

# Cash Passport™ Prepaid Mastercard®

## What is Multi-currency cash passport prepaid Mastercard®

- A reloadable prepaid MasterCard® travel currency card
- Designed to hold up to 11 major global currencies including: **AU\$ US\$ EU€ GB£ NZ\$ THB CA\$ HK\$ JP¥ SG\$ AED**
- Use wherever MasterCard® is accepted - ATMs, shops restaurants, online and over the phone at millions of locations worldwide
- Enables currency to be held in a secure and convenient way when travelling overseas

## How can a member purchase a card?

- Members can purchase the card instantly over the counter at a Service Centre or through our Contact Centre

## Features and Benefits

### Why choose Multi-currency cash passport?

- **24/7 Global Emergency Assistance:** Should the worst happen our dedicated team is on hand to assist. Please refer to pages 46 & 47 of the PDS.
- **Emergency Cash:** Anywhere in the world, normally within 20 minutes, up to the available balance on your Card.\*
- **Intelligently selects the currency for your transaction:** Funds can be used from multiple wallets if required to help ensure your transaction is approved. The MasterCard® daily spend rate for cross currency spend will apply if you are transacting in a currency not loaded on the card.
- **Chip and PIN:** protected for premium security and worldwide acceptance
- **Signature Panel:** at the back of the card
- **Accepted at millions of locations worldwide**
- **PayPass enabled**
- **Domestic Card to Card (C2C) funds transfer**  
Domestic C2C transfers will be enabled to allow two **Australian issued** Cash Passport card holders to transfer funds to each other
- **International Card to Card (C2C) funds transfer**  
First Multi-currency prepaid card in Australia offering card to card transfers from Australia to New Zealand (limited to Cash Passport card holders) and may be expanded to other countries with Cash Passport Programs in the future
- **Free Global Wi-Fi** Note: this benefit only applies to new Cash Passport Platinum card

\*In some remote locations emergency cash can take up to 24 hours.

## Smart Funds

Funds loaded on your  
Cash Passport



Cost of lunch £30  
GBP



Cash Passport take  
the £10 GBP  
purse and then take the  
remainder out of the  
EUR purse (£20)\*



Order of Priority: AU\$, US\$, EU€, GB£, NZ\$, THB, CA\$, HK\$, JP¥, SG\$

\*Mastercard Spend Rate applies for the  
conversion from EUR to GBP

MasterCard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL/ACL 240 984). You should consider the Product Disclosure Statement for the relevant Cash Passport available at [www.cashpassport.com](http://www.cashpassport.com) 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 of MasterCard International Incorporated.

## Protected

- Not linked to personal information and **separate from everyday accounts**
- **Safer than cash** and safer than using **personal cards**
- **Free replacement of lost or stolen Cards** (delivery overseas subject to location and availability)

## Convenient

- **Lock in** exchange rates\*\*
- Avoid currency fluctuations by loading funds in foreign currency and using that Currency in the corresponding country or region

\*\*The prevailing exchange rate is locked in for the initial load value only. Subsequent card reloads will be processed at the then prevailing exchange rate on the day of the reload transaction, and will be locked in at that rate.

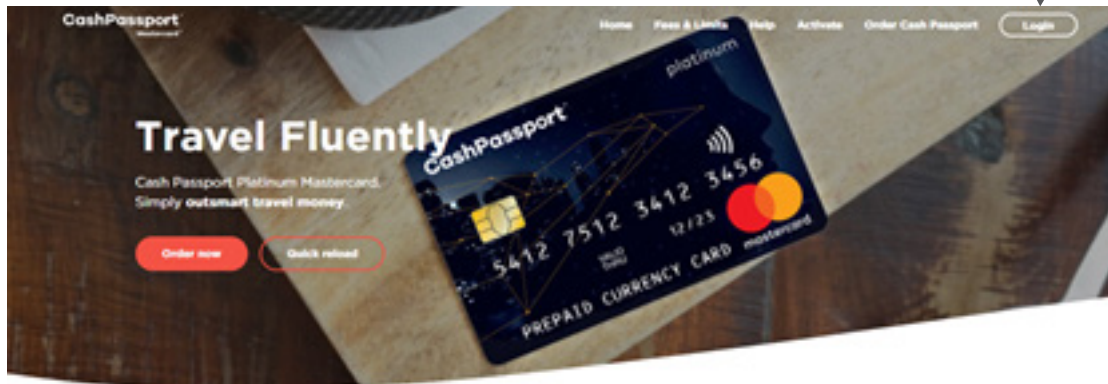
## Top Tips

### Customer top tips for using the Cash Passport

- **The card should not be used for Pre-authorisations.**  
*Some merchants may request for funds to be held for up to 30 days to cover incidental costs. This may have the effect of reducing the available balance on the card. The customer may provide other forms of payment for this and settle the final invoice with the Cash Passport*  
Pre-authorisations cover costs such as for:
  - Hotel check ins
  - Car rental
  - Cruise ships
  - In flight shopping
- Always select **CREDIT** when choosing an account
- **Dynamic Currency Conversion (DCC)**  
*When transacting overseas, you may be offered the option to pay in the home currency (AUD) or the currency where you are using the card. This is called DCC. To avoid any unnecessary currency conversion fees, select the local currency (country where you are using the card), instead of the home currency of the card (AUD)*
- Register your card online to access the full features of the card at [www.cashpassport.com.au](http://www.cashpassport.com.au)
- Use **'My Account'** to transfer money between purses, monitor balances and check transactions
- Allow up to **3 Australian business days for a Bpay reload** to appear. The currency must be **pre-selected before the reload** or it will default to AUD

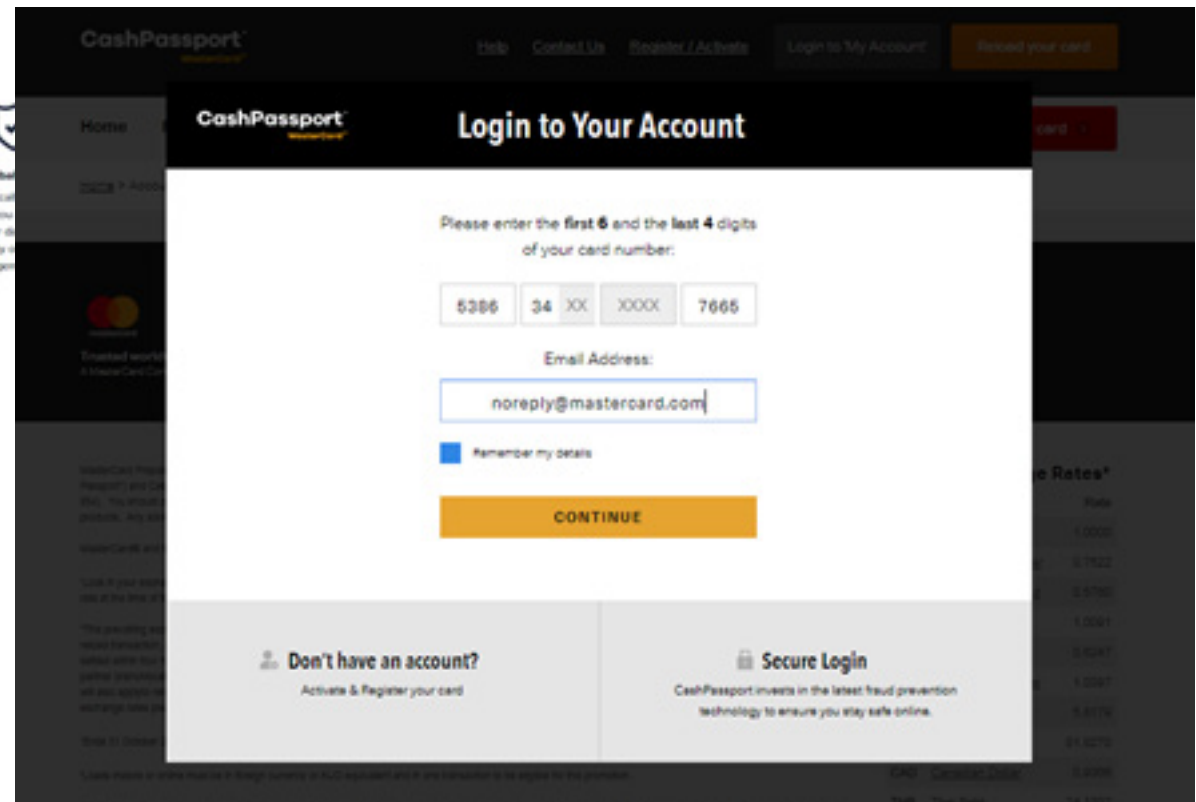
# Registering for My Account: [www.cashpassport.com.au](http://www.cashpassport.com.au) Step 1:

Click on Login



## Cash Passport Platinum Mastercard

- 11 currencies, locked in rates-**  
Lock in exchange rates each time you load and reload. Load up to 11 different currencies on one card: USD, EUR, GBP, NZD, THB, CAD, HKD, SGD, JPY, AED and AUD.
- No load fees**  
\$0 initial load fee and \$0 card issue fee. Travel fluently with no fees when ordering your Cash Passport Platinum.
- Accepted at millions of locations**  
Use your Cash Passport Platinum like you would a credit or debit card, except with your own prepaid funds. In-store, online or to withdraw local currency at ATMs.
- 24/7 Global**  
Help is only a call and wherever you lost, stolen or replaced it quickly and easily.



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## Registering for My Account: [www.cashpassport.com.au](http://www.cashpassport.com.au) Step 2:

CashPassport  
MasterCard

### Login to Your Account

Please enter your password:

[Forgot password?](#)

**LOGIN**

**Don't have an account?**  
Activate & Register your card

**Secure Login**  
CashPassport invests in the latest fraud prevention technology to ensure you stay safe online.

Click on Register

Fill in the form below to Activate your Cash passport and register for My Account. This will give you the access to features such as locking in today's exchange rates.

CashPassport  
MasterCard

Help Contact Us Register / Activate Login to My Account Reload your card

### Activate & Register your card

Fill in the form below to Activate your Cash Passport and register for My Account. This will give you access to features such as locking in today's exchange rates.

Card Number:

Email:

**CONTINUE**

**I have an account**  
[Login now](#)

**Secure Register**  
CashPassport invests in the latest fraud prevention technology to ensure you stay safe online.

	Rate*
	1.0000
	0.7565
	0.5790
	1.0143
	0.6278
	1.0511
	5.8508
	81.8646
CAD	Canadian Dollar 0.9263
THB	Thai Baht 24.2407
AED	UAE Dirham 2.7127


# Manage your Cash Passport

CashPassport<sup>™</sup>  
MasterCard<sup>®</sup>

Hi, FAITH [Log out](#)



[Dashboard](#) [Reload](#) [Transfer money](#) [Settings](#)

## Manage your Cash Passport





**Australian Dollar (AUD)**  
**\$ 7.18**  
Default Currency

**LOAD MORE CURRENCY**

-  Spend rates calculator
-  Account settings [>](#)

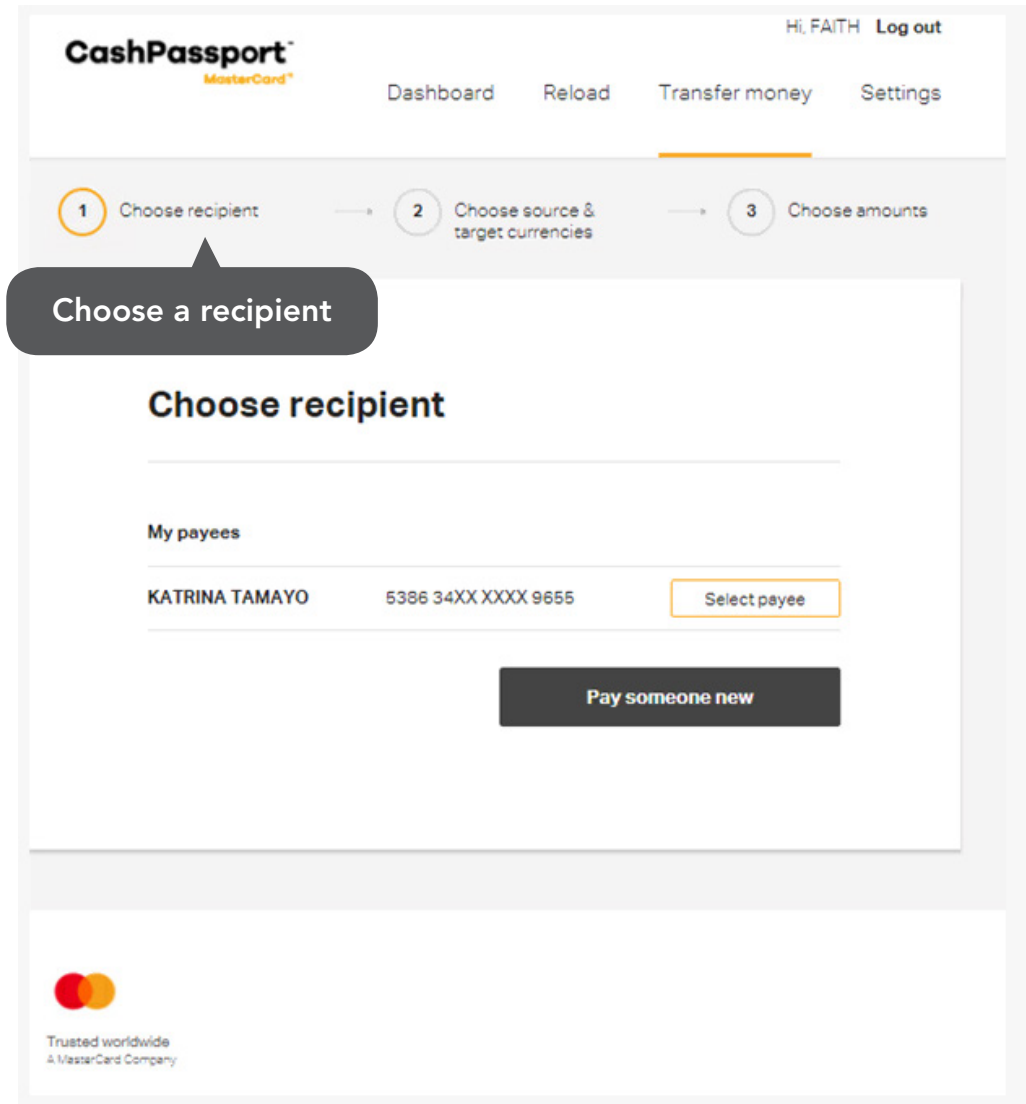
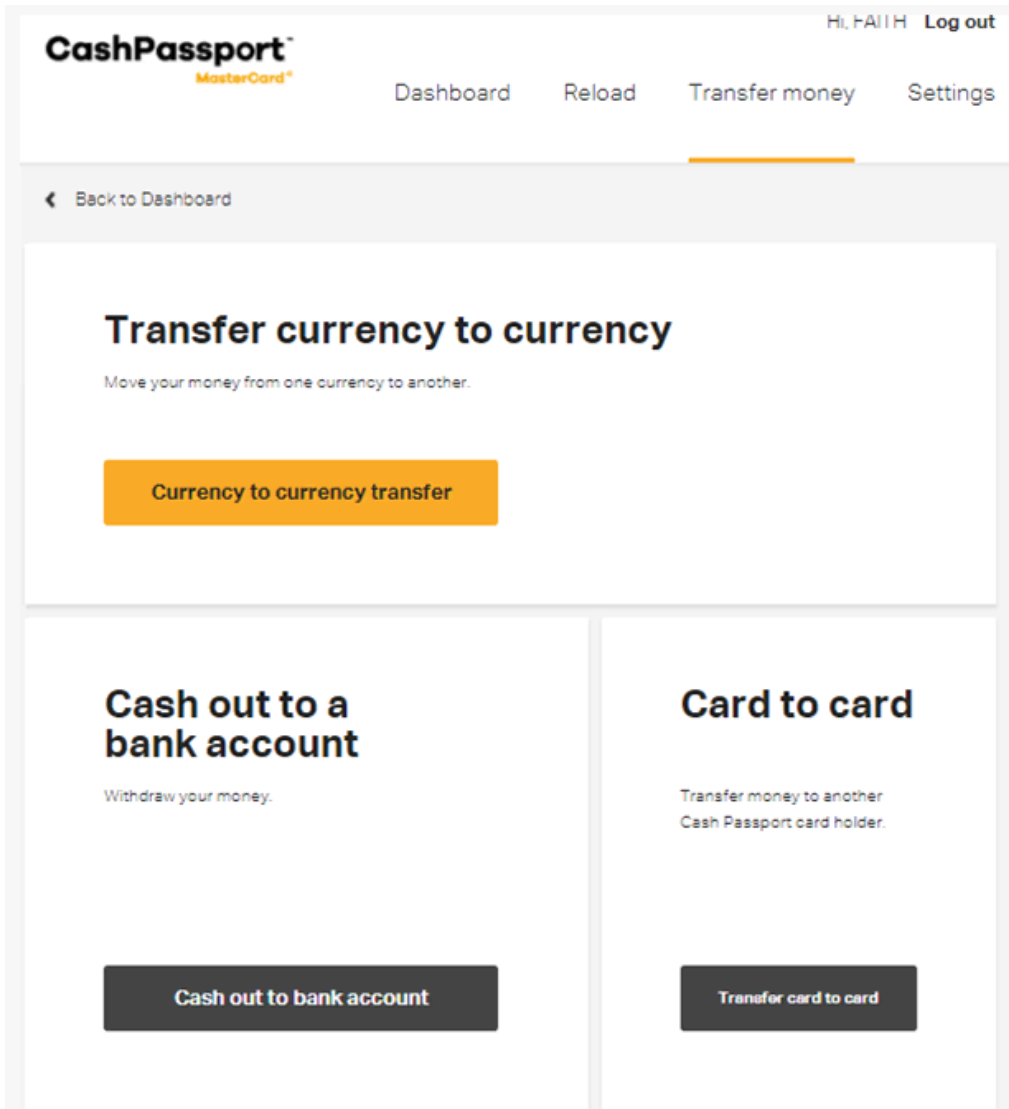
### Transaction history [See all transactions](#)

 PHOENIX ON WALKER PT\NORTH SYDNEY	<b>-3.30</b> AUD
22 Aug 2017	
 RELOAD-FAITHTEST	

### Exchange Rates

CURRENCY	RATE
<b>AUD</b> Australian Dollar	1.0000
<b>USD</b> United States Dollar	0.7522
<b>GBP</b> Great British Pound	0.5760
<b>SGD</b> Singapore Dollar	1.0091
<b>EUR</b> Euro	0.6247
<b>NZD</b> New Zealand Dollar	1.0397
<b>HKD</b> Hong Kong Dollar	5.8179
<b>JPY</b> Japanese Yen	81.8270
<b>CAD</b> Canadian Dollar	0.9366
<b>THB</b> Thai Baht	24.1302
<b>AED</b> UAE Dirham	2.6975

# Transfer currency to currency



# Transfer currency to currency

CashPassport<sup>™</sup> MasterCard<sup>+</sup> Hi, FAITH Log out

Dashboard Reload **Transfer money** Settings

1 Choose recipient → 2 Choose source & target currencies → 3 Choose amounts

[← Back to payees list](#)

### Enter recipient's details

First name Surname


[Find member](#)

CashPassport<sup>™</sup> MasterCard<sup>+</sup> Hi, FAITH Log out

Dashboard Reload **Transfer money** Settings


✓ Choose recipient Change → 2 Choose source & target currencies → 3 Choose amounts

### Transfer from

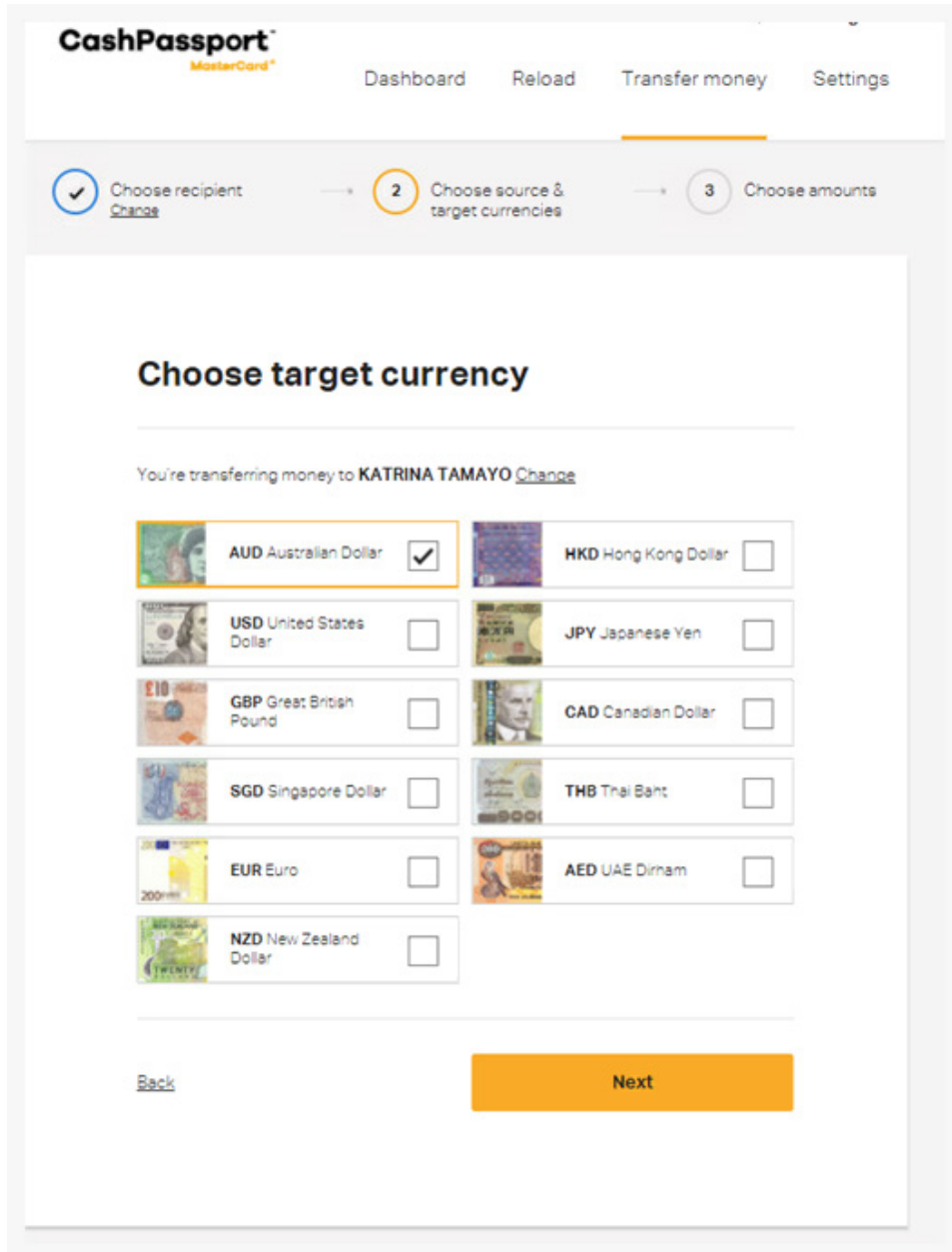
 **AUD Australian Dollar**  
Balance: \$7.18 >

[Back](#)

**Choose source & target currencies**

  
Trusted worldwide  
A MasterCard Company

# Transfer currency to currency



**CashPassport** MasterCard<sup>®</sup> Dashboard Reload **Transfer money** Settings

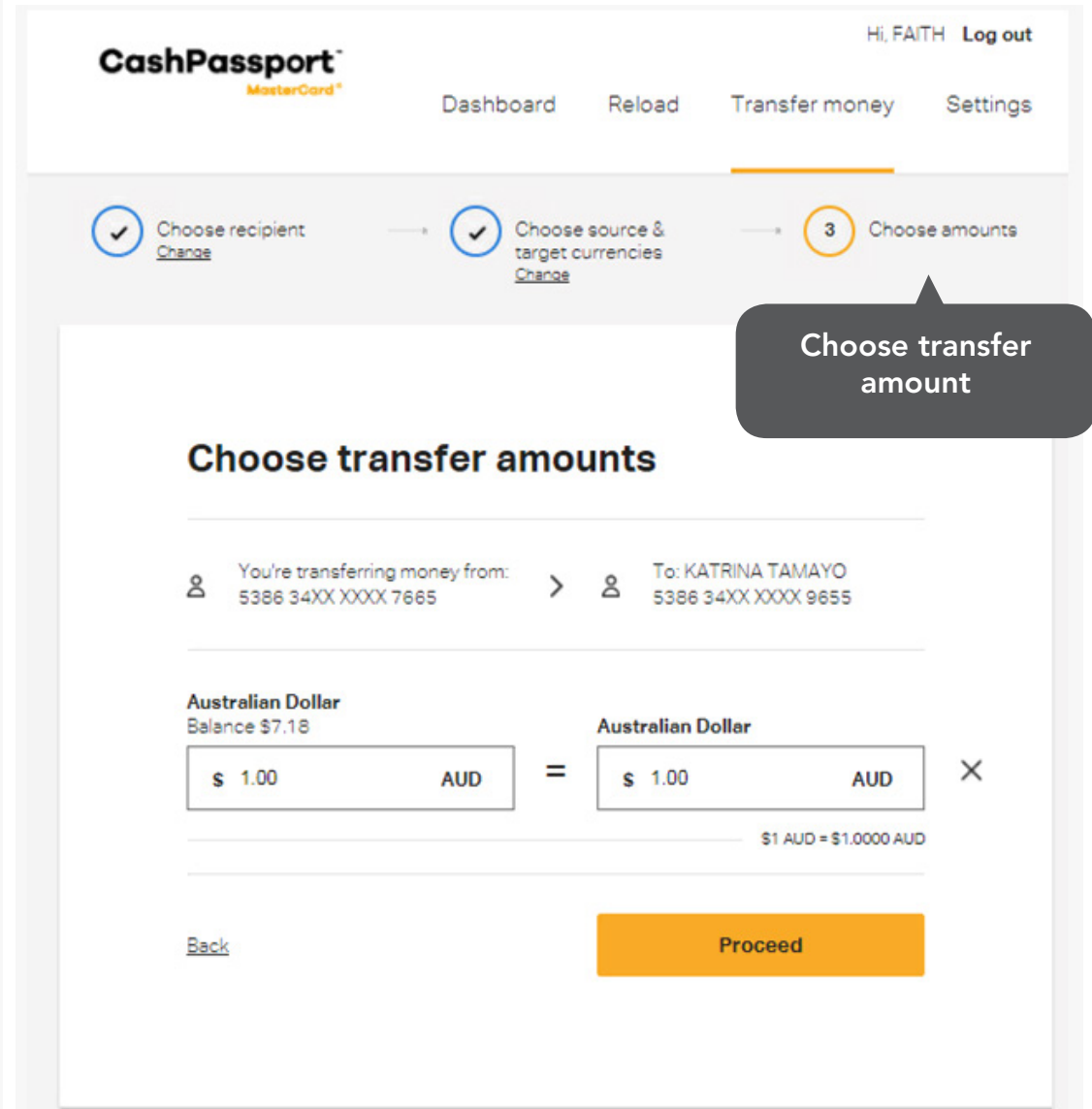
1 Choose recipient [Change](#) → 2 Choose source & target currencies → 3 Choose amounts

### Choose target currency

You're transferring money to **KATRINA TAMAYO** [Change](#)

<b>AUD</b> Australian Dollar <input checked="" type="checkbox"/>	<b>HKD</b> Hong Kong Dollar <input type="checkbox"/>
<b>USD</b> United States Dollar <input type="checkbox"/>	<b>JPY</b> Japanese Yen <input type="checkbox"/>
<b>GBP</b> Great British Pound <input type="checkbox"/>	<b>CAD</b> Canadian Dollar <input type="checkbox"/>
<b>SGD</b> Singapore Dollar <input type="checkbox"/>	<b>THB</b> Thai Baht <input type="checkbox"/>
<b>EUR</b> Euro <input type="checkbox"/>	<b>AED</b> UAE Dirham <input type="checkbox"/>
<b>NZD</b> New Zealand Dollar <input type="checkbox"/>	

[Back](#) **Next**



**CashPassport** MasterCard<sup>®</sup> Dashboard Reload **Transfer money** Settings

Hi, FAITH [Log out](#)

1 Choose recipient [Change](#) → 2 Choose source & target currencies [Change](#) → 3 Choose amounts

### Choose transfer amounts

You're transferring money from: **5386 34XX XXXX 7665** > To: **KATRINA TAMAYO** **5386 34XX XXXX 9655**

**Australian Dollar**  
Balance \$7.18

**Australian Dollar**

**AUD** =  **AUD** ×

\$1 AUD = \$1.0000 AUD

[Back](#) **Proceed**

**Choose transfer amount**



# Transfer currency to currency

✓ Choose recipient [Change](#) → 
 ✓ Choose source & target currencies [Change](#) → 
 3 Choose amounts

## Choose transfer amounts

You're transferring money from: 5386 34XX XXXX 7665 > 
 To: KATRINA TAMAYO 5386 34XX XXXX 9655

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**Australian Dollar**  
 Balance \$7.18

AUD =  AUD

\$1 AUD = \$1,000 AUD

**Payment reference** ⓘ

**Expiry** ⓘ

**CVC** ⓘ

9	3	5
4	6	1
8	7	0
	2	CLEAR

Subtotal: \$ 1.00 AUD  
 Fee: \$ 0.00 AUD  
**Total: \$ 1.00 AUD**

[Back](#) **Submit**

HI, FAITH [Log out](#)  
[Dashboard](#) [Reload](#) [Transfer money](#) [Settings](#)

✓ Choose recipient → 
 ✓ Choose source & target currencies → 
 ✓ Choose amounts

## Your transfer is complete

**Reference No.: 027297662**  
 We've sent this receipt to [faithbalson@gmail.com](mailto:faithbalson@gmail.com)

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### Transfer details

You transferred from: 5386 34XX XXXX 7665 > 
 To: KATRINA TAMAYO 5386 34XX XXXX 9655

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Australian Dollar <b>\$1.00 AUD</b>	>	Australian Dollar <b>\$1.00 AUD</b> <small>\$1 AUD = \$1,000 AUD</small>
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Subtotal:	\$1.00 AUD
Fee:	\$0.00 AUD
<b>Total:</b>	<b>\$1.00 AUD</b>

[Back to My Account](#) **Make another transfer**

## Fees and Limits

Fees	Fee type (at transaction level)
Initial Card fee and Distribution Outlet reload fee	1.1% of the initial load
Additional / Replacement card fee	Free
BPAY reload fee	1% of reload amount
Eftpos transaction fee	Free
Cash over the counter fee	Not available
Negative balance fee	Free
Domestic withdrawal fee (charged when AU\$ ATM transaction is carried out in Australia)	2.95%
Cash out / Closure fee	\$10.00
Currency pool to currency pool, including when you are transacting in a currency that is not loaded on the card	MasterCard daily spend rate

## International ATM fees added

- **International ATM fees will be charged** when withdrawing funds from overseas ATMs.
- This is in line with equivalent products on the market
- Some ATM providers may charge independent operational fees

Currency	Fee
Australian Dollars	\$3.50 This is charged for international ATM withdrawals in countries not mentioned below or insufficient funds in the relevant currency to cover the whole transaction
Canadian Dollars	\$3.50
Euro	€2.50
Great British Pounds	£2.00
Hong Kong Dollars	\$18.00
Japanese Yen	¥260
New Zealand Dollars	\$3.50
Singapore Dollars	\$3.50
Thai Baht	B80.00
US Dollars	\$2.50
Balance Inquiry (ATM)	Free
Balance Inquiry (IVR)	Free

## Limits

Limits	Limit type (at account level)
Maximum number of Multi Currency Cash Passports accounts per person	One
Maximum load/reload/balance amount across all currencies	AU\$100,000 or currency equivalent
Maximum balance allowed across all currencies per 12 months	AU\$100,000
Maximum BPAY® reload amount per day	AU\$25,000
Maximum amount you can withdraw from ATMs in 24 hours (subject to any local ATM limits)	AU\$3,000 or currency equivalent
Maximum value of POS transactions per 24 hours	AU\$15,000 or currency equivalent
Maximum amount that can be loaded/reloaded on card using Debit Card Load	AUD\$15,000 in any 24 hour period AUD\$30,000 in any 7 day period AUD\$60,000 in any 30 day period