

Using your Cash Passport

Now that you've purchased your card, it's as easy as 1, 2, 3

1 Register online for My Account access

My Account allows you to manage your account and check balances, anywhere, anytime online via www.cashpassport.com.au

2 Eat, shop, play

Use your card at millions of shops, restaurants, online and ATMS, anywhere Mastercard is accepted*

3 Reload your Card instore or online

Reload instantly instore at original point of purchase or online by logging into My Account at www.cashpassport.com.au, using Debit card[†], Bank Transfer[#] or BPAY[‡].

* Cash Passport cannot be used in countries currently affected by sanctions. For an updated list of these countries, see cashpassport.com.au

† Debit Card loads may take up to 1 business day.

Bank Transfer loads may take up to 1 business day if loaded before 2pm on a business day.

‡ BPAY will take 2 business days to be processed if payment is made before 2pm on a business day.

CashPassport™ Mastercard®



Manage your account online

You must register first to gain access to My Account at www.cashpassport.com.au

Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

In an emergency, if your Card is lost, stolen or compromised, please contact Card Services immediately.

Country	Phone Number
Australia	1800 098 231
New Zealand	0800 444 691
Hong Kong	800 966 321
Japan	00531 780 221
South Korea	00798 4434 1279
Thailand	001800 442 212
UK	0800 056 0572
USA/Canada	1 877 465 0085
Other Countries*	+44 207 649 9404

To find toll free numbers in all other countries, please see www.cashpassport.com.au/contact-us

Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Multi-currency Cash Passport™ and Cash Passport™ Platinum ("Cash Passport™") in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL 240 984). You should consider the Product Disclosure Statement for the relevant Cash Passport available at www.cashpassport.com.au before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you. Mastercard® and the Mastercard brand mark are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.

Cash Passport™ Platinum Mastercard®



Simply Outsmart™ Travel Money



CashPassport™
Mastercard®

Cash Passport™. Simply Outsmart Travel Money.

WHAT IS CASH PASSPORT PLATINUM MASTERCARD®?

A reloadable prepaid Platinum Mastercard® that helps you simply outsmart travel money.

> Free global Wi-Fi*

Stay connected across millions of Boingo hotspots*

> 24/7 global assistance:

Help is one call away whenever and wherever you are

> Emergency cash access*:

Our team is ready to replace your card or organise cash*

> Lock and load up to 11 currencies*

Lock in exchange rates and know exactly how much you have to spend. Load 11 currencies: USD, EUR, GBP, NZD, CAD, SGD, JPY, THB, HKD, AED, AUD.**

> Accepted at millions of locations worldwide*

Spend fluently wherever Mastercard is accepted instore, online and ATMs

HOW DOES CASH PASSPORT OUTSMART TRAVEL MONEY?

> Safer and more secure than cash

Misplaced your wallet? Sometimes, these things happen. Call us on 24/7 Global Assistance, we'll organise a new card, free of charge and help you get emergency cash*, so you can keep enjoying your holiday.

> Keep track of your travel money

'My Account' online lets you track spend, reload or move money between currencies.

> Convenient

Enjoy the freedom of travelling the world with just one card. Eat, shop or play wherever Mastercard® is accepted or withdraw from ATMs along the way.

WHY CHOOSE CASH PASSPORT PLATINUM MASTERCARD®?

> Free global Wi-Fi*

Get internet access via millions of Boingo hotspots globally. Get 3 months* Boingo membership every time you top up* your Cash Passport.

> Share or transfer your travel money:

Transfer instantly, from your Cash Passport to another Cash Passport issued in Australia or New Zealand in available currencies.

Fees and Charges

Initial load fee	FREE (however a Debit Card Load Fee will apply if the initial load is funded from a Debit Card)
Reload fee	FREE
Replacement card fee	FREE
Debit Card Load fee	\$5 per Debit Card Load transaction
Reload Fee (BPAY)	1% of the reload amount ¹
Administrative fee (in-store only)	Up to the greater of 1.1% of the load/reload amount or \$15 ²
Additional card fee	\$5
Domestic ATM fee	2.95% of the amount withdrawn
International ATM withdrawal fee (outside Australia)	USD 2.50, EUR 2.50, GBP 2.00, NZD 3.50, THB 80.00, CAD 3.50, HKD 18.00, JPY 260.00, SGD 3.50, AED 10.00, AUD 3.50 ³

Card and transaction limits

Maximum number of accounts you may hold in your name at any one time	One (excluding the linked secondary card)
Maximum value per load and reload	\$100,000 AUD or foreign currency equivalent
Maximum BPAY® reload amount per day	\$25,000 AUD or foreign currency equivalent
Maximum Balance across all currencies	\$100,000 AUD or foreign currency equivalent
Maximum amount ATM withdrawal in 24 hours	\$3000 AUD or foreign currency equivalent
Maximum value of EFTPOS transactions in 24 hours	\$15,000 AUD or foreign currency equivalent

1. BPAY® reload fee: 1% of the reload amount which will be deducted from your reload amount. For example, a reload of AUD500 attracts a fee of 1% (AUD500 x 1% = AUD5). The amount of your reload will therefore be AUD495. This fee is set and charged by Mastercard Prepaid.
2. Administrative fee for loading or reloading your Card in-store: reload of AUD500 attracts a fee up to the greater of 1.1% or \$15 (AUD500 x 1.1% = AUD5.50). Given, \$15 is greater than 1.1%, the amount payable for your reload for an amount of AUD500 will therefore be AUD515. Reload of AUD2500 attracts a fee up to the greater of 1.1% or \$15 (AUD2500 x 1.1% = AUD27.50). Given 1.1% is greater than \$15, the amount payable for your reload for an amount of AUD2500 will therefore be AUD2527.50.
3. For international ATM withdrawals in countries not mentioned above or insufficient funds in the relevant currency to cover the whole transaction
*Visit cashpassport.com.au to find your closest RediATM in Australia

Tips on using your Card

Intelligent currency selection

There are 11 currencies which can be loaded on your Card, which are called 'supported currencies'. When travelling, the Card will intelligently select the applicable supported currency. Funds can also be used from multiple pre-loaded currencies if required, to ensure your transaction is approved.

Lost or stolen card

Free card replacement is available anywhere in the world. Contact our 24/7 Global Emergency Assistance.

Your Personal Identification Number (PIN)

You may select your own PIN at selected RediATMs* in Australia. If you have forgotten your PIN, you may use the PIN Reveal function in My Account or contact the Card Services Team to obtain your PIN.

Dynamic Currency Conversion (DCC)

When transacting overseas, you may be offered the option to pay in your home currency (AUD) or the local currency where you are using your card. This is called DCC. To avoid any unnecessary currency conversion fees, select the local currency (country where you are using your card), instead of the home currency (AUD) of the card.

Cashing out

If you have money left on your card and do not wish to reuse your card on your next trip or online, you can request a refund of your remaining balance to your nominated bank account at www.cashpassport.com.au.

Using your Cash Passport on cruise ships, rental car hire or hotels

Some merchants may request for funds to be held to cover incidental costs for a period of up to 30 days. This is called pre-authorisation. This may have the effect of reducing the available balance on your Card. If you do not wish to reduce the available balance on your Card, you may provide other forms of payment and settle the final invoice using your Cash Passport. Cash Passport may not be accepted on cruise ships, so check with the merchant.

Using your Cash Passport after your travels

Your card is valid for up to 5 years so keep this card for your next trip. Check the expiry date on your card. Don't forget you can still use this card when you get home, for local purchases or online shopping.

Instant transfers to another Cash Passport

Instantly send money to family & friends in Australia or New Zealand by simply logging into My Account and transfer funds from your Cash Passport to their Cash Passport.

Any other questions

See FAQs online or call 1800 098 231 (From Australia). Otherwise refer to numbers listed online for international toll free numbers.

* T&Cs apply. Wi-fi is provided by Boingo hotspots. Visit cashpassport.com.au and mastercard.com for more information. ** T&Cs apply. Customer must contact Customer Service to report lost or stolen card. Emergency cash can be arranged up to the balance on your Cash Passport, subject to availability of funds at the approved agent location.