

1 December 2011 Multi-currency Cash Passport

The next-generation multi-currency prepaid travel cards are just around the corner, with *insert partner name* poised to roll out the new Multi-currency Cash Passport.

In an industry first, the Multi-currency Cash Passport does not charge international ATM fees. Travelers' can forget paying exorbitant fees to withdraw small amounts of cash on stopovers in Hong Kong and Singapore, or carrying around large amounts of cash to avoid multiple trips to the ATM (and multiple fees). Point of Sale transactions are also fee free. (Note, some merchants and ATM operators may charge a local fee)

The new chip & PIN enabled card currently gives travelers access to seven major currencies, \$USD, £GBP, €EUR, \$SGD, \$NZD, \$HKD and \$AUD, and support from MasterCard ensures cardholders have access to their local currency through one of the biggest ATM and retail networks in the world.

As with traditional Cash Passport products, cardholders can time their currency purchases by locking in the exchange rate on the day they choose to load or reload. And in keeping with the simplicity of the original Cash Passport, foreign currency can be easily loaded or reloaded in-store or online via BPAY.

Financial protection is imperative and some cards, and certainly cash may leave you exposed to theft and fraudulent transactions – guaranteed to sour an otherwise spectacular holiday. Cash Passport products are not connected to a bank account, so financial details are never exposed, chip & PIN technology acts as a financial safeguard and customers are supported by a 24/7 Global Emergency Assistance where any lost or stolen cards can be rapidly replaced.

But how does this product differ to others on the market? Unlike most competitive products on the market, the Multi-currency Cash Passport does not charge point-of-sale transaction fees or ATM fees to obtain cash abroad, which means more funds in travelers' pockets to spend on delicious local produce.

The Multi-currency Cash Passport also uses advanced technology to select the correct currency for each transaction and ensure purchases are not declined simply because there is an insufficient balance in the transaction currency. Unlike other products on the market which cannot split a transaction across currencies, this smart wallet functionality saves on fees by drawing from a second, or more currencies during one transaction if required.

The combination of these new features with the reliability and benefits of the original Cash Passport makes the Multi-currency Cash Passport the ultimate companion travelers simply cannot afford to leave home without.

The Multi-currency Cash Passport is available in-store, and for more information, visit www.cashpassport.com.au/multi

Access Prepaid 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 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.