

NOTICE OF CHANGE

IMPORTANT INFORMATION REGARDING CASH PASSPORT PLATINUM MASTERCARD CARDS

The below changes to the matters as described in the Product Disclosure Statement for the Cash Passport Platinum MasterCard Card will become effective on 9 November 2023.

General

1. In any provision of the Product Disclosure Statement that requires you to immediately notify of an event, that provision will be read as only requiring that you promptly notify of that event.
2. To the extent any provision of the Product Disclosure Statement requires you to indemnify Issuer or Mastercard Prepaid or otherwise limits the liability of one of those parties, that obligation to indemnify or limitation on liability shall be limited to the extent that any default, damage or loss is caused by that party's fraud, negligence or wilful misconduct, including that of its officers, employees, contractors, or agents.

Part B of the Product Disclosure Statement

3. Under the heading 'Issuing of Cards', amend the last sentence of clause 2.9 to: "We may at our reasonable discretion limit application criteria to drivers' licence and/or passport holders of particular countries or by reference to particular types of identification if we believe this is necessary for know your customer or due diligence purposes."
4. Under the heading 'Card Fund', amend the second sentence of clause 8.8 to: "If we decide, acting reasonably, it is not our fault we will notify you in writing or by email as soon as this decision is made."
5. Under the heading 'Cash Out', amend the first paragraph of clause 11.2 to: "The Issuer and Mastercard Prepaid may, with or without notice and without incurring any liability to you, except to the extent that any loss is caused by that party's fraud, negligence or wilful misconduct (including that of its employees, officers, agents or contractors), cancel or suspend the Cash Passport Platinum and/or terminate this agreement with you at any time, if:"
6. Under the heading 'Cash Out', amend clause 11.2(b) to: "you breach any of these Terms and Conditions and the Issuer or Mastercard Prepaid reasonably considers that this is likely to have a material impact on your ability to meet the obligations of these Terms and Conditions."
7. Under the heading 'Cash Out', add to clause 11.2: "(e) for security reasons; (f) if the Issuer or Mastercard Prepaid has reasonable grounds to believe that there is a material risk of loss to you or the Issuer or Mastercard Prepaid."
8. Under the heading 'Cash Out', add after the first sentence of clause 11.3: "However, unless there are exceptional circumstances (e.g. fraud or criminal activity), the Issuer or Mastercard Prepaid will give you at least 14 days advance notice before closing your Cash Passport Platinum and/or terminating this agreement."
9. Under the heading 'Changing the Terms and Conditions', amend clause 17.1 to: "We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits and the services we offer) at our reasonable discretion for one or more of the following reasons:

- To comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- to reflect any decision of a court, ombudsman or regulator;
- to reflect a change in our systems or procedures, including for security reasons;
- to respond to changes in the cost of providing the Card;
- discontinue a product in which case we may change the terms of the product to reflect a different product with similar features to the discontinued product; or
- to make these Terms and Conditions clearer or to add features,

but will only do so in order to protect our legitimate business interests, and only to the extent reasonably required to do this.

We will give you at least 30 days' prior notice of any change (see clause 20 below for details of how we will communicate with you). You may close the Card in accordance with clause 11 if such changes are not suitable to you."

10. Under the heading 'Our liability', amend the first sentence of clause 19.4 to: "You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by Part 2 of the Australian Securities and Investments Commission Act 2001.
11. Under the heading 'Third parties', insert after the last sentence in clause 21.1: "We do not need your consent to transfer our rights. We will notify you in writing as soon as reasonably practicable if it is reasonable to do so."