is reactivated (whichever is the latest). If an incorrect PIN is used three times, some ATMs will not return your Card and you may need to contact the ATM operator for the physical return of the Card. In these situations, you will also need to contact ANZ Travel Card Customer Service to reactivate the Card. If your Card is disabled or retained by an ATM, you may still use the Backup Card issued to you by ANZ to access Stored Value on your Card.
- (p) The Card (including the Backup Card) remains the property of ANZ at all times.

7. Preauthorisation

- (a) Some merchants (for example hotels and car rental agencies) may request us to confirm electronically that you have sufficient Stored Value to meet the estimated cost of the goods and services they provide. We are required to treat the request as a request to authorise a Transaction.
- (b) Some merchants may not provide goods and services in advance of payment if their request for authorisation is declined.
- (c) If we accept the request, even if the merchant has not asked you to pay any amount at that time, the balance of the Stored Value available to you will be reduced by the amount authorised. The amount authorised will be shown when you obtain your Transaction history.
- (d) An amount authorised in this way may mean the Stored Value available to you is reduced by the amount authorised for up to seven days from the date the request is made, even if you have already paid the merchant for the goods and services provided. This may have the effect of temporarily reducing the Stored Value available to you by the

amount authorised and the amount paid for the same goods and services.

- (e) Unless cancelled by the merchant earlier, the authorisation will be automatically cancelled seven days after the request for authorisation was made. When the authorisation is cancelled, the Stored Value available to you will increase to reflect the cancellation of the amount authorised.
- (f) A merchant may add an anticipated service charge/tip to the request for authorisation (e.g. up to 20% at a restaurant).

8. Daily Withdrawal limit

- (a) ANZ imposes a daily limit on the total amount of cash that you may withdraw from the Stored Value on your Card using an ATM. Details of this limit (together with other limits on the use of the Card) are set out in the table in clause 5(g). Some ATM operators may also impose their own separate limit on the minimum and maximum amounts that can be obtained in a single ATM Transaction. When using an ATM, the dispensing limit of the ATM operator will be applied first and then, subject to that limit (if any), the 24 hour ATM Cash Withdrawal Limit set out in the table in clause 5(g).

9. Processing of Transactions by ANZ

- (a) All Electronic Transactions that use Stored Value will be processed on the date they are received by us and are effective as at the date of the Transaction. The date that we receive an Electronic Transaction for processing may not be the date the Transaction was made. For example, we may be provided with information concerning purchases made using your Card or Card details (for example mail or on-line purchases) a number of days after the purchase was actually made.
- (b) We may process Transactions received by us on a particular day in any order we see fit. This means that the order of processing Transactions on a day may vary from the order in which Transactions are made on that day or are received by us on that day.

10. Foreign Currency Conversion or Exchange Controls and Sanctioned Countries

- (a) Use of the Card outside Australia must comply with any foreign currency conversion or exchange control requirements.

- (b) The Card cannot be used in countries subject to economic and/or trade sanctions. Some countries may also have government restrictions on currencies you can use. At the date of this PDS, the card cannot be used in Cuba, Iran, Syria, Sudan, North Korea or Burma (Myanmar) but this may change from time to time. Please make sure you also check the Website, with DFAT and OFAC and with the embassy of the country you plan to visit for any restrictions that may apply.

11. No provision of credit

- (a) We will not provide any credit in respect of your Card. Selecting the "credit" button on ATMs or Visa Merchant terminals when you use your Card to make withdrawals or purchases gives you access to your Stored Value and does not provide you with any credit.
- (b) If, as a result of any error or other circumstance, we make a payment to you or at your direction for an amount in excess of your Stored Value at that time, you agree to repay that amount to us within 14 days of a request from us for such repayment. Such a repayment may be made by you purchasing additional Value. If we have not received payment for the requested amount within 14 days we may pursue the amount via a collection agency or by other means.

12. Fees and charges

- (a) The fees and charges applicable to the use of the Card Services are set out below.
- (b) If we fail to collect a fee to which we are entitled, we have not waived our right to collect the fee for future Transactions of the same nature.
- (c) Fees other than the Card Issuance Fee will be debited from your Stored Value and will reduce your Stored Value by the amount of the fee (or part thereof if your Stored Value is insufficient to cover the entire amount of the fee) when incurred. The Card Issuance Fee must be paid to ANZ when incurred using one of the means of payment set out in clause 5(a).
- (d) You will be required to pay the Reload Fee every time you purchase additional Value (including if you purchase Australian Dollar Stored Value).

The following is an example of how the Reload Fee is calculated:

1. You hold a Card and wish to load AUD\$1,600 of additional Value.
 2. The fee payable by you to do this will be 1.1% of the AUD\$1,600 Value purchased (including if you load Value to the Australian Dollar Stored Value).
 3. Accordingly, you will be required to pay a Reload Fee of AUD\$17.60, being the sum of 1600×0.011 (1.1%) = 17.6.
 4. If you have loaded Australian Dollar Stored Value, you will not incur a further Reload Fee if you use your Australian Dollar Stored Value to purchase (i.e transfer to) another Stored Value Currency.
- (e) You will be required to pay the AUD Currency Fee every time you:
- use the Card to purchase goods or services in Australian Dollars or withdraw cash in Australian Dollars and you have sufficient Australian Dollar Stored Value to complete the Transaction in full; or
 - only have Australian Dollar Stored Value and purchase goods or services or withdraw cash in another Stored Value Currency; or
 - have insufficient Stored Value to complete the purchase of goods or services or withdraw cash in another Stored Value Currency but your Australian Dollar Stored Value is the first Stored Value Currency in the Stored Value Currency Order that contains sufficient Value to complete the purchase or cash withdrawal in full and is used to process the transaction in full.

The following is an example of how the AUD Currency Fee is calculated if you use the Card to withdraw cash in Australian Dollars and you have sufficient Australian Dollar Stored Value to complete the withdrawal in full:

- (a) You use the Card to make an ATM Withdrawal of AUD \$100.
- (b) The fee payable by you to do this will be 3% of the AUD \$100 Australian Dollar Value.
- (c) Accordingly, you will be required to pay an AUD Currency Fee of AUD \$3.00, being the sum of 100×0.03 (3%) = \$3.

The following is an example of how the AUD Currency Fee is calculated if you use the Card to make a purchase in United States Dollars but only have Australian Dollars loaded as Stored Value:

- (a) You make a purchase of total Value USD \$100.
- (b) The fee payable by you to do this will be 3% of the USD \$100 Value.
- (c) The ANZ rate for selling USD on the date of purchase is 0.9000 to AUD \$1.
- (iv) Accordingly, you will be required to pay an AUD Currency Fee of AUD\$3.33, being the sum of 100×0.03 (3%) / 0.9 = 3.33.

The following is an example of how the AUD Currency Fee is calculated if you have insufficient Stored Value to complete the purchase of goods or services or withdraw cash in another Stored Value Currency but your Australian Dollar Stored Value is the first Stored Value Currency in the Stored Value Currency Order that contains sufficient Value to complete the purchase or cash withdrawal in full:

- (a) You make a purchase of total Value USD100 but have no United States Dollar Stored Value or insufficient United States Dollar Stored Value to complete the Transaction in full;
- (b) The fee payable by you to do this will be 3% of the USD 100 Value.
- (c) The ANZ rate for selling USD on the date of purchase is 0.9000 to AUD \$1.
- (d) Accordingly, you will be required to pay an AUD Currency Fee of AUD \$3.33, being the sum of 100×0.03 (3%) / 0.9 = 3.33.

Fee	When payable	Amount or Stored Value Currency Amount									
Card Issuance Fee	On issue of a Card (inclusive of Backup Card)	AUD 11.00									
Initial Load Fee		Nil									
ATM Withdrawal Fee*	For each Electronic Transaction where you use an ATM (as applicable to the Stored Value Currency withdrawn)	AUD: 3.50	USD: 2.50	GBP: 2.00	EUR: 2.20	NZD: 4.50	CAD: 3.00	HKD: 20.00	SGD: 4.00	THB: 95	JPY: 260
Monthly Inactivity Fee	Each month after any period of twelve (12) consecutive months in which you have not made a Transaction. Fee applies to each separate currency loaded on the Card.	AUD 3.00									
Reload Fee (including reloads via BPAY® and POST billpay)	Each time you purchase additional Value, following your initial purchase of value (except when you transfer Value from your Australian Dollar Stored Value to another Stored Value Currency.)	1.1% of Value Purchased									
Transaction fees for purchases (in-store and online)		Free									
AUD Currency Fee	For each Electronic Transaction that debits Australian Dollars Stored Value (including ATM withdrawals) except when you transfer Value from your Australian Dollar Stored Value to another Stored Value Currency.	3% of Value of Transaction									
Card Replacement Fee	On issue of a replacement Card (if applicable)	AUD 35.00									
Balance Enquiries		Nil via Website and ANZ Travel Card Customer Service Balances obtained via SMS Activity Alerts attract a fee as listed under Activity Alerts.									
Activity Alerts	On issue of an SMS alert as configured by you using the Website (as applicable to the Stored Value Currency in respect of which an SMS alert is sent)	AUD: 0.35	USD: 0.35	GBP: 0.25	EUR: 0.30	NZD: 0.70	CAD: 0.45	HKD: 1.00	SGD: 0.40	THB: 10	JPY: 30
Any Government duties, taxes, rates or other charges incurred in respect of Transactions that increase or reduce the Stored Value will be payable by you.											

* This fee is applicable to all ATM Transactions (whether performed at an ANZ ATM or otherwise). ATM operators may impose their own surcharge/withdrawal fee

13. Card Servicing

Subject to verification of your identity (including providing your Security Code):

(a) Website

You may visit the Website and follow the instructions to:

- (i) change a PIN;
- (ii) change some of your personal details;
- (iii) establish and change your SMS Activity Alerts;
- (iv) check your Stored Value balance;
- (v) check all Transactions;
- (vi) change the first currency in the Stored Value Currency Order; or
- (vii) change the Stored Value Currency Order;
- (viii) register the Card (if purchased via Internet Banking or the Website).

(b) IVR

You may call the IVR and follow the instructions to:

- (i) change a PIN;
- (ii) check your Stored Value balance;
- (iii) hear your last 5 Transactions;
- (iv) change the first currency in the Stored Value Currency Order

(c) ANZ Travel Card Customer Service:

You may call ANZ Travel Card Customer Service to:

- (i) change some of your personal details;
- (ii) check your Stored Value balance;
- (iii) change the first currency in the Stored Value Currency Order; or
- (iv) change the Stored Value Currency Order

(d) ATM

You may use an ATM and follow the instructions to check your Stored Value balance.

Being able to make a Stored Value balance enquiry at an ATM is dependent on the country and the ATM used. Where there are multiple currencies on the Card the balance displayed at an ATM may be for the first currency in the Stored Value Currency Order only. There may be a surcharge payable to the ATM operator for balance enquiries. The surcharge will not

be shown as a separate Transaction but will be included in the total Transaction (if any) conducted using that ATM. If an ATM displays a balance for the Stored Value in a currency other than your Stored Value Currency the conversion rate applied may be different to ours and minor discrepancies can arise.

Information about your Stored Value or Transactions will reflect the position of your Stored Value at that time except for Transactions not yet processed by ANZ.

SMS Activity Alerts¹.

You may use the Website to register your mobile phone to:

(i) obtain your Stored Value balance:

Send an SMS from your registered mobile phone to 0429 333 666 or +61 429 333 666 (for international) containing the text BAL XXXX, ensuring 'XXXX' equals the last four digits of your Card number. It is important to leave a space between the text and the last four digits of your Card number.

(ii) check your last five Transactions:

Send an SMS from your registered mobile phone to 0429 333 666 or +61 429 333 666 (for international) containing the text STMT XXXX, ensuring 'XXXX' equals the last four digits of your Card number. It is important to leave a space between the text and the last four digits of your Card number.

You can also create automated alerts via SMS for:

- Account Balance sent Daily, Weekly or Monthly
- Statement of last five transactions sent Daily, Weekly or Monthly
- Card balance reaching a specified threshold e.g. \$100.00
- Value load transactions being credited to the Card balance.

You acknowledge that the Internet, online and telephone systems are not controlled or owned by us so we cannot guarantee that they will function at all times. We accept no liability for unavailability or interruption. It is your responsibility to ensure that any online system you use in connection with your Card is secure.

1. Activity Alert fees apply to both SMS balance enquiries and automatic alerts. Some mobile phone operators may charge additional fees.

14. Stored Value Currency Order

Transactions and fees will be debited from the Stored Value on your Card in accordance with the Stored Value Currency Order (in relation to the Stored Value Currencies that are actually loaded on your Card). This means:

- (a) If you have selected only one Stored Value Currency, all Transactions (including fees) will be debited from that Stored Value Currency;
- (b) If you have selected more than one Stored Value Currency, all Transactions (including fees) will be debited as follows:
 - (i) from the Stored Value Currency relevant to the country of the Transaction or fee if this Stored Value is sufficient to pay the Transaction or fee in full; or
 - (ii) if the Stored Value Currency relevant to the country of the Transaction or fee is not available or is insufficient to pay the Transaction or fee in full, the Transaction or fee will be debited from first Stored Value Currency sufficient to pay the Transaction or fee in full in the order of:
 - a. Australian Dollars, United States Dollars, Euro, Great British Pounds (Pound Sterling), New Zealand Dollars, Canadian Dollars, Hong Kong Dollars, Singapore Dollars, Thai Baht, Japanese Yen; or
 - b. if you have changed the Stored Value Currency Order from the order set out in clause 14 (b)(ii)(a), the order chosen by you.

You may change the order of any Stored Value Currency in the Stored Value Currency Order by using the Website and following the instructions provided or by calling the ANZ Travel Card Customer Service. You may change the first Stored Value Currency in the Stored Value Currency Order by using the IVR and following the instructions provided.

15. What happens if your Card is lost or stolen?

- (a) You must make a report to us by calling the ANZ Travel Card Customer Service centre immediately that you become aware that:
 - (i) your Card has become lost or stolen; or
 - (ii) your Card or the Card details (for example, your Card number and Card Expiry Date) have or may have been used by someone else without your authority.

- (b) The best way to make a report is to call the ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (call costs apply). If the ANZ Travel Card Customer Service Centre is unavailable, you should report the loss or theft to ANZ by calling 13 13 14 or, if overseas, to any bank displaying the Visa logo. When a telephone report is made to us, we will give you a notification number or some other form of acknowledgement. You should retain this as evidence of the time and date of your report.
- (c) If you report to the ANZ Travel Card Customer Service centre that a Card has been lost or stolen, or the Card details have been used by someone else without your authority, the Card will be cancelled as soon as the report is made. For example, if a Card that has been reported as lost or stolen is subsequently found, you must not use the Card. You must destroy the Card immediately by cutting it diagonally in half through the magnetic strip and embedded microchip if it has one.
- (d) We may issue you with a replacement Card and the number of the replacement Card may be changed by us. In that event, these terms and conditions will apply to your use of the replacement Card.
- (e) If you report that your Card has been lost or stolen, you may still use the Backup Card issued to you by ANZ to access Stored Value on your Card.
- (f) You may be liable for Electronic Transactions for which you did not give authority (including mail and telephone order Transactions and Internet Transactions) incurred before the report is received by us. However, your liability and loss may be limited in accordance with clause 23(c). However, if you have contributed to the loss by unreasonably delaying the reporting to us of the loss or theft of your Card or the unauthorised use of your Card or Card details, you may be liable for Electronic Transactions for which you did not give authority (including mail and telephone order Transactions and internet Transactions) incurred before the report is received by us.

16. Lost and stolen Card while overseas

We can provide a replacement Card if your Card is lost or stolen while you are overseas.

However, you will not be able to use the replacement Card to perform Electronic Transactions that require a PIN until you have obtained the new PIN for the replacement Card by phoning the IVR and verifying your identity (including providing your Security Code). You will still be able to use the replacement Card for Transactions requiring a signature only.

17. Replacement Card

At any time, we may issue a new Card to you. If your Card becomes faulty or damaged, you may order a replacement Card by calling ANZ Travel Card Customer Service. All replacement Cards are subject to these terms and conditions. A Card Replacement Fee may apply for replacement of a Card. Such a fee will not apply, however, where:

- (a) the Card becomes faulty (and the Card is returned to us);
- (b) the Card is stolen and a copy of a police report is provided to us; or
- (c) the replacement Card is provided to you within Australia.

We reserve the right not to reissue a Card to you.

18. Changes to this PDS and its terms and conditions

The table below sets out how and when we will notify you of changes to these terms and conditions. You agree that we may notify you of certain changes by advertisement in major daily or national newspapers.

We may make the following changes.

	Minimum number of days notice	Method of Notice
Introduce a new fee	30 days	In writing
Increase an existing fee or charge	30 days	In writing or by press advertisement
Change any other term or condition	Day of change	In writing or by press advertisement

If we give you notice of a change to these terms and conditions and, as a result, you no longer wish to receive the Card Services, you can request us to close or cancel your Card as detailed in clause 21.

19. Expiry of the Card and redemption of Stored Value

- (a) Once activated, the Card is operative until the Card Expiry Date. The primary Card and the Backup Card cannot be used after the Card Expiry Date.
- (b) We require you to destroy the expired Card (and the Backup Card).
- (c) Before the Card Expiry Date you may redeem some or all of any Stored Value:
 - (i) for cash at an ATM (subject to the minimum ATM withdrawal amount);
 - (ii) by other means using an Electronic Transaction; or
 - (iii) by requesting the closure or cancellation of the Card by using the procedure set out in clause 21;
- (d) If your Card has expired and you contact us within 12 months after the Card Expiry Date you may still redeem the Stored Value or, if the Stored Value exceeds the equivalent of AUD\$100, transfer your Stored Value to a new Card. To redeem the Stored Value use the procedure set out in clause 21. To transfer your Stored Value call 1800 094 003 within Australia or +613 9683 7777 when overseas (call costs apply). Any request by you for the transfer of Stored Value will not be actioned until all Transactions made on the Card have been settled and no Transaction is the subject of a dispute. Once your Card has expired, it cannot be renewed.
- (e) If you do not claim any Stored Value outstanding on the Card within 12 months of the Card Expiry Date, we may debit and retain any Stored Value outstanding on the Card.
- (f) Where we receive a request from you to redeem your Stored Value (if any), the amount that will be paid to you in respect of the Stored Value will be paid in Australian Dollars in accordance with the procedure set out in clause 21.
 - (i) It is your responsibility to ensure the Stored Value is redeemed following the Card Expiry Date in accordance with these terms and conditions.

20. Cancellation or suspension of Card Services by ANZ

- (a) At any time, we may cease providing one or more Card Services, refuse authorisation of any further Transactions, or cancel the Card (or do one or more of these things):
- (i) without prior notice if:
 - (A) you have requested us to cancel the Card;
 - (B) the Card Expiry Date has been reached;
 - (C) there are insufficient funds available on the Card to cover any Monthly Inactivity Fee that may be payable under this agreement;
 - (D) we believe that use of the Card or the Card Services may cause loss to you or us (for example if you have not met one or more of your obligations under these terms and conditions);
 - (E) we suspect any illegal use of the Card;
 - (F) we are directed to cancel the Card or refuse authorisation by any properly authorised government authority or by any court order;
 - (G) you gave us any false or misleading information when you purchased the Card;
 - (H) in our reasonable view you have tampered with, misused or allowed any other person to use the Card;
 - (I) as a result of an event beyond the reasonable control of ANZ, including, but not limited to, a disruption to or malfunction of any system or equipment that is not temporary of a third party service provider on which we rely to provide the Card Services, we are unable to continue to provide one or more of the Card Services;
 - (J) any of our third party service providers on which we rely to provide the Card Services, or any essential part of the Card Services, should cease or be forced to cease providing relevant support services to us, for any reason;
 - (K) the continued provision of the Card Services may damage the reputation of ANZ, and in such an event, your Cards will be automatically cancelled;
 - (L) (if and when applicable), you have placed an order for a Card but, after a period of not less than 20 ANZ business days, that order has not been collected by you; or
- (ii) upon giving you not less than 60 days' written notice. Where under clause 20(a) we have ceased providing Card Services, or refused authorisation of further Electronic Transactions, or cancelled the Card where you have not directly requested us to do so (or any two or more of these things), we may give you written notice ending this agreement at the address we then hold for you. ANZ may also attempt to contact you to discuss the payment to you of the Stored Value (if any) held on your Card. Then (if we have not already done so) we will cancel the Card and cease providing Card Services. Your Stored Value (if any) will be paid to you in Australian Dollars and will be converted at the conversion rate described in clause 21, after deduction of any applicable fees, at the time that we cancel the Card.
- (b) When we cancel a Card, or we receive instructions from you to close or cancel a Card, or the Card has reached the Card Expiry Date:
- (i) the Card (including the Backup Card) must not be used and must be cut diagonally in half through the magnetic strip and embedded microchip. (including the Backup Card); and
 - (ii) you are responsible for any use of the Card (including the backup card) until it has been cut diagonally in half through the magnetic strip.

21. Closure or cancellation of the Card by you

You may request the closure or cancellation of your Card by visiting any ANZ Travel Card Outlet.

Any request by you for Card closure or cancellation will not be actioned or processed by us until all Transactions made on the Card have been finally settled (this may include any preauthorisations as outlined in clause 7) and no Transaction is the subject of a dispute. Settlement of Transactions can take up to seven days.

The amount that will then be paid to you in respect of your Stored Value will be paid to you in Australian Dollars. If all Transactions made on the Card have been settled and there are no outstanding disputes, your Stored Value will be converted to Australian Dollars at the conversion rate(s) displayed on anz.com as being the rate at which ANZ buys Travel Cards and Cheques in the Stored Value Currencies on the day that we receive your completed card closure form, after deduction of any applicable fees. You should then receive the net closing balance within two ANZ business days of the day that we receive your completed card closure form. If not all Transactions have been settled or there is an outstanding dispute, your Stored Value Currencies will be converted to Australian Dollars using the same conversion rate(s) described above but that which applies on the date that the last Transaction has settled or the last dispute has settled (whichever is applicable), after deduction of any applicable fees. You will then receive the net closing balance within two ANZ business days of the day that the last Transaction has settled or the last dispute has settled (whichever is applicable).

The following is an example of the closure or cancellation process.

In the case where there are no outstanding disputes and all Transactions are settled, if ANZ receives your completed card closure form on a Monday, the remaining Stored Value Currencies on the Card will be converted at Monday's conversion rate. You should receive payment of the converted amounts in Australian Dollars by the Wednesday.

22. Anti-money laundering and sanctions

- (a) You agree that ANZ may delay, block or refuse to process any Transaction without incurring any liability if ANZ suspects that the Transaction:
- (i) may breach any laws or regulations in Australia or in any other country;
 - (ii) 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 Nations, the European Union or any country; or
 - (iii) may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.

- (b) You must provide all information to ANZ which ANZ reasonably requires in order to manage anti-money laundering or counter-terrorism financing and economic and trade sanctions risk or to comply with any laws or regulations in Australia or any other country.
- (c) You agree that ANZ may disclose any information concerning you to:
 - (i) any law enforcement, regulatory agency or court where required by any such law or regulation in Australia or elsewhere; and
 - (ii) any correspondent ANZ uses to make payment for the purpose of compliance with any such law or regulation.
- (d) Unless you have disclosed to ANZ that you are acting in a trustee capacity or on behalf of another party, you warrant that you are acting on your own behalf in entering into this agreement.
- (e) You declare and undertake to ANZ that the processing of any Transaction by ANZ in accordance with your instructions will not breach any laws or regulations in Australia or any other country.

23. Liability

- (a) System, equipment and malfunctions

The ATMs and merchant systems and facilities at which you seek to use the Card may not be owned by us and we are not responsible for ensuring that they will accept the Card. Although the Visa logo may be displayed in some countries the Card may not operate there.

- (b) Disruption to Card Services

Please allow sufficient time when planning Transactions. You should bear in mind that occasionally a service may be disrupted. A "disruption" is where a service is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner. We will correct any incorrect entry which is made as a result of a disruption and will adjust any fees or charges which have been applied as a result of an incorrect entry. To the maximum extent permitted by law, we will not be liable for any loss or damage, including consequential loss or damage, suffered because of a disruption.

This disclaimer is in addition to, and does not restrict, any other provisions contained in these terms and conditions which limit our liability.

(c) Unauthorised Transactions

If the Card is used for Electronic Transactions without your authority, your liability is set out below.

(i) Subject to the other provisions of these terms and conditions, you will not be liable for unauthorised Transactions:

- relating to a forged, faulty, expired or cancelled Card or PIN;
- where it is clear that you have not contributed to the loss;
- that are caused by the fraudulent or negligent conduct of our employees or agents or any organisation involved in the provision of the Card Services;
- that are caused by the same Transaction being incorrectly debited more than once;
- if we are able and are successful in exercising our rights (if any) under the Visa International Rules and Regulations against other parties to those rules and regulations;
- resulting from unauthorised use of the Card or PIN:
 - in relation to a Transaction which does not require a PIN authorisation, before your receipt of the Card;
 - in relation to an Electronic Transaction which requires PIN authorisation, before you have activated the Card and selected a new PIN; or
- after notification to us using the ANZ Travel Card Customer Service centre that the Card has been misused, lost or stolen, or that the PIN or CVC security has been breached.

(ii) You will be liable for any loss of Stored Value arising from any unauthorised Transaction using the Card or PIN if:

- (A) the loss occurs before notification to us using the ANZ Travel Card Customer Service centre that the Card has been misused, lost or stolen; or that the PIN has become known to someone else; and
- (B) we prove, on the balance of probabilities, that you contributed to the loss through:

- fraud, or failure to look after and keep the Card, PIN or CVC secure in accordance with the terms of these terms and conditions;
- voluntarily disclosing the PIN or CVC to anyone, including a family member or friend;
- keeping a record of the PIN on the Card, or any article carried with the Card or which may be lost or stolen at the same time as the Card;
- using your birth date or an alphabetic code which is a recognisable part of your name as a PIN;
- unreasonable delay in notifying us using the ANZ Travel Card Customer Service centre of the misuse, loss or theft of the Card or of the PIN becoming known to someone else and the loss occurs between the time you did, or reasonably should have, become aware of these matters and the time of notification to us;
- your lending the Card to another person; or
- otherwise acting with extreme carelessness in failing to protect the security of your PIN or CVC. However, you will not be liable for any portion of the loss in excess of the Stored Value of the Card.

(iii) Where a PIN was required to perform the unauthorised Electronic Transaction, and Clause 23(c)(ii) does not apply, your liability for any loss of Stored Value arising from an unauthorised Electronic Transaction, (if the loss occurs before notification to the ANZ Travel Card Customer Service centre that the Card has been misused, lost or stolen or the PIN has become known to someone else), is the lesser of:

- AUD \$150;
- the amount of the Stored Value; or
- the actual loss at the time of notification to us of the misuse, loss or theft of the Card, or of the PIN becoming known to someone else.

(d) Additional Protection: Visa – Zero Liability

Subject to clause 23(c), you will not be liable for unauthorised Transactions on a Visa card.

If you notify us of an unauthorised Transaction(s), within five ANZ business days we will provide provisional credit to you to the value of the unauthorised Transaction unless your prior history is unsatisfactory or we determine that the nature of the Transaction(s) justifies a delay in crediting the Stored Value on your Card.

(e) Reversing a Transaction (chargeback rights)

- (i) Subject to clause 23(c), where you have used your Card to make a purchase at a Visa Merchant POS terminal by selecting the 'credit' button, you may be entitled to reverse (chargeback) the Transaction where you have a dispute with the Visa Merchant. For example, you may be entitled to reverse a Transaction where the Visa Merchant has not provided you with goods or services you paid for. Please note, ANZ is not able to reverse (chargeback) Transactions at Visa Merchant POS terminals when you have selected the 'savings' button. The actual amount reversed will be in the same Stored Value Currency in which it was debited regardless of the currency of the Transaction.
- (ii) You must notify ANZ if you believe you are entitled to reverse a Transaction. If ANZ is satisfied after investigation that you are entitled to reverse a Transaction, the amount initially debited for the Transaction will be credited to the Stored Value on your Card in that Stored Value Currency.
- (iii) You should notify ANZ immediately of a disputed Transaction. Visa card scheme operating rules impose time limits after the expiry of which ANZ is not able to reverse a Transaction. The maximum time limit generally applicable is 75 days after the disputed Transaction but some limits are longer. If you do not notify ANZ in time, ANZ may be unable to investigate your claim in which case you will be liable for the Transaction. It is your responsibility to review carefully your Transaction history. ANZ is not responsible for any loss to you if you do not ask ANZ to reverse a Transaction within an applicable time limit.

- (iv) To notify ANZ of a disputed Transaction, please download the Transaction Dispute Form from the website and send the completed form to ANZ at ANZ Travel Card Transaction Disputes by either;

Mail: Locked Bag 35006, COLLINS STREET WEST VIC 8007;

Fax: 1800 283 515; or

Email: travelcard@anz.com (scanned copy of the completed and signed form only).

Please assist us by providing as much information as you can. Once we have received your completed Dispute Form, we can only investigate the Transaction on your behalf when the Transaction has settled.

Settlement of a Transaction is evident when a post date is recorded on the Website. Our aim is to acknowledge receipt of your Dispute Form within 10 ANZ business days of receipt. Investigation of your disputed Transaction(s) may take longer.

(f) Force majeure

To the extent permitted by law, we will not be liable to you for any loss or damage (whether direct or consequential), nor be in default under this PDS, for failure to observe or perform any of our obligations under the PDS for any reason or cause which could not, with reasonable diligence, be controlled or prevented by us, including acts of God, acts of nature, acts of government or their agencies, strikes or other industrial action, fire, flood, storm, riots, power shortages or failures, sudden or unexpected system failure or disruption by war or sabotage.

(g) Indemnity

To the extent permitted by law, you indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us directly or indirectly because you:

- (i) did not observe your obligations under; or
- (ii) acted negligently or fraudulently in connection with, these terms and conditions.

24. Disclaimer of warranties

(a) Making a complaint

If we make a mistake, or our services do not meet your expectations, we want to know.

For the fastest possible resolution to your complaint call the ANZ Travel Card Customer Service centre on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (call costs apply) or if you are not satisfied with our response;

- call ANZ Customer Response Centre on 1800 805 154; or
- send a letter to ANZ Customer Response Centre via:
- mail: Locked Bag 4050, SOUTH MELBOURNE VIC 3205;
- email: yourfeedback@anz.com; or
- fax: 1800 269 030

Most often we will be able to solve the problem on the spot.

If it can't be resolved promptly by ANZ's specialist complaints team, ANZ Customer Response Centre, will take responsibility and work with you to fix the matter quickly. Our aim is to resolve the complaint within 48 hours and within a maximum of 10 working days.

If this is not possible, we will keep you informed on the progress of your matter and how long we expect it will take to resolve your complaint.

(b) ANZ Customer Advocate

If your complaint isn't resolved to your satisfaction, you can ask to have it reviewed by ANZ's Customer Advocate who will provide a free review of more complicated complaints to help achieve a prompt solution.

Contact details

833 Collins Street
Docklands VIC 3008
Tel: +61 3 8654 1000

email: customeradvocate@anz.com

(c) Financial Services Dispute Resolution Schemes

If you are not satisfied with the steps taken by us to resolve the complaint, or with the result of our investigation, you may wish to contact an alternative dispute resolution scheme.

Financial Ombudsman Service

GPO Box 3 Melbourne VIC 3001

Tel: 1300 780 808

Fax: +61 3 9613 6399

internet: fos.org.au

25. EFT Code of Conduct

We warrant that we will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.

26. Code of Banking Practice

If you are an individual or a small business (as defined by the Code of Banking Practice) we are bound by the Code of Banking Practice when we provide our products or services to you.

27. Waiver

The waiver by us of any rights arising from a breach of the terms of the PDS, or of any rights or powers arising under the PDS, must be in writing and signed by us. A failure or delay by us in the exercise, or partial exercise, of a right or power under the PDS does not result in a waiver of that right or power. You may not rely on any conduct, representation or statement by us or our employees as a defence to the exercise of a right or power conferred on us by these terms and conditions. This provision may not itself be waived except by us in writing.

28. Privacy

(a) Privacy

When you deal with ANZ, ANZ is likely to collect and use some information about you. We explain below when and how ANZ may collect and use your information. References to "ANZ Group" in this clause mean ANZ, and its related bodies corporate.

(i) Collection of your information

ANZ may collect your personal information:

- (A) to provide information about a product or service;
- (B) to consider your request for a product or service;
- (C) to provide you with a product or service;
- (D) to tell you about other products or services;

- (E) to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion and provision of a product or service;
- (F) to perform administrative and operational tasks (including for ANZ Group: risk management, debt collection, systems development and testing, credit scoring, staff training, and market or customer satisfaction research);
- (G) to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- (H) as required by relevant laws, regulations, Codes and external payment systems.
- (ii) Absence of relevant personal information If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.
- (iii) Providing your information to others
Subject to our general duties of confidentiality towards our customers, ANZ may provide your information to:
- (A) another member of ANZ Group;
- (B) any outsourced service provider to ANZ Group (for example mailing houses or debt collection agencies);
- (C) an alliance partner for the purpose of promoting or using its products or services (and any of its outsourced service providers);
- (D) credit reporting agencies;
- (E) regulatory bodies, government agencies, law enforcement bodies and courts;
- (F) other parties ANZ Group is authorised or required by law to disclose information to;
- (G) participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- (H) insurers and reinsurers;
- (I) any person who introduces you to ANZ;
- (J) your referee(s) or your guarantor(s) (or intending guarantor(s));
- (K) your employer; or
- (L) your representative (for example, your lawyer, mortgage broker, attorney or executor).

- (iv) Accessing your personal information held by ANZ
Subject to the provisions of the Privacy Act, you may access your personal information at any time by asking to do so at any ANZ Branch. ANZ may charge you a reasonable fee for access.
If you can show that information about you is not accurate, complete and up to date, ANZ must take reasonable steps to ensure it is accurate, complete and up to date.
- (v) Collecting your sensitive information
ANZ will not collect sensitive information about you, such as health information, without your consent.
- (vi) Where you supply an ANZ member with personal information about someone else
If you give ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by ANZ Group.
- (vii) Your consent to ANZ's collection, use and disclosure of personal information

When you purchased your Card, you consented to:

- ANZ collecting your personal information to enable it to provide the product applied for; and
- ANZ disclosing your personal information to:
 - any person who introduces you to ANZ;
 - any service provider ANZ engages to carry out or assist its functions and activities;
 - any third party providing you with a product or service in relation to your Card;
 - credit reporting agencies;
 - any credit provider to help you avoid a default on your obligations or to inform them of your default;
 - to participants in the payments system (including financial institutions, merchants and payments organisations);
 - other persons ANZ is authorised to required by law to disclose information to (and other persons where you have consent to the disclosure).

- (viii) Your consent in relation to promotion of other products or services

Unless you have told ANZ otherwise, when you purchased your Card you also consent to ANZ using your personal information to promote its products or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services.

Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 22 73 at any time.

Your consent to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

29. Notices

- (a) We can deliver a notice to you personally, in which case the date of delivery is the date on which you receive the notice.
- (b) If we mail a notice to you, notice is taken to have been given on the day it would have been delivered in the ordinary course of post, if we mailed it to your last known address recorded by us in respect of your Card.
- (c) Where permitted to do so by law, we may provide you with a notice, other documents or information:
- (i) electronically to your email address, or other electronic mail address, last known to us; or
 - (ii) to any person nominated by you to receive such notices, documents or information. We accept no responsibility or liability for late, lost or misdirected SMS messages or emails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers. We are not liable for any loss or damage you suffer as a result of any person other than you accessing those SMS messages or email messages.

30. Change of name or address

- (a) You must notify us of any change of name or address (or both) as soon as possible, by:
- (i) mailing details of the change(s) to the address listed at the front of this agreement;
 - (ii) attending an ANZ Foreign Exchange Centre in Australia and providing details of the Card you hold and the changed details;
 - (iii) calling ANZ Travel Card Customer Service on 1800 094 003 within Australia or +61 3 9683 7777 when overseas (call costs apply) and advising us of the details of the change (for change of address only).
- (b) We will not accept a post office box address as a valid residential address for you.
- (c) We will not be responsible for any errors or losses associated with any change of name or address (or both) where we have not received prior notice.

31. Assignments

We may assign any of our rights under this agreement to any person or business.

32. Applicable laws

These terms and conditions are governed by and will be construed according to the laws of Victoria and you submit to the non-exclusive jurisdiction of the courts of that State.

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