

FAQs



MULTI-CURRENCY
CASH
passport™



THE BETTER WAY TO MANAGE TRAVEL MONEY

Multi-currency Cash Passport - FAQs

How does the new Multi-currency Cash Passport Prepaid MasterCard® Currency Card work?

This new card is a prepaid currency card. You can "load" multiple currencies onto the card in advance, and then use it at over 1.9 million ATMs displaying the MasterCard Acceptance Mark to access your money quickly and safely.

You can also pay for goods and services at over 29 million merchants (including shops, restaurants, entertainment venues and online) displaying the MasterCard Acceptance Mark.

You can quickly and easily move funds between currencies online.

For added security, the card is chip and PIN protected with a signature panel on the back.

You can add extra money to your card at the place of purchase or via BPAY®

You can also access 24/7 Global Assistance including emergency cash to your destination*

* Conditions apply

How secure is Multi-currency Cash Passport?

For premium security, the card is chip and PIN protected

To reduce the risk of fraud, Multi-currency Cash Passport is not linked to any of your personal information and held completely separate from your bank account.

How does Multi-currency Cash Passport compare to travellers cheques or credit and debit cards?

The new Multi-currency Cash Passport is a convenient and safe way of carrying your travel money overseas, offering all the peace of mind and security of traditional travellers cheques and the convenience of cash worldwide.

Unlike travellers cheques, Multi-currency Cash Passport Cards can be used at ATMs worldwide and ATM withdrawals are secured by a PIN.

Pre-loading your Multi-currency Cash Passport gives you more control of your travel budget than a standard debit or credit card and with fee free international ATM transactions and no fees on purchases, it's easier to manage your overseas spending.

What currencies can I load my Multi-currency Cash Passport with?

The Multi-currency Cash Passport can be loaded with multiple global currencies - currently AU\$, EU€, GB£, US\$, NZ\$, SG\$ and HK\$, though check online at www.cashpassport.com/multi as these will change from time to time.

Where can I use Multi-currency Cash Passport?

The Multi-currency Cash Passport can be used to withdraw local currency from ATMs worldwide, displaying the MasterCard Acceptance Mark. There are over 1.9 million MasterCard ATMs worldwide, that you can withdraw local currency from. To check their location, visit the ATM Locator found on www.cashpassport.com/multi

As the card is a multi-currency card it is set up so that you can fully utilise your entire balance to fund a transaction. This means that where you do not have funds in the currency of the transaction, either because it is not one of the available currencies on the card, or because you do not have a sufficient balance

in the relevant currency, the card will use your available currency balances in the default order or priority. The default order of priority is AU\$, US\$, EU€, GB£, NZ\$, HK\$, SG\$. A transaction is able to be funded from multiple currencies on your card and you do not need to have sufficient funds in a single currency if the aggregate of your Card Fund is enough to fund the relevant transaction.

This means that the card will first take funds from the relevant currency balance. For example, if the you have the following currencies loaded onto your card; AU\$100, EU€10, GB£250, NZ\$50, you are in France and wanted to make a purchase for EU€20, the card will automatically check the currencies on the card, starting at EU€ (being the relevant local currency) and then AU\$, from which to fulfill the remaining EU€10 in order to authorise the transaction. If AU\$ aren't available, the card will move along the list until it finds an available currency from which to deduct payment. You do not need to have the total amount required for the transaction in a single currency as long as the aggregate of all of the converted currency balances is greater than the relevant amount.*

Please note: There are a number of countries where the use of Multi-currency Cash Passport is not allowed, as they are subject to US economic sanctions. If you attempt to withdraw cash from an ATM, or use your Card at merchants in any of these countries, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries currently affected by sanctions are:

Cuba, Iran, Myanmar (Burma), Sudan and Syria

* Transactions in a currency other than the currency of the card will be exchanged to the currency on the card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by a percentage determined by the issuer.

Can I use my Multi-currency Cash Passport to purchase online?

You can use your Multi-currency Cash Passport to shop online (within the limits and restrictions of your card) at any merchant that accepts MasterCard. By using a Multi-currency Cash Passport loaded with the currency that the online site trades in, you know exactly what your purchase will cost and won't be stung by unknown exchange rate fees, as for example you would be if you used your domestic credit or debit card. For your security, you may be asked to provide the security code that's printed on the signature strip on the back of the card.

Multi-currency Cash Passport may not be used for money transfers or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the card in the country of purchase and/or use.

How do I reload my Multi-currency Cash Passport?

Even with a zero balance, your Multi-currency Cash Passport is still valid (up to the expiry date on the card), and you can reload it for your next trip anytime. You can reload your card at the place of purchase or online via BPAY®

For more information on how to reload your Multi-currency Cash Passport, please visit www.cashpassport.com/multi

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How can I check my Multi-currency Cash Passport balance and view my transaction history?

You can manage these everyday aspects of your Cash Passport online as soon as you've registered on 'My Account' at www.cashpassport.com/multi

How can I move funds between currencies?

You can move funds easily via 'My Account' at www.cashpassport.com/multi

What do I do if I find an incorrect transaction on my card?

If you have any queries about your card balance or you notice a card transaction that you do not recognise, please notify the 24 hour Card Services team as soon as possible and in any event within thirty (30) days of the transaction debit date. They will be happy to check and confirm the transaction details for you.

If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a Dispute Claim Form. Please help them to help you by providing as much information as you can. It is recommended that you check your transaction history and card balance at least once a month. You can do this online, once you have registered your card on 'My Account'.

For more information on what to do if you notice an incorrect transaction on your card, please visit www.cashpassport.com/multi

What if my card does not work at the ATM?

Your Multi-currency Cash Passport should work in any cash machine displaying the MasterCard® Acceptance Mark. If it doesn't, the card may be faulty and you can get 24/7 help from Card Services, via the Global Emergency Assistance numbers which are located on www.cashpassport.com/multi

Please note; if an ATM screen prompts you to choose 'which account?' it is recommended that you choose the 'Credit' option.

You can only withdraw cash from an ATM up to the available balance on your Multi-currency Cash Passport card (including any applicable fees) and if the amount is within the ATM's issuing limit.

What are the fees and limits of Multi-currency Cash Passport?

To see the full fees and limits, please visit www.cashpassport.com/multi

What if my Multi-currency Cash Passport is lost or stolen?

In the event that you lose your card or it is stolen, rest assured. 24/7 Global Emergency Assistance will get you back in control of your money. A list of numbers to call can be found on www.cashpassport.com/multi

What if my Multi-currency Cash Passport is declined in a shop?

This should only happen when you don't have enough money on the card to cover the purchase (though you can always use what money you do have on your Multi-currency Cash Passport to make a partial payment, if the merchant supports it).

Be aware that some merchants, such as restaurants and car hire companies, may require the card to have an available balance greater than the purchase amount before they will authorise the payment.

What if my card balance is not sufficient to buy something?

If the merchant supports it, you can use your Multi-currency Cash Passport to make a partial payment, and cover the balance with another payment method. Just make sure you tell the cashier before you start the transaction and confirm the amount you want to be deducted from your card. The cashier should process your card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

Do I receive paper statements?

Yes. We are required to provide a paper statement every 6 months. If you have closed your Multi-currency Cash Passport in the last 6 months, you will still receive a statement showing any activity on your card during this time. You can also view your Multi-currency Cash Passport transactions and statements securely, by registering your Card online at 'My Account' and printing those details at your convenience. We will soon be providing card holders the option to receive eStatements by email instead of paper statements every six months.

What do I do when my Multi-currency Cash Passport expires?

You can either transfer any remaining funds to a new card or cash out the balance and close your Multi-currency Cash Passport. Please visit www.cashpassport.com/multi for more information on cashing out your card.

How do I close my Multi-currency Cash Passport?

If you would prefer not to keep your card for another trip, you can withdraw your remaining balance (assuming it is within the ATM's issuing limits) from any ATM, displaying the MasterCard Acceptance Mark. A fee of 2.95% applies for domestic transactions (\$2.95 per AU\$100). Alternatively, you can choose to cash out your balance and close your card. Please see your Terms and Conditions for any applicable fees and limits.

Please visit www.cashpassport.com/multi for more information on how to cash out your balance and close your Multi-currency Cash Passport card.



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Access Prepaid Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Multi-currency 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 Multi-currency Cash Passport available at www.cashpassport.com/multi 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.