



MULTI-CURRENCY
CASH
PASSPORT™

LOCAL CURRENCY ■ ONE CARD



What is Multi-currency Cash Passport Prepaid MasterCard® Currency Card?

In simple terms, the new Multi-currency Cash Passport Prepaid MasterCard Currency Card is a chip and PIN protected travel money Card. It is likened to an “Electronic Travelers Cheque” except the Multi-currency Cash Passport can hold multiple major global currencies enabling you as the cardholder to access your money in local currency worldwide via the MasterCard ATM network, online and at point of sale.

What is the difference between the Cash Passport Prepaid MasterCard Currency Card and Multi-currency Cash Passport?

Some key differences between are:

1. Carry multiple currencies on one card – no need to purchase and carry multiple cards when travelling
2. Fee free withdrawals from international ATMs
3. Increased maximum balance
4. Cardholders can move funds between currencies online
5. No need to purchase more than one currency card. All currencies loaded on the one card

Why is chip and PIN more secure?

With each transaction, a credit or debit card must perform two security tasks: proving that the card is genuine, and proving that the person using the card is the real cardholder. The information and microprocessors on the chip protect each card against counterfeiting, whilst the requirement to give the correct PIN guards against misuse of cards that have been lost or stolen.

Previously, these two tasks were undertaken by the magnetic strip on the back of the card, and the signature below it. You'll still find these on Multi-currency Cash Passport Chip and PIN cards, for situations where the chip and PIN system isn't available, but they are now very much a backup.

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Why wouldn't I use my normal ATM or Debit card?

You can. However, domestic ATM and Debit cards are more commonly used for regular spending within Australia. Often these cards are connected to your main bank accounts and therefore if lost or stolen, pose unnecessarily high risks of fraud and possible access to your major savings accounts.

It's important to note, you can use these cards in addition to a Multi-currency Cash Passport Card to spread the risk and give you access to more pools of money, however we would recommend you contact your bank to find out the fees applicable to using them while overseas. Many credit and debit cards will charge the cardholder to withdraw money internationally. Multi-currency Cash Passport enables you to withdraw local currency fee free (does not apply to domestic ATM transactions where an ATM withdraw fee is charged).

What if I wish to use my credit card?

Credit cards are a necessary part of the travel money wallet. However, not all of us travel overseas with all of our expected expenses fully funded prior to departure and if its local currency you need, credit card cash advances are often expensive. Plus, if you lose your card, access to emergency cash is difficult and hard to arrange. The role of a Multi-currency Cash Passport Card in your travel money wallet is to provide an additional form of access to money. Why limit your options and not give yourself greater peace of mind?

Why should I use Multi-currency Cash Passport instead of others in the market?

Feature/Fee	Cash Passport
Replacement Card	Free
Emergency Cash	Yes
Number of currencies	7
Card provider	MasterCard
International ATM fee *	Free
Second Card	Yes
Global Emergency assistance	Yes

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What if I prefer to take cash?

Of course that's okay. However in the case your cash is lost or stolen, it's gone. So it's a good idea to only carry small cash amounts for incidentals.

Another good option is to carry the new chip and PIN Multi-currency Cash Passport. You can purchase your Multi-currency Cash Passport when you are comfortable with the exchange rate, and the card will maintain that rate on those funds until they are spent. This saves the need for money belts and hotel safe storage, with the convenience of being able to purchase goods and services and access local currency from any MasterCard ATM worldwide. Funds can be withdrawn from international ATMs fee free and in the local currency.

What if I have too many cards now and am not good at remembering PIN numbers?

When travelling, we would recommend only taking those cards you need while you are overseas. Hopefully that will reduce the number of cards you have in your wallet or purse.

What happens if I need to add extra money to the card while I'm travelling?

It's very easy. You can BPAY® from your banks website.

What happens if my card is lost or stolen?

Firstly, you get two cards. So if you lose one of the cards, the second card is immediately available to access your funds. If both cards are lost or stolen, contact Cash Passport Global Emergency Assistance and they will arrange the best way to replace your card and provide you emergency funds to enable you to continue your holiday. Don't forget to call us to let us know to cancel your lost card.

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How do I get access to any funds left on the card once I return home?

It's easy to access funds left on your card, once your holiday is over. You can either access these via an ATM (though ATM fees apply for domestic withdrawals) or go to www.cashpassport.com/multi and download a "Cash Out" form to have the funds deposited into your bank account for a small fee.

Features and benefits summary

- Multiple currencies on one card
- Lock in your rate when loading or reloading the currencies you require for your trip
- 5 year card life
- Ability to withdraw local currency at over 1.9 million MasterCard® ATMs worldwide
- Accepted at over 29 million MasterCard retailers globally
- Card is issued instantly at purchase
- Card is activated within 2 business hours of purchase
- No transaction fee when using the card to pay for goods or services, though some merchants may charge a surcharge
- Fee free international ATM withdrawals
- Emergency cash is available if the card is lost or stolen up to the amount available on the card, subject to availability
- 24/7 Assistance – fee free
- 2 cards provided – one can be used as back up if the first card is lost or stolen
- Replacement cards can be sent to the customer's location

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 Building Society Limited (ABN 32 087 652 024, AFSL 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.

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