

# MULTI-CURRENCY CASH passport™

Prepaid MasterCard® Currency Card



**NO ATM FEES\***

\*ATM service providers may impose a surcharge

**LOAD MULTIPLE CURRENCIES  
ON ONE EASY TO USE CARD**

**RELOAD IN-STORE AT TRAVELEX**

**APPLICATION FORM AND TERMS AND  
CONDITIONS BROCHURE**





# THE BETTER WAY TO MANAGE TRAVEL MONEY

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**Multi-currency Cash Passport**  
**Mobile Apps now available from:**



# MULTI-CURRENCY CASH PASSPORT™

- PROTECTED
- ADAPTABLE
- CONVENIENT

**Summary: The Multi-currency Cash Passport Prepaid MasterCard® is a chip and PIN protected travel money Card. Load multiple Currencies\* onto one easy to use Card**

## Protected

- Chip and PIN protected
- Not linked to your bank account
- Supported around the world by Multi-currency Cash Passport 24/7 Global Emergency Assistance
- Free second back-up Card provided
- Free replacement of lost or stolen Cards

## Adaptable

- Avoid currency fluctuations by loading funds into foreign currency(ies) and using that Currency in the corresponding country or region
- Multiple Currencies# are available for use
- Load your Card as many times as you like##
- Reload at any participating Travelex branches###
- Reload using Bill Payment from a New Zealand bank account via telephone/ internet banking, allowing approximately two business banking days to process###

## Convenient

- Withdraw local currency at over 2 million ATMs worldwide

- Use unspent funds for your next trip or cash out your Card\*
- Accepted at over 34 million locations worldwide with no transaction fee for point of sale purchases\*\*
- No bank account required to purchase and you don't have to be 18 years of age
- Easy to manage your Card and to allocate your funds across different Currencies online via [www.cashpassport.co.nz](http://www.cashpassport.co.nz)
- Prepayment means no unexpected bills for purchases using your Multi-currency Cash Passport Card when you return home.

\* The Currencies available in respect of the Card may vary from time to time. Before you make a decision to acquire the Card, please check with Travelex or on [www.cashpassport.co.nz](http://www.cashpassport.co.nz) for details of the available Currencies.

\*\* Until Card expiry and subject to reload limits and fees (see Fees and Limits Table).

\*\*\* Please note that any reloads are made at the relevant exchange rate on the day that the reload is processed (this varies from day to day).

\* Until Card expiry. A fee applies for cash outs, see Fees and Limits Table on page 12-15.

\*\* Subject to any surcharge which may be imposed directly by a merchant.

## For Bill Payment reloads:

Bill Payment reloads will **generally take two business days** to be processed however may take longer if the payment is made after 2pm New Zealand Standard Time.

Bill Payment reloads will be allocated to your current default reload Currency. The default reload Currency will initially be NZD, however you can change your default Bill Payment reload Currency online via [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

Please note that you can only have one default reload Currency at any given time. If you send a Bill Payment reload request and then subsequently change your default reload Currency before we receive your Bill Payment request, then we will apply your reload to the Currency that is set as your default reload Currency at the time we process the reload.

## Easy Account Management

Managing your Multi-currency Cash Passport is simple. You can check your balances, allocate your funds across different currencies (fees apply - please see Fees and Limits Table), view your recent transactions and more online after registering your Card on 'My Account' at

[www.cashpassport.co.nz](http://www.cashpassport.co.nz).

## Card Customer Satisfaction

We are dedicated to making your Multi-currency Cash Passport experience as enjoyable as your trip. Many of our Cardholders recommend the Card to a friend and we are always innovating to make Multi-currency Cash Passport better.

## Global Emergency Assistance

Should the worst happen and you lose your Card, or it has been stolen, don't worry. Our dedicated team is on hand 24 hours a day, 7 days a week to help. The first thing to do is call Card Services straight away so that we can cancel the Card.

Card Services can then offer assistance including emergency cash replacement: anywhere in the world, normally within 20 minutes, up to the available balance on your Card\*.

Additional services# available to you include:

- Emergency Medical Assistance
- Emergency Legal Referral
- Lost or stolen Passport Assistance
- Emergency Interpretation Service

\*In some remote locations this could take up to 24 hours. Please refer to pages 46 & 47 for the Emergency Assistance telephone numbers.

#Please see details of services on pages 21 & 22

For more information visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz) and register your Card on 'My Account' to check your balances, allocate your funds across different currencies, and view your recent transactions.

# MULTI-CURRENCY CASH passport™

## Using Your Card Frequently Asked Questions



### How to use your Multi-currency Cash Passport

Your Multi-currency Cash Passport will generally be activated within four (4) business hours of purchase. You can use your Multi-currency Cash Passport Card at any ATM displaying the MasterCard® logo, as well as MasterCard merchants including shops and restaurants. The Card can also be used online at merchants that accept MasterCard.

With a Multi-currency Cash Passport you do not need to worry about bank opening hours or lengthy queues to access your funds.

### Checking your balance

Simply go to 'My Account' at [www.cashpassport.co.nz](http://www.cashpassport.co.nz), register your Card and you'll be able to see your Multi-currency Cash Passport balance, allocate your funds across different currencies (fees apply - see Fees and Limits Table), and review any recent transactions.

### What should I do with my Multi-currency Cash Passport after the trip?

For further reload details and options please see [www.cashpassport.co.nz](http://www.cashpassport.co.nz) Simply keep your Multi-currency Cash Passport

Card for your next trip. Your Multi-currency Cash Passport is valid until the date shown on the front of the Card. Until then, you can load it with additional funds as often as you like (up to the reload limits). Please note if your Card has been inactive for 12 months you will be subject to an inactivity fee.

Cards purchased via Travelex can only be cashed-out at participating Travelex outlets. Alternatively, you can choose to close your Card account – please refer to a participating Travelex outlet. If you have provided us with your mobile phone number we may also send you low balance alerts via SMS.

You may be charged a Multi-currency Cash Passport closure fee for closing your Card and refunding the balance.

For more information on these fees and charges, please refer to the Fees and Limits Table in this document.

### How much should you load on your Multi-currency Cash Passport?

If you're planning a trip overseas, it's a good idea to get an idea of local prices. We've created an online 'Before you go' section at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) that will help you plan for essentials such as

accommodation, meals and key attractions.

### Dynamic Currency Conversion (DCC)

DCC is an optional service that is sometimes offered by foreign retailers and ATM operators, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency. If you make a purchase or ATM

withdrawal in a country where the local currency is the same as a currency on your Multi-currency Cash Passport (e.g. using your US Dollar funds in the USA) and you opt in to a DCC service, this may result in a foreign exchange transaction at additional cost to you as the card will seek to transact in New Zealand Dollars. If you do not wish to incur this cost, you should NOT opt in to DCC.

### Useful telephone numbers for 24/7 assistance, Card Services, lost or stolen Cards.

In an emergency, if your Card is lost, or it has been stolen, please contact Card Services immediately. This is so that we can cancel your Card and offer assistance including emergency cash replacement up to the available balance of your Card.

Country	Phone Number*
New Zealand	0800 447 270
Australia	1 800 303 297
Hong Kong	800 963 118
Japan	00 531 780 224
South Korea	0079 8443 4137
Thailand	001 800 442 286
UK	0800 260 0355
USA/Canada	1 877 856 2471
Other Countries	020 3284 8395

\*Please remember to add the international prefix of the country you are in, at the beginning of this number (in most cases this is 00), for example 0044 20 3284 8395. Calls to this number are not free of charge and are subject to the charges imposed by the relevant telecommunications provider.



## About this Brochure

### The Issuer

The Issuer of the Multi-currency Cash Passport Prepaid MasterCard® is Travelex Card Services Limited.

### Distributor's contact details

The Distributor of the Multi-currency Cash Passport Prepaid MasterCard is Access Prepaid New Zealand Limited. Refer to page 11 for the Distributor's contact details.

The information in the Brochure will assist you to:

- decide if this product meets your needs
- compare this product with similar products

Please read this Brochure carefully before deciding to purchase this product, then keep it for future reference. This Brochure is dated 29 June 2015.

Some important terms used in this Brochure are defined in the Terms and Conditions, see clause 1.1 of the Terms and Conditions.

### Updates relating to this Brochure

Information in this Brochure that is not materially adverse to you is subject to change from time to time. You may access this updated information via the internet at [www.cashpassport.co.nz](http://www.cashpassport.co.nz). Alternatively you may request a paper copy of this information free of charge from Access by calling 0800 447 270. The information which the Issuer will make available by way of these updates is subject to change from time to time\*.

\* See clause 19 of the Terms and Conditions for more information about changes to the Terms and Conditions.

### What is the Multi-currency Cash Passport Prepaid MasterCard Card?

This Brochure relates to the Multi-currency Cash Passport Prepaid MasterCard Card ("Multi-currency Cash Passport"), which is a prepaid travel card that allows you to obtain local currency from over 2 million MasterCard ATMs around the world, and to pay

directly for goods and services at millions of shops, restaurants, hotels and other locations that accept MasterCard worldwide. The Card can also be used online at merchants that accept MasterCard. There are multiple Currencies# available on your Multi-currency Cash Passport which you can manage online 24/7 via 'My Account' on [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

# The Currencies available in respect of Multi-currency Cash Passport may vary from time to time. Before making a decision to acquire the Card, please check with the Distribution Outlet or on [www.cashpassport.co.nz](http://www.cashpassport.co.nz) for details of the available Currencies.

You will receive a second Multi-currency Cash Passport free of charge whenever you purchase a Multi-currency Cash Passport. This means if you lose one of your Cards you can continue your trip without any inconvenience. You also have access to 24/7 Cash Passport Global Emergency Assistance, which among other things, can arrange for emergency funds (up to the available balance of your Card) to be sent to you.

This Brochure only relates to this Multi-currency Cash Passport Card product sold via Travelex. Multi-currency Cash Passport Card products sold through other outlet are subject to a separate application form and terms and conditions brochure available from the relevant outlet. There are a number of other Cash Passport products and you should obtain and review the terms and conditions brochure for the relevant product.\*\*

\*\* This Brochure is only for the MasterCard branded, chip and PIN protected Multi-currency Cash Passport Prepaid MasterCard Card.

### Distribution Outlets

The Multi-currency Cash Passport card can be purchased and loaded with value at participating Travelex outlets. Cards purchased via Travelex may only be reloaded at participating Travelex outlets or online via Bill Payment using a New Zealand bank account. All Distribution Outlets are agents of Access.

Distribution Outlets are not authorised by the Issuer or Access to give advice about the Multi-currency Cash Passport Card. You should not rely on any advice given to you by Distribution Outlets in making decisions about the Multi-currency Cash Passport Card product.

Multi-currency Cash Passport Cards can be purchased, loaded with value and reloaded with value at a participating Travelex outlets and online via Bill Payment. Other reload channels may also be made available to you from time to time, details of which will be published on [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

### Significant Features and Benefits of the Multi-currency Cash Passport Card

Note: This is a basic summary only. Please refer to the Terms and Conditions and the rest of this Brochure for more information.

### Convenience

Your Multi-currency Cash Passport Card is a convenient way for you to take spending money overseas in multiple Currencies#, enabling you to easily manage your money while away from home. You can use it online or to pay directly for goods and services at MasterCard merchants, or withdraw local currency from any ATM displaying the MasterCard Acceptance Mark. With Multi-currency Cash Passport you do not need to worry about bank opening hours or lengthy queues, you can access your funds instantly, at any time of the day or night.



Multi-currency Cash Passport is for electronic use only and cannot be used for manual or offline transactions.

Your Multi-currency Cash Passport also enables you to manage your Card online at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) – from here you can conveniently access your Card information at any time, including your Card balances, allocate your funds across different Currencies, and check your transaction history. There will be no charge for electronic statements through [www.cashpassport.co.nz](http://www.cashpassport.co.nz). You can also use this website to locate the nearest MasterCard ATM.

\*The Currencies available in respect of Multi-currency Cash Passport Card may vary from time to time. Before making a decision to acquire the Card, please check with the Distribution Outlet or on [www.cashpassport.co.nz](http://www.cashpassport.co.nz) for details of the available Currencies.

## Security

For additional security, your Multi-currency Cash Passport Card is chip and PIN protected and has a signature panel on the reverse. If your Multi-currency Cash Passport is lost or stolen or you have forgotten your PIN, you can call our 24 hour Global Emergency Assistance helpline for immediate assistance. You should call the appropriate number listed at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) or as set out on the back of your Card. Please note that ATM withdrawals will always require a PIN.

## Easy to Budget

Multi-currency Cash Passport Card enables you to load both foreign currencies and New Zealand Dollars onto the one Card. This means you can exchange your New Zealand Dollars into one or more currencies you require before you travel. When travelling you then know exactly how much you have to spend in the relevant Currency.

As your Multi-currency Cash Passport Card is prepaid, you know exactly how much you are spending when you are away from home. If you want to use your Card again, you can load more funds onto it for your next trip. If you have money left on your Multi-currency Cash Passport Card at the end of your travels, you can obtain a refund of your remaining balance (an administration fee will apply – please see Fees and Limits Table).

## Reloadable

Your Multi-currency Cash Passport Card can be reloaded as many times as you want during the life of the Card within the applicable limits, so you can keep your Card for the next time you travel.

We are constantly looking to provide new reload options and more convenient ways of reloading. Please check at a participating Travelex outlet for details of any additional reload methods made available from time-to-time.

Multi-currency Cash Passport Cards purchased via Travelex can only be reloaded in store at a participating Travelex outlet when you present your valid photo ID. If you are travelling and running short of money, you can load additional funds onto your Card by using Bill Payment from a New Zealand bank account as detailed below. Please visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz) for more details.

## Risks

Please refer to the “What are the risks?” section set out on pages 27 to 30.

## For Bill Payment reloads:

Bill Payment reloads will generally take **two (2) business days** to be processed however may take longer if the payment is made after 2pm New Zealand Standard Time.

Bill Payment reloads will be allocated to your current default reload Currency. The default reload Currency will initially be NZD, however you can change your default Bill Payment reload Currency online via [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

Please note that you can only have one default reload Currency at any given time. If you send a Bill Payment reload request and then subsequently change your default reload Currency before we receive your Bill Payment request, then we will apply your reload to the Currency that is set as your default reload Currency at the time we process the reload.

## Where to buy your Multi-currency Cash Passport Card and Contact Details

If you have any questions or need more information, please contact Access on 0800 447 270, or refer to the website [www.cashpassport.co.nz](http://www.cashpassport.co.nz). If your Card is lost or stolen, or you require emergency assistance, please call the appropriate numbers listed on pages 46 & 47 and at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) or displayed on the back of your Card.

For general enquiries concerning your Multi-currency Cash Passport Card, you can contact Access by post at the following address:

Access Prepaid New Zealand Limited  
Level 3, 136 Customs Street West, Auckland 1010

Or contact Access by phone on 0800 447 270.

## Multiple Currencies - Order Of Priority

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 available on the Card 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 of priority. The default order of priority is NZ\$, AU\$, US\$, GB£, EU€, CA\$, HK\$, SG\$, JP¥. This means that the Card will first take funds from the relevant Currency balance, i.e. if the transaction in question is in US\$ the Card will first look to see if you have a sufficient US\$ balance and, if not, will then work its way through the balances in the above order until the transaction amount is able to be satisfied. In this case a Currency conversion fee will apply each time a Currency used to fund all or part of the transaction is different to the transaction currency. Please see the Fees and Limits Table following for an explanation of what foreign exchange fees apply in these scenarios.

## Fees & Limits Table

The following fees and limits apply. Fees and limits are subject to variation in accordance with the Terms and Conditions. Unless otherwise specified, all fees will be debited in NZ\$ Currency.

If there are insufficient funds in NZ\$ Currency to pay such fees, then we will automatically deduct funds from other Currencies in the following order of priority: NZ\$, AU\$, US\$, GB£, EU€, CA\$, HK\$, SG\$, JP¥.

## Fees

	NZ\$	AU\$	US\$	GB£	EU€	CA\$	HK\$	SG\$	JP¥
The Currencies available may vary from time to time. Before you make a decision to acquire the Card, please check with the Distribution Outlet or on <a href="http://www.cashpassport.co.nz">www.cashpassport.co.nz</a> for details									
<b>Initial Card fee and Distribution Outlet reload fee</b> • Charged at the time of purchase / Distribution Outlet reload. This fee is set and charged by the Distribution Outlet from which you purchased the Card.	The greater of 1.0% of the initial load / reload amount or NZ\$10.00 For example, for a Distribution Outlet charging a 1.0% initial load fee, if you purchase a Multi-currency Cash Passport Card and load NZ\$800, you would be charged (NZ\$800 x 1.0% = NZ\$8), unless a minimum fee of NZ\$10 applies. Some Distribution Outlets may charge lower fees for loads/reloads.								
<b>Replacement Card fee</b>	FREE								
<b>Bill Payment reload fee</b> • This fee is set and charged by Access	1.00%								
<b>Secondary Card fee</b>	1 FREE provided at time of initial purchase								
<b>International ATM withdrawal fee (outside New Zealand)</b>	FREE*								
<b>Domestic ATM withdrawal fee</b> - This will be charged at the time of withdrawal	FREE*								
<b>Cash over the counter fee (where cash is obtained over the counter)</b>	NZ\$10.00								
<b>Monthly inactivity fee</b> • Charged at the start of each month if you have not made any transactions on the Card in the previous 12 months • Unless your Card is used again, or reloaded, this fee applies each month until the Card is closed or the remaining Card balance is less than the inactivity fee	NZ\$4.00 PER MONTH								
<b>24/7 Multi-currency Cash Passport Global Emergency Assistance</b>	FREE								
<b>Multi-currency Cash Passport closure fee (cash out fee)</b> • Charged when you close or cash out your Card. This fee is set and charged by Access	NZ\$10.00								
<b>Currency to Currency foreign exchange rate</b> • This is applied when you move your funds from one Currency to another Currency, or when you request a cash out to close your Card and you have funds in a foreign currency.	At the then applicable retail foreign exchange rate determined by us. <b>This rate reflects Access' cost price plus a margin determined by Access.</b> We will notify you of the rate that will apply at the time you allocate your funds from one Currency to another.								
<b>Currency conversion margin</b> • Applied when a purchase or ATM withdrawal is conducted in a currency either not loaded or sufficient to complete the transaction and the cost is allocated against the Currency/ies used to fund the transaction	MasterCard® rate plus 4.00% of the transaction value. The MasterCard rate is the exchange rate determined by MasterCard to be their wholesale rate or the government mandated rate in effect in the day the transaction is processed by MasterCard.								
<b>Bill Payment Reloads where your default Currency is not NZ\$</b>	At the then applicable retail foreign exchange rate determined by us at the time we load the funds onto the relevant Currency.								
<b>Online Reloads where you allocate funds in a foreign Currency (i.e. a currency that is not NZ\$) At the then applicable retail foreign exchange rate determined by us. This rate reflects Access' cost price plus a margin determined by Access.</b>	For online Reloads we will notify you of the rate that will apply at the time you book your transaction (further terms and conditions apply and will be provided to you at that time).								

\*Some ATM operators may charge an additional withdrawal fee

### Important information about different transactions

A foreign exchange margin applies to the transaction amount if the Card is used for withdrawals in any currency other than a currency available on the Card. The applicable margin applied to the converted currency transaction amount is 4.00%.

#### Example of Foreign Exchange Margin for a Card loaded with NZ\$ only:

Suppose you make a withdrawal from an ATM outside New Zealand (in Brazil) for Brazilian Real BRL50.00 and the prevailing

exchange rate, set by MasterCard, is BRL1.00 = NZ\$1.34. Before the foreign exchange margin applies, this would equate to NZ\$67.00 (BRL50.00 x 1.34). After the foreign exchange margin of NZ\$2.68 is applied (NZ\$67.00 x 4.00%), this would equate to NZ \$69.68 (NZ\$67.00 + NZ\$2.68).

Where you do not have a balance in the currency of the transaction, your Card Fund will be debited according to the default order of priority, which is as follows: NZ\$, AU\$, US\$, GB£, EU€, CA\$, HK\$, SG\$, JP¥. In addition, we will debit the balance of each Currency in this order until the relevant transaction amount has been satisfied.

For example, suppose a purchase is made using your Card overseas for US\$150.00, and you have the following Card Fund balances US\$50, NZ\$0, AU\$0, EU€60, CA\$100, the following application of funds will take place:

Please refer to clause 10 of the Terms and Conditions for further details of how these margins apply.

Fund balance before transaction	Amount to debit from Card Fund	Running purchase balance	FX Rate excl. margin	FX Rate incl. margin 4.00%	Fund balance after transaction
US\$ 50.00	US\$ -50.00	US\$ 100.00	-	-	US\$ 0.00
NZ\$ 0.00	NZ\$ 0.00	US\$ 100.00	-	-	NZ\$ 0.00
AU\$ 0.00	AU\$ 0.00	US\$ 100.00	-	-	AU\$ 0.00
EU€ 60.00	EU€ -60.00	US\$ 16.62	US\$ 1 : 0.6919 EU€	US\$ 1 : 0.7196 EU€	EU€ 0.00
CA\$ 100.00	CA\$ -16.96	US\$ 0.00	US\$ 1 : 0.9815 CA\$	US\$ 1 : 1.0208 CA\$	CA\$ 83.04

### Important information about allocation of funds across different currencies “Currency to Currency foreign exchange rate”

If you allocate funds from one currency to another currency, or where we do so in accordance with the Terms and Conditions a foreign exchange conversion applies at the then applicable retail foreign exchange rate determined by us. We will notify you of the rate that will apply at the time you allocate your funds from one Currency to another.

Example of foreign exchange transaction for an allocation of funds to US\$ from NZ\$:

Suppose you wish to allocate NZ\$500 to US\$ and the prevailing exchange rate, set by us, is NZ\$1 = US\$0.75. This would equate to US\$375.00 (NZ\$500 x 0.75), and that is the amount that will be credited to the US\$ currency. Please refer to clause 10 of the Terms and Conditions for full details of how these margins apply.

## Limits

	NZ\$	AU\$	US\$	GB£	EU€	CA\$	HK\$	SG\$	JP¥
<b>Maximum number of Cards you may hold in your name at any one time (not including the linked Secondary Card provided to you at the time of purchase).</b>	One								
<b>Minimum amount per load/reload</b>	NZ\$250 or currency equivalent								
<b>Maximum amount you can load/reload on your Card per load/reload</b>	NZ\$25,000 or currency equivalent								
<b>Maximum Bill Payment reload amount per day</b>	NZ\$25,000								
<b>Maximum balance allowed across all currencies during any 12 month period</b>	NZ\$75,000								
<b>Cash over the counter limit in any 24 hour period</b>	NZ\$400								
<b>Maximum you can withdraw from ATMs in any 24 hour period (some ATM operators may set their own withdrawal limits which may be lower than this limit)</b>	NZ\$3,000 or currency equivalent								
<b>Maximum value of EFTPOS transactions during any 24 hour period</b>	NZ\$15,000 or currency equivalent								
<b>Maximum balance allowed at any one time across all currencies</b>	NZ\$75,000								

## Other Important Information

Please read the following information about your Multi-currency Cash Passport Card carefully:

- Your Multi-currency Cash Passport Card does not generate any interest or any other similar return. You do not earn interest on the amount standing to the credit of the Multi-currency Card Fund accessed by the Card.



## Privacy Statement

Your Personal Information (important information about your privacy).

By purchasing the Card you consent to Access, the Issuer and the Distribution Outlet, “we, us, our” collecting, using and disclosing your Personal Information under these Terms and Conditions.

The Issuer is required by anti-money laundering legislation to collect Personal Information to identify and verify your identity. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.

You must notify us immediately of any change to your address and other contact details by accessing ‘My Account’ (via [www.cashpassport.co.nz](http://www.cashpassport.co.nz)) and typing the relevant changes yourself or by contacting Access. You should also contact Access if you change your name.

We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us. You may be required to provide information to Access, the Issuer, or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

Access and the Issuer will take all reasonable precautions to keep Personal Information secure and protect it under their privacy policies. Your Personal Information may be disclosed by Access or the Issuer to third parties to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal, compliance and fraud prevention purposes.

Access or the Issuer may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions. In addition, by successfully applying for a Card, you are consenting to Access using your Personal Information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. You can elect to not receive further notifications by emailing an “unsubscribe” message to us at [unsubscribe@accessprepaid.com](mailto:unsubscribe@accessprepaid.com) or by mail to;

Access Prepaid New Zealand Limited  
Level 3, 136 Customs Street West  
Auckland 1010

Or by telephone 0800 447 270.

Your Personal Information will be processed outside New Zealand but all service providers are required to have adequate safeguards in place to protect your Personal Information. We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Card Fund on the same terms as are set out above.

You are entitled to ask Access and the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice. To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help Access and the Issuer maintain and to improve their level of service, telephone calls may be recorded and/or monitored.

## Queries and Complaints

### Queries

You should initially raise any query relating to Multi-currency Cash Passport by calling the appropriate phone number listed on page 7 of this Brochure or +44 (0)20 3284 8395. In no circumstances should you direct any queries to MasterCard®.

### Complaints

If you have a complaint relating to the Multi-currency Cash Passport card, you may access the internal dispute resolution procedure by:

- phone – call the appropriate phone number listed on page 46-47 and [www.cashpassport.co.nz](http://www.cashpassport.co.nz) or on the back of your Card
- mail – write to: Access Prepaid New Zealand Ltd, Level 3, 136 Customs Street West, Auckland 1010 ‘Cash Passport Disputes Resolution’
- email – write to us using the contact details shown at [www.cashpassport.com](http://www.cashpassport.com)

If you are dissatisfied with the resolution of a complaint you lodge with us, you may be able to refer your complaint to:

Financial Services Complaints Limited

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)

Telephone: (Call Free) 0800 347257 or (Wellington) (04) 472FSCL (472 3725)

Fax: (04) 472 3728

Physical Address: 13th Floor, 45 Johnston Street, Wellington

Postal Address: PO Box 5967, Lambton, Wellington 6145

# THE BETTER WAY TO MANAGE TRAVEL MONEY



## Multi-currency Cash Passport Global Emergency Assistance

### Emergency Cash Disbursement

Fulfilment locations:

- Moneygram agents.
- Western Union agents.
- Access approved agents.

You may receive emergency cash (up to the available balance on your Card) following the loss or theft of your Card(s), within limits set by us from time to time, where applicable.

Once a Customer Service Representative has established that you have sufficient means of payment (generally by means of funds available on your Card), Access will arrange for emergency cash to be made available to you via a convenient Access authorised location. You will be advised of the relevant address details, telephone number and opening hours of the emergency cash pick up location as required.

Fulfilment: Twenty minutes for major destinations and within twenty-four hours elsewhere.

Charges: None.

### Emergency Medical Assistance (This service is not intended as a substitute for travel insurance).

You will have access to worldwide medical information and advice. A Customer Service Representative will arrange for the following information to be provided. The information is provided in good faith but without incurring liability and without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned:

#### • Medical Information

Information of a specific nature, in relation to a hospital, doctor, dentist, or pharmacy obtained through local consulate offices including:

- Location, address, telephone numbers and opening hours where appropriate, including details of specific facilities, capabilities, medical specialties and languages spoken.
- Information provided will be of a specific nature regarding the above, however not relating to matters concerning your specific or general medical requirements.

- **Medical Counselling Interpretation**

For use in circumstances where either by your request or subsequent referral, the services of a doctor are required for the provision of information, specific advice or recommendations with regard to your individual medical requirements, and an English speaking doctor is not available, interpretation (in accordance with the Emergency Interpretation Service section detailed below) will be provided by telephone, between the doctor and you. All information exchanged between the doctor and you will remain confidential.

Should you hold medical insurance, and need a medical service, advice will be given of the procedures to contact your insurers.

Charges: Where payment for treatment, consultation, facilities, and services is required, you will be liable for costs.

### **Emergency Legal Referral**

You will have access to the following information for most major locations worldwide. The information is provided without giving any assurance as to the quality of any advice which may be provided by the lawyers concerned. You will be directly liable for all costs incurred if you consult a lawyer, however Emergency Cash (up to the available balance on your Card) can be arranged, where applicable, if requested.

Information will be obtained through local consulate offices and will:

- Detail location, address, telephone numbers and opening hours. Information provided will be of a specific nature regarding the above, however will not relate to matters concerning your specific or general legal requirements.
- Not include recommendations.

Charges: None for the referral service. You will be directly liable for all costs incurred if you consult a lawyer.

### **Lost or Stolen Passport Assistance**

Where your passport has been either lost or stolen, we can advise you of telephone numbers, addresses and opening hours of the nearest consulate or embassy.

Charges: None.

### **Lost or Stolen Card Assistance**

Assistance in reporting the loss or theft of credit cards, charge cards or debit cards while you are away. The Customer Service Representative will provide you with the relevant card scheme contact telephone numbers to call and in extreme cases where you cannot make contact with their card issuer, attempts will be made to report the loss on your behalf. No responsibility is taken for ensuring that the card issuer acts upon this report. In particular, the card issuer may require direct notification from you.

This service is not available in respect of store cards, loyalty cards, affinity group cards, or other cards which are not general-purpose payment cards.

Charges: None.

## APPLICATION FORM

Please read the important information below:

### Complete in BLOCK LETTERS

Please note that certain information is required for identification purposes in the event of your Card being lost or stolen.

Title (Mr/Mrs/Ms/Miss): \_\_\_\_\_

First Name(s): \_\_\_\_\_

Last Name(s): \_\_\_\_\_

Residential Address: \_\_\_\_\_  
\_\_\_\_\_

Town/Suburb: \_\_\_\_\_

Postcode: \_\_\_\_\_

Country: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

### Important Information

Multi-currency Cash Passport Prepaid MasterCard® is an unsecured debt security issued by Travelex Card Services Limited, a member of the Travelex group. Multi-currency Cash Passport is not guaranteed by any member of the Travelex group. A prospectus is available free of charge from [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

The Card is issued by Travelex Card Services Limited, a member of the Travelex Group, and distributed by various Distribution Outlets. Distribution Outlets receive a commission for distributing and reloading Cards. Distribution Outlets do not guarantee the obligations of Travelex Card Services Limited. For more information please see the full terms and conditions.

Personal information is collected for the purposes relating to providing the product and/or service requested. By successfully applying for a Card you are consenting to us using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. If you have any privacy concerns, please contact the Privacy Officer using the contact details shown at [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

By accepting and using the Card you agree to be bound by the Terms and Conditions detailed in this brochure. By signing this application form you will be deemed to have accepted the Terms and Conditions.

I confirm that I have read, understood and accept the attached Terms and Conditions.

Signature \_\_\_\_\_

Date \_\_\_\_\_

## FOR OFFICE USE ONLY

To be completed while the customer is present.

Please indicate if this order is for:

Reloadable new card  Reload of an existing card

Card number:

x x x x x x

Secondary Card number:

x x x x x x

Currencies requested for initial load:

Currency	Amount in Currency	Amount in NZ\$
<input type="checkbox"/> NZ\$		
<input type="checkbox"/> AU\$		
<input type="checkbox"/> US\$		
<input type="checkbox"/> GB£		
<input type="checkbox"/> EU€		
<input type="checkbox"/> CA\$		
<input type="checkbox"/> HK\$		
<input type="checkbox"/> SG\$		
<input type="checkbox"/> JP¥		
<input type="checkbox"/> Other Currencies		

NOTE: The Currencies available in respect of the Card may vary from time to time.

Initial card / in-store reload fee (NZ\$): \_\_\_\_\_

Total NZ\$ amount received: \_\_\_\_\_

Use Option 1 OR Option 2 to verify the identity of the customer

### Option 1: Drivers Licence and Bank card

Verify **name**, **date of birth** and **address** using:

Drivers Licence with address (NZ and Aust only)

License number: \_\_\_\_\_

License Expiry Date: \_\_\_\_\_

License Issuer: \_\_\_\_\_

AND

Verify **name** from another bank issued card or SuperGold card:

Card number:

Card issuer: \_\_\_\_\_

Card type:

credit  debit  eftpos  SuperGold

### Option 2: Primary photo ID and evidence of address

Verify **name** and **date of birth** using one of the following:

- Passport  
 Drivers Licence (NZ and Aust only)  
 Firearms Licence (NZ only)

Photo ID number: \_\_\_\_\_

ID Expiry Date: \_\_\_\_\_

ID Issuer: \_\_\_\_\_

AND

Verify **address** using one of the following:

- Drivers Licence (if not already relied on above)

License number: \_\_\_\_\_

License Expiry Date: \_\_\_\_\_

License Issuer: \_\_\_\_\_

- Paper statement (Bank, Government, gas, water, electricity, landline phone only)

Statement reference #: \_\_\_\_\_

Statement issuer: \_\_\_\_\_

Date of statement: \_\_\_\_\_

Travelex Outlet Code: \_\_\_\_\_

Travelex Outlet Name: \_\_\_\_\_

Town/Suburb: \_\_\_\_\_

Consultant Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_





# APPLICATION FORM

**NO ATM FEES\***

\*ATM service providers may impose a surcharge

**LOAD MULTIPLE CURRENCIES  
ON ONE EASY TO USE CARD**

**RELOAD IN-STORE AT TRAVELEX**



### Emergency Interpretation Service

Access to worldwide interpretation services, by telephone. A verbal translation to or from English and other common languages will be available in most circumstances using customer communication centre staff.\* Should a language not be available, then arrangements will be made for an approved third party service partner to interpret, providing a call back facility if required.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

\*No liability will be taken for any misinterpretation.

### Emergency Messaging Service

In the event of an emergency, access via telephone to multi lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organisation, by means of telephone, fax or email. From an agreed time the customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

Charges: The service will be free in the cases of genuine emergency (as determined by Access) only.

### Service Response

Each request for any service is dealt with according to your individual requirements or circumstances, and normally our customer services representatives will be able to deal with any requests within 15 minutes although for the Interpretation Service this may be up to 30 minutes depending on the language required.

Disclaimer: While every effort will be made to ensure that all the information services provide correct information, Access is reliant on many information sources some of which are outside our control and Access cannot be held liable for the accuracy of these. Please also refer to clause 13 of the Terms and Conditions contained in this Brochure.

### What are the Risks?

The principal risk to a cardholder is an inability to recover all or part of the money loaded or reloaded onto a Card. This could occur for a number of reasons. Some of the principal factors that may affect the Issuer's ability to repay money loaded onto a Multi-currency Cash Passport are set out below:

- No guarantee/security: The Issuer's obligations in relation to the Multi-currency Cash Passport, including to repay the full amount loaded or reloaded onto a Multi-currency Cash Passport, are unsecured and not guaranteed by any person (including by any other member of the Travelex Group, by any of the Issuer's shareholders, or under any government compensation scheme).
- Trust Account: Pursuant to an agreement dated 5 June 2009, which was amended and restated on 15 April 2011 and further varied by a Deed of Variation dated 6 June 2012, ("Trust Deed") between the Company, MasterCard® International Incorporated and Deutsche Bank AG, London Branch the Company has established a trust account ("Trust Account")

in London, England with Deutsche Bank AG London Branch in connection with the operation of its MasterCard branded pre-paid cards business (including the Multi-currency Cash Passport). Funds loaded or reloaded onto a Multi-currency Cash Passport are not paid directly into the Trust Account. Rather, the Issuer has agreed under the terms of the Trust Deed to maintain on a daily basis, an amount in the Trust Account equal to the reported net balance standing to the credit of all Pre-paid Cards on the previous day. The Company has declared a trust over the funds properly held in the Trust Account for the benefit of MasterCard in respect of amounts owing to MasterCard, MasterCard scheme members and relevant merchants, and for the benefit of cardholders in respect of all remaining amounts. The extent of the funds properly held in the Trust Account is dependent on the Issuer continued performance of its obligations under the Trust Deed. Cardholders are not parties to the Trust Deed, and do not have the right to enforce the Issuer obligations under that agreement. Although the Issuer has declared a trust over the funds in the Trust Account in favour of holders of Pre-paid Cards, it is possible that the effectiveness of this declaration could be challenged, and a court may not recognise the trust.

- Lloyds TSB Bank PLC guarantee and security: The Issuer, alongside most trading entities in the Travelex Group, will act as a guarantor of senior facilities granted by a small club of lenders for which Lloyds TSB Bank PLC is the agent. The ability of the Issuer to repay the full amount loaded onto a Multi-currency Cash Passport should not be impacted by the guarantee being called upon as an amount equal to the reported net balance standing to the credit of all Multi-currency Cash Passport Cards is held on trust.
- Foreign exchange fluctuations: A Multi-currency Cash Passport Prepaid MasterCard can be loaded and reloaded with multiple predetermined currencies. When you load, reload and/or allocate funds across multiple currencies, you are exposed to, and take the risk of, foreign exchange fluctuations across these various currencies. For instance, if you load your card in United States Dollars (at the prevailing rate on that day), then over time, the New Zealand dollar equivalent of this United States Dollar amount may be less than, or more than, the New Zealand dollar equivalent of United States Dollars when the United States Dollars were loaded.

When a cardholder uses his or her Multi-currency Cash Passport Prepaid MasterCard around the world, cash is disbursed in the local currency. If the local currency is not one of the currencies loaded or reloaded on your Multi-currency Cash Passport Prepaid MasterCard, or is one of currencies loaded or reloaded on your Multi-currency Cash Passport Prepaid MasterCard but the balance of that currency is insufficient for the transaction, the default order of priority of your available currency balances will apply in accordance with the Multi-currency Cash Passport Prepaid MasterCard Terms and Conditions. This means that you are exposed to, and take the risk of exchange fluctuations.

- MasterCard: The Issuer's ability to offer the Multi-currency

Cash Passport is entirely dependent on its contractual arrangements with MasterCard, which enable the Issuer to offer the Multi-currency Cash Passport and permit cardholders to obtain cash from MasterCard ATMs around the world. MasterCard has certain rights, as set out in the MasterCard rules, to terminate the Issuer's membership of MasterCard. If the arrangements with MasterCard were to end, the Issuer would no longer be able to offer Multi-currency Cash Passports and cardholders would not be able to withdraw cash using their Multi-Currency Cash Passport from ATMs, and would be required to obtain their funds directly from the Issuer or a Multi-currency Cash Passport Card retailer through a cash out.

- Access: The Issuer depends upon Access to supply various services relating to the operation of pre-paid cards issued by the Issuer (including Multi-currency Cash Passport MasterCards). These services include all payment transfer and ancillary services and systems which are necessary to process all transactions on the relevant cards, such as card design, production of terms and conditions and cardholder agreements, customer data, transaction processing, cardholder customer services and other related services. These services are provided under an Issuing Agreement entered into between Access and the Issuer. While the Issuing Agreement has an ongoing term, it may be terminated by Access on 90 days' notice or, after the third anniversary, by the Issuer on 90 days' notice. If the Issuer's arrangements with Access end, the Issuer will not be able to offer Multi-currency Cash Passports and you may not be able to withdraw cash from MasterCard ATMs using your Multi-currency Cash Passport MasterCard, but you will be able to obtain your funds directly from the Issuer through a cash out.
- IT system errors: The use of the Multi-currency Cash Passport is dependent on the efficient operation of IT systems. It is possible that these systems could fail or lead to an error in relation to a cardholder's Multi-currency Cash Passport. A card holder may, as a result of such a failure or error, be unable to access his or her funds for a period of time. In some circumstances, there is a risk that ATM or point of sale services may not be available for a period of time. The Issuer and Access are dependent upon the reliability and operational processes of technology and telecommunications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically.
- Security: You must safeguard your Card details, PIN and any other passwords, equipment or software required for its operation. If you do not, then you may be liable for relevant transactions and other amounts. There is a risk of unauthorised or mistaken transactions being made through a Card.
- Local conditions: Cardholders may not be able to use their Multi-currency Cash Passport around the world at any particular time for a number of reasons. These include unavailability of MasterCard ATMs because of local legal or regulatory restrictions, natural disaster, riot, war, strike or other reasons beyond the Company's control.

- **Insolvency:** The Issuer could become insolvent, or be placed into receivership, administration, or liquidation, or be wound up, dissolved or reorganised, or be otherwise unable to meet its debts as they fall due. Factors which may affect the operational and financial performance of the Issuer and the Travelex Group as a whole include:
  - natural disasters (such as earthquake and tsunami);
  - adverse world events (such as terrorist attack and war);
  - macro-economic factors affecting general trading conditions (such as local or global recession);
  - regulatory risk (such as the imposition of governmental regulation);
  - changes to taxation regimes; and
  - financial market risk (such as adverse movement in interest rates or foreign exchange).

A number of these risks would need to be either extreme in their impact on the Issuer or the Travelex Group or be considered with other risks before they would result in the Issuer or the Travelex Group being unable to meet its debts.

### Consequences of Insolvency

In the event of the Issuer's insolvency, a cardholder's claim against the Issuer and its assets would rank at least equally with all other unsecured creditors but behind claims preferred by statute.

### Other Material Matters

The Issuer is not a non-bank deposit taker for the purposes of the Non-bank Deposit Takers Act 2013 ("**NBDT Act**").

This is because the Issuer currently satisfies the requirements of the Non-bank Deposit Takers (Declared-out Entities) Regulations 2015 ("**DOE Regulations**"). So long as the Issuer continues to satisfy the requirements of the DOE Regulations, the Issuer will not be required to comply with the licensing or other regulatory requirements that would otherwise be imposed on it under the NBDT Act.

**Service availability:** In some circumstances, there is a risk that ATM or point of sale services may not be available for a period of time. The Issuer and Access are dependent upon the reliability and operational processes of technology and communications providers, with respect to computer and telecommunications networks. While all parties seek to achieve 100% availability, process and service disruptions may occur periodically.

## Terms and Conditions and Brochure

### 1. Understanding these Terms and Conditions and the Brochure:

By purchasing the Multi-currency Cash Passport Prepaid MasterCard® Currency Card” (the “Card”) you agree to comply with these Terms and Conditions. This is a copy of your agreement for you to keep. A further copy is available on request.

#### 1.1 In these Terms and Conditions and the Brochure:

**Access** means Access Prepaid New Zealand Limited (company no. 3261147, FSP70104).

**Activate and Activation** refers to the activation of the Card to enable you to use the Card or Secondary Card.

**ATM** means an automated teller machine.

**AU\$** means the lawful currency of Australia.

**Bill Payment** means the process by which you can add additional funds to the Card Fund via your bank’s telephone or internet banking facility.

**Bill Payment Reload** means loading additional funds onto the Card post sale through the Bill Payment service.

**Brochure** means this brochure including these Terms and Conditions and the Fees and Limits Table.

**CA\$** means the lawful currency of Canada.

**Card** means the “Multi-currency Cash Passport Prepaid MasterCard Currency Card” with ATM access and point of sale functionality described in this Brochure. References to the Card include (where consistent with the context) any Secondary Card.

**Card Fund** means the aggregate of all Currency records maintained by the Issuer (or by service providers on the Issuer’s behalf) of the funds loaded onto your Card, in each Currency and available for transactions using the Card in that Currency.

**Card Services** means any services provided by us (or by service providers on the Issuer’s or Access’ behalf) in connection with the Card or Secondary Card. It includes Access’ interactive voice response system (available in English) and call centre accessible using the Security Details, available 24 hours a day on the telephone number or numbers provided from time-to-time.

**Currency** means, subject always to clause 3.1 below, any one or more of NZ\$, AU\$, US\$, GB£, EU€, CA\$, HK\$, SG\$ and JP¥, and any additional currency that we may make available in connection with the Card from time to time.

**Distribution Outlet** means any branch of Travelex which

participates in the Multi-currency Cash Passport Card programme from time to time by distributing Cards or accepting loads/reloads.

**EFTPOS** means Electronic Funds Transfer at Point of Sale.

**EU€** means the lawful currency of Eurozone.

**Fees and Limits Table** means the fees and limits table set out on pages 12, 13, 14 and 15 of this Brochure.

**GB£** means the lawful currency of Great Britain.

**Global Emergency Assistance** means those services set out in pages 21 and 22 of this Brochure.

**HK\$** means the lawful currency of Hong Kong.

**Issuer** means Travelex Card Services Limited (company number 3385204, financial service provider number FSP138004), which is the issuer of the Card.

**JP¥** means the lawful currency of Japan.

**My Account** means the internet site at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) which gives access to information about the Card Fund using the Security Details (or any other internet site we notify you of from time to time).

**NZ\$** means the lawful currency of New Zealand.

**Online** means electronic loading and reloading methods for Cards and includes, but is not limited to Bill Payment. We may make other forms of loading and reloading available from time-to-time and these methods will be published at [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

**Personal Information** is the information that the Issuer and Access and their respective agents collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Card.

**PIN** means the personal identification number used to access the Card Services.

**Secondary Card** means an additional “Multi-currency Cash Passport Prepaid MasterCard Currency Card” (or any replacement) which accesses the Card Fund.

**Security Details** means the information given by you when applying for the Card (or for an Secondary Card) or during Activation, for the purposes of verifying your identity, or any changes made to this information.

**SG\$** means the lawful currency of Singapore.

**SMS** means the Short Messaging Service provided by your mobile phone service provider.

**Travelex** means Travelex Financial Services NZ Limited Company Number 115663, FSP9841.

**Travelex Group** means Travelex Holdings Limited and its subsidiaries.

**Unauthorised Transaction** means a transaction not authorised by you, but does not include any transaction carried out by you or by anyone performing the transaction with your knowledge and consent.



**US\$** means the lawful currency of United States of America.

**we, us, our** means the Issuer and, except where the context indicates a different intention, also includes any agent acting on behalf of the Issuer.

**you, your** means the purchaser of the Card.

- 1.2 All amounts of money specified in these Terms and Conditions are in New Zealand dollars (unless otherwise specified).
- 1.3 References to days, times or periods of time in these Terms and Conditions are reckoned according to New Zealand Standard Time.

## **2 Introduction**

- 2.1 These Terms and Conditions govern the use of the Card and any Secondary Card.
- 2.2 You agree to these Terms and Conditions by purchasing a Card.
- 2.3 By law we are required to verify your identity before providing relevant services and products to you. You must satisfactorily meet our customer identification process and policies. If you are not able to verify your identity (including but not limited to your full name, residential address and date of birth) to our satisfaction, as exercised at our sole discretion, we may refuse to accept your application and/or provide you with a Card.

## **3 Issuing of Cards**

- 3.1 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to acquire the Card, please check with Travelex or [www.cashpassport.co.nz](http://www.cashpassport.co.nz) for details of the available Currencies. If we introduce a new Currency and you choose to allocate funds to that new Currency, you will be deemed to have acknowledged and agreed that, unless otherwise notified to you, these Terms and Conditions apply to such new Currency.
- 3.2 Subject to clause 5.8, you are responsible for determining the amount held for each Currency and for ensuring you have sufficient funds for all transactions in the relevant Currency. Subject to certain limits and subject to a fee (refer to the Fees and Limits Table), you may allocate your funds across different Currencies via [www.cashpassport.co.nz](http://www.cashpassport.co.nz) and/or by such additional methods as we may make available to you from time to time. If you experience any difficulties in allocating amounts via [www.cashpassport.co.nz](http://www.cashpassport.co.nz) then you may be able to allocate amounts via a Distribution Outlet or by telephone through Card Services.
- 3.3 You should memorise the PIN to prevent unauthorised use of the Card. You must also follow the rules on Card security (See clause 14 below).
- 3.4 The Card (and any Secondary Card) is the Issuer's property. The Issuer may suspend use of the Card (and any Secondary Card) and/or ask that you return the Card (and any Secondary Card) if the Issuer believes there is a good reason to do so (See clause 18.2 below). You must ensure that the Card (and any Secondary Card) is promptly returned to the Issuer if it asks you to do so.
- 3.5 The Card is not a credit card and, subject to the Card Fund becoming overdrawn, all use is limited to the amount pre-loaded and standing to the credit of the Card Fund and any other limits referred

to in these Terms and Conditions.

- 3.6 There is no interest payable to you on the credit balance of the Card Fund.
- 3.7 Amounts can be added to the Card Fund only as specifically provided in these Terms and Conditions.
- 3.8 The issuance of a Card is subject to you satisfying the relevant application criteria, as determined by us from time to time in order to meet customer identification and customer due diligence requirements set by law, including by providing us with sufficient information and proof in relation to your identity.
- 3.9 In certain circumstances we may also ask you to provide us with additional details, including but not limited to your source of funds. We may ask you to provide additional information in relation to your identity and/or source of funds at any time during the life of this Agreement.
- 3.10 We reserve the right to refuse an application at our sole discretion on any lawful grounds, including but not limited to where we are unable to satisfy ourselves as to your identity or where your profile is inconsistent with our customer profile for the Card.
- 3.11 You must provide all information to us which we reasonably require in order to manage anti-money laundering or counterfinancing of terrorism and economic and trade sanctions risks or to comply with any laws or regulations in New Zealand or any other country.

## **4 Activation and Expiry**

- 4.1 The Card and any Secondary Card is activated and ready to use within four (4) business hours of purchase unless such other period is notified by the Distribution Outlet at the time of purchase.
- 4.2 The expiry date is printed on the front of the Card.
- 4.3 The Card cannot be used after it has expired. However, you will still be able to obtain a refund of the Card Fund balance, less any applicable fees (refer to Fees and Limits Table and see clause 11 below).

## **5 Use of the Card**

- 5.1 The Card (and any Secondary Card) may, subject to any applicable fee, be used to withdraw cash from an ATM displaying the MasterCard acceptance mark and / or to pay for goods and services at merchants, including online, who accept MasterCard cards electronically. Please note that the Card is for electronic use only and cannot be used for manual or offline transactions. In addition, the Card must not be used for any unlawful activity. You agree to never give your Card, Secondary Card or PIN to another person.
- 5.2 You may also be able to obtain cash over the counter through a financial institution, such as banks or bureaux de change, subject to a fee. Please see the Fees and Limits Table for details.
- 5.3 When a Card is used to purchase fuel at an automated fuel pump the Card Fund must have a minimum credit of NZ\$125 (or foreign currency equivalent). In addition, to make a telephone call there must be a minimum credit of NZ\$20 (or foreign currency equivalent). When these minimum credit amounts apply, any unused

balance may be temporarily unavailable.

- 5.4 When a Card is used at bars or restaurants an additional percentage (usually, but not necessarily, 20%) may be automatically added as an anticipated service charge or tip and debited to the Card Fund. If your actual service charge or tip is less, any unused balance may be temporarily unavailable.
- 5.5 Certain businesses may not accept the Card as a means of pre-authorising expenditure. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from the Card Fund.
- 5.6 When a Card is used to purchase goods for delivery by mail or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, any unused difference may be temporarily unavailable.
- 5.7 Subject to the application of clauses 5.8 and 10.4, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction and any fee and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund).  
Each transaction will require authorisation or validation before completion.
- 5.8 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies in the following order of priority: NZ\$, AU\$, US\$, GBP, EU€, CA\$, HK\$, SG\$ and JPY. If following the use of the available balances of all Currencies there are still insufficient funds to pay for a transaction, the Card may be declined or the retailer may allow you to pay the balance by some other means. If we add any new currencies to the Currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of this clause 5.8 either directly or through 'My Account' and/or [www.cashpassport.co.nz](http://www.cashpassport.co.nz)
- 5.9 You agree to accept a credit to your Card in the applicable Currency (or where the transaction was not in an available Currency, in NZ\$) if you are entitled to a refund or other credit for any reason for goods or services purchased using the Card.
- 5.10 A transaction or payment cannot be stopped once you authorise the use of the Card (or Secondary Card).
- 5.11 The ATMs and point of sale terminals are not owned or operated by the Issuer or Access and the Issuer and Access are not responsible for ensuring that they will accept the Card.
- 5.12 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. We may suspend your Card or end this agreement if you attempt to use the Card in violation of, or your use of the Card is restricted under, such laws and regulations. We may block the use of the Card in certain countries where required by law or where subject to any applicable sanctions.
- 5.13 Where required by relevant law, you acknowledge that we may be required to block access to the Card and/or Card Fund and

immediately refuse to process or complete any transaction or suspend or terminate our arrangements with you. You agree that under these circumstances we are under no liability to you.

- 5.14 You agree that we may delay, block or refuse to process any transaction without incurring any liability if we suspect that the transaction:
  - (a) may breach any laws or regulations in New Zealand or in any other country;
  - (b) involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States Office of Foreign Assets Control, United Nations, the European Union or any country; or
  - (c) may directly or indirectly involve the proceeds of, or be applied for the purposes of, any unlawful conduct.

## 6 Card Limits

- 6.1 Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited (in some countries) by regulatory controls.
- 6.2 Other limits are also applicable to the use of the Card (and any Secondary Card), as set out in the Fees and Limits Table. See pages 12, 13, 14 and 15 of this Brochure.

## 7 Secondary Cards

- 7.1 One Secondary Card will be provided to you free of charge at the time you purchase the Card.
- 7.2 The Secondary Card is used in the same way as the main Card but cannot be used to load/reload amounts to the Card Fund.
- 7.3 You can de-activate a Secondary Card at any time by contacting Access via the numbers on the back of your Card or set out elsewhere in this document or as set out at [www.cashpassport.co.nz](http://www.cashpassport.co.nz)
- 7.4 You will be responsible for any transactions made with any Secondary Card and for ensuring that a Secondary Card is used in accordance with these Terms and Conditions.
- 7.5 The Secondary Card is provided to you for your use as a back up in the event the Card is lost or unable to be used. The Secondary Card is for your use only and it and its security PIN should not be provided to anyone else.

## 8 Card Fund

- 8.1 (a) Except as otherwise set out in these Terms and Conditions, any liability we have to you is equal to the balance on the Card at any given time and is in the currency of the funds loaded onto the Card. Card loads or reloads will only be credited to the Card Fund, once we, or our agent, have received cleared funds from you. Your Card Fund will be debited and will decrease as a result of transactions and any applicable fees, as set out in these Terms and Conditions, as soon as we authorise the relevant transaction. Where a fee applies, that fee will be deducted from the balance on your Card at the relevant time and your Card balance will decrease accordingly. Please see clause 11 for an explanation of how to redeem any unspent balance on your Card.

(b) Until the expiry of the Card you can add additional funds to each Currency through a Distribution Outlet (who will advise you of the acceptable methods of payment), through Bill Payment using a New Zealand bank account, or through other methods made available from time-to-time which are set out at [www.cashpassport.co.nz](http://www.cashpassport.co.nz), subject to certain limits and subject to a fee (refer to the Fees and Limits Table).

There may be a delay (usually no more than 2 business days if the payment is made before 2pm New Zealand Standard Time) before funds added to the Card Fund via Online Reload methods are available for use. Bill Payment reloads will be allocated to your current default reload Currency. The default reload Currency will initially be NZ\$, however you can change your default Bill Payment reload Currency online via [www.cashpassport.co.nz](http://www.cashpassport.co.nz).

Please note that you can only have one default reload Currency at a time. If you send a Bill Payment reload and then change your default reload Currency before we receive and process your Bill Payment we will apply your reload to the Currency that is set as your default reload Currency at the time we process your reload. Please note that Bill Payment reloads to these Cards may not be available via all banks and you should check with your telephone/internet banking provider to ensure that they allow Bill Payments to Cards.

Via 'My Account' you are able to:

- (a) change some of your personal details;
- (b) allocate your funds across different Currencies;
- (c) check the balances; and
- (d) check your Card transactions.

- 8.2 As best as you can, memorise your PIN. This is very important as you cannot change the PIN issued with your Cards. For security purposes, you should not keep your PIN written anywhere near your Cards. If you forget your PIN, you can obtain a PIN reminder by calling Access and answering the security questions you supplied on your application or by going to 'My Account' and following the prompts at [www.cashpassport.co.nz](http://www.cashpassport.co.nz) at any time.
- 8.3 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries.
- 8.4 If an ATM displays a balance for the Card Fund, then this may be displayed in NZ\$ or in a different currency, in which case the exchange rate applied may be different to ours and minor discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Access or through 'My Account' at [www.cashpassport.co.nz](http://www.cashpassport.co.nz).
- 8.5 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by the Issuer or Access so neither the Issuer nor Access can guarantee that they will function at all times and the Issuer and Access accept no liability for unavailability or interruption or for the interception or loss of Personal Information or other data.

8.6 The Card Fund can only be used if it is in credit. If a particular Currency becomes overdrawn, and a negative balance arises, following any transaction authorised by you, the resulting debit balance immediately becomes a debt payable by you to the Issuer and we retain the right to recover this debt by deducting funds held in another Currency. When we convert the negative balance into the relevant Currency we will use the same rate that we use for Currency to Currency allocations on the given day we process the transaction.

If notwithstanding any such deduction a negative balance remains, the resulting debit balance immediately becomes a debt payable by you to the Issuer. If the Card Fund does become overdrawn, every attempt should be made, by you to stop subsequent transactions.

- 8.7 If we or Travelex notice an error in the Card Fund that is our fault we will correct it within 5 business days of becoming aware of the error.
- 8.8 If you notice any error in any transaction in the Card Fund then you must notify Access immediately and in any event within 30 business days of the transaction in question. Access or the Issuer may request you to provide additional written information concerning any error and you must comply with that request.
- 8.9 Provided that you have complied with all reasonable requests for information we will correct the error if it is our or any of our service providers' fault. If we decide it is not our fault we will notify you in writing or by email as soon as this decision is made. Where we are required to do so, we normally re-credit the Card Fund within 10 business days, although there may be a delay while investigations are completed.

## 9 Fees

- 9.1 You agree to pay and authorise us to debit the Card Fund for the fees set out in the Fees and Limits Table. These fees may be debited from the Card Fund as soon as they are incurred. Unless otherwise specified, all fees will be debited in NZ\$ Currency. If there are insufficient funds in NZ\$ Currency to pay such fees, then we will automatically deduct funds from other Currencies in the following order of priority: NZ\$, AU\$, US\$, GB£, EU€, CA\$, HK\$, SG\$ and JP¥. Any such deduction of funds may be subject to a fee (refer to the Fees and Limits Table). If we make additional currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of this clause 9.1 either directly or through 'My Account' and/or [www.cashpassport.co.nz](http://www.cashpassport.co.nz).
- 9.2 Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the merchant and is not retained by us.
- 9.3 If there is no credit balance on the Card Fund following the debit of any monthly inactivity fee (refer to the Fees and Limits Table), and the Card has expired, we will automatically close the Card Fund. In these circumstances, if the credit balance on the Card Fund before the debit of the monthly inactivity fee is less than the fee we will waive the difference.

- 9.4 The Card is intended to be used as a travel money card and not to make withdrawals from ATMs in New Zealand.
- 9.5 If any amounts payable under this PDS represents consideration for a taxable supply, then those amounts shall be taken to be inclusive of GST.

## 10 Foreign Currency Transactions

- 10.1 There are seven instances where a foreign exchange rate will apply:
- i) Initial load or in-branch reload where you allocate funds in a foreign Currency (i.e. in a currency other than NZ\$);
  - ii) Bill Payment Reloads, or Online reloads where you allocate funds in a foreign Currency (i.e. in a currency other than NZ\$);
  - iii) Point of sale transactions where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 5.8 above due to insufficient funds);
  - iv) ATM withdrawals where the local currency is not one of the Currencies available on the Card, or where there is an insufficient available balance in the relevant Currency;
  - v) Where you allocate funds from one Currency to a different Currency;
  - vi) Where we allocate funds from one Currency to a different Currency in accordance with these Terms and Conditions; and
  - vii) Where you close a Card, or request repayment of the balance of a Card under clause 11.2 below, that has funds in a foreign Currency (i.e. in a currency other than NZ\$).

The method for calculating the foreign exchange rate for each scenario is as set out below.

- 10.2 The foreign exchange rate used for initial loads and inbranch reloads varies by Distribution Outlet. You can ask the Distribution Outlet for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.
- 10.3 The foreign exchange rates used for Bill Payment Reloads are set and determined by Access and varies each day.
- 10.4 If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available Currencies, or exceeds the relevant available Currency balance, on your Card, the amount will be funded by converting the transaction amount into the next available Currency balance on your Card in the following order of priority: NZ\$, AU\$, US\$, GBE, EU€, CA\$, HK\$, SG\$ and JP¥. The foreign exchange rate used is the rate determined by MasterCard to be the wholesale rate or the government mandated rate in effect on the day the transaction is processed by MasterCard, plus a currency conversion fee applies (see Fees and Limits Table).
- 10.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is set and determined by Access and varies each day. A currency conversion fee also applies (see Fees and Limits Table).
- 10.6 Where you close a Card, or request repayment of the balance of a Card under clause 11.2 below, that has funds in a foreign Currency

(i.e. in a currency other than NZ\$), we will convert these funds into NZ\$ Currency. The foreign exchange rate used for this is set and determined by Access and varies each day. If you wish to confirm the foreign exchange rates before you close your Card you can call us on 0800 444 691.

## 11 Redeeming Unspent Funds

- 11.1 You may be able to redeem and cash out any unspent funds on your Card through Travelex Outlets. Payment will be in New Zealand Dollars and the exchange rate may vary by the Distribution Outlet.
- 11.2 If you request us to cashout your Card and redeem any balance on your Card, we will repay the balance no later than one (1) working day after your request, less the cash out fee set out in the Fees and Limits Table attached to these Terms and Conditions, **subject always to you providing us with clear and correct banking details**. In addition, the credit balance available to you will not include uncancelled pre-authorised or 'held' amounts (see clause 5 above), although these sums will be made available to you once the pre-authorisation has been cancelled or the 'held' amounts released and the relevant amounts recredited to the Card Fund.

## 12 Closing the Card Fund

- 12.1 The Card Fund continues until you ask **us** to close it and redeem your unspent funds in accordance with clause 11, even if the Card has expired or this Agreement has ended in accordance with clause 18. **The Card Fund will also be closed and the Agreement will expire in the event your Card Fund balance is nil and your card has expired.**
- 12.2 Once the Card Fund is closed, you must destroy the Card and any Secondary Cards by cutting it (or them) in half diagonally, ensuring the Chip is destroyed, and disposing of it (or them) securely.

## 13 Global Emergency Assistance

- 13.1 You are entitled to Global Emergency Assistance from Activation until expiry or closure of the Card. Global Emergency Assistance services are provided by Access.
- 13.2 The Global Emergency Assistance services are available to you, your partner and your children under 16 years of age.
- 13.3 The Issuer arranges for the Global Emergency Assistance services to be provided and is not the provider. The Issuer does not promise that the Global Emergency Assistance services will:
- (a) always be available;
  - (b) be suitable for any purpose; or
  - (c) be provided to any particular standard.
- 13.4 You acknowledge that any changes to, or discontinuance of, the Global Emergency Assistance services can occur without the Issuer's participation.
- 13.5 You also acknowledge and agree that:
- (a) the Global Emergency Assistance services are used at your own risk;
  - (b) the Issuer is not liable for any liability or loss arising in connection with the use by you of the Global Emergency Assistance services or because of the Global Emergency Assistance services being

unavailable or discontinued;

(c) you cannot make any complaint to the Issuer about the Global Emergency Assistance services; and

(d) you do not rely on the Global Emergency Assistance services being available, being suitable for any purpose or being provided to any particular standard in deciding to purchase the Card.

#### **14 Card Security**

14.1 You must make sure that you keep the Card, any Secondary Card, the Security Details and any PINs safe and secure by:

(a) never allowing anyone else to use the Card or anyone else to use the Secondary Card;

(b) not interfering with any magnetic stripe or integrated circuit on the Card;

(c) not unnecessarily disclosing the Card or Secondary Card number;

(d) not writing the PIN on the Card;

(e) not carrying the PIN with the Card;

(f) not recording any PIN where it may be accessed by other people;

(g) not giving the PIN to anyone else (including the police and/or Access personnel or the Distribution Outlet's employees);

(h) not giving the Secondary Card PIN to any person;

(i) complying with any instructions we give about keeping the Card, any Secondary Card and any Security Details safe and secure.

14.2 The Card will be disabled if an incorrect PIN is entered three successive times. If the Card is disabled, please contact Access to reactivate the Card. There may be a delay (usually 24 hours) in reactivating a disabled Card.

#### **15 Loss, Theft and Misuse of Cards**

15.1 If you know or have reason to suspect that the Card is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN or Security Details, you must immediately notify Access by contacting Card Services using the details set out in this Brochure or at [www.cashpassport.co.nz](http://www.cashpassport.co.nz). We will then suspend the relevant Card and/or Secondary Card to restrict further use.

15.2 You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.

15.3 You must assist us and the police in any enquiries and attempts to recover a lost or stolen Card or Secondary Card.

15.4 If any lost Card or Secondary Card is subsequently found it must not be used unless Access confirms it may be used.

#### **16 Liability for Unauthorised Transactions**

16.1 You will be liable for all Card transactions which you have authorised. You will also be liable for transactions which you have not authorised (a) if you have acted fraudulently; (b) if you have failed to use the Card in accordance with these Terms and Conditions; (c) if you have failed to notify us in accordance with clause 15.1 on becoming aware of the Card loss, theft, or misuse; (d) if you have failed to take all reasonable steps to keep the Card's security features safe;

or (e) if you have failed to notify us in accordance with clause 16.2 on becoming aware of a transaction on your Card that you do not recognise.

16.2 You must notify us of any dispute without undue delay and in any event within thirty (30) days of the relevant transaction.

16.3 Subject to clause 16.1, you will not be liable for any unauthorised Card transactions. Where you are not liable for an unauthorised transaction, we will refund the value of that transaction, including any charged fees and will have no further liability to you for any other losses you may suffer. However, if our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, we may charge you an investigation administration fee of up to NZ\$100.

16.4 To dispute a transaction(s) on your Card complete the 'Dispute Claim Form'. To obtain the 'Dispute Claim Form' please visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

#### **17 Replacement Cards**

17.1 If the Card is lost, stolen or damaged, you can request a replacement by attending in person at the Distribution Outlet or contacting Card Services. Prior to the issue of a replacement you may be asked to produce proof of identification. Replacement Cards are sent to you at your nominated address by standard post. If you are overseas replacement Cards can be delivered to you, depending on location and availability.

17.2 If you are abroad you may contact Card Services who may arrange for funds to be made available from various world-wide outlets or send funds direct to you in place of a replacement Card.

#### **18 Ending of the Agreement**

18.1 You may end this Agreement at any time by writing to, or emailing, Access. You may close the Card Fund in accordance with clause 12 above.

18.2 The Issuer may, with or without notice and without incurring any liability to you, ask for the return of the Card, cancel or suspend its use and/or end this Agreement if it has good reason to do so, including but not limited to where:

(a) the Issuer considers the Card has been or is likely to be misused;

(b) you breach any of these Terms and Conditions;

(c) the Issuer suspects any illegal use of the Card; or

(d) you gave the Issuer, Access or the Distribution Outlet false, inaccurate or incomplete information when you applied for the Card.

18.3 The Issuer may end this Agreement for any other reason, or without assigning a reason, by giving you at least 30 days notice.

18.4 Even if the Agreement comes to an end in accordance with this clause 18, the Card Fund will continue until you close it in accordance with clause 12.

#### **19 Changing the Terms and Conditions**

19.1 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 discretion by giving you at least 20 days notice (see clause 22 below for details of how we will communicate with you).

19.2 We will not be in breach of these Terms and Conditions if we take steps in order to enable us to comply with any laws or other legal obligations.

19.3 We will not be in breach of these Terms and Conditions if we take necessary action in order to make a change necessitated by an immediate need to restore or maintain the security or integrity of our systems, the card scheme's systems, the relevant transaction processing systems or the Card Fund.

## **20 Your Personal Information (Important Information about your Privacy)**

20.1 By purchasing the Card you consent to the Issuer, Access and the Distribution Outlet including Travelex collecting, using and disclosing your Personal Information under these Terms and Conditions. If you do not agree to our doing so then we cannot make the Card facility available to you and you should not purchase the Card.

20.2 You must notify us immediately of any change to your address and other contact details by accessing 'My Account' and typing the relevant changes yourself or by contacting Access. You should also contact Access if you change your name. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided to us.

20.3 You may be required to provide information to the Issuer, Access or the Distribution Outlet (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

20.4 The Issuer will take all reasonable precautions to keep Personal Information secure and protect it under its privacy policy. A privacy statement which sets out the Issuer's and Access' joint privacy policy in relation to the Card was contained in your application form for the Card.

20.5 Your Personal Information may be disclosed by the Issuer or Access to third parties including Travelex to facilitate the provision of the Card Services, to monitor compliance with these Terms and Conditions and for data analysis, anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. The Issuer or Access may also disclose Personal Information to collection agencies and lawyers in the event that we seek to recover any money that you owe under these Terms and Conditions. We may also pass your Personal Information to Travelex for marketing purposes if you give your consent on the Multi-currency Cash Passport Application Form. You can opt-out of receiving Travelex marketing by emailing TXUnsubscribe@travelex.co.nz or by clicking the "unsubscribe link" in any marketing emails you receive.

20.6 In addition, by successfully applying for a Card, you are consenting to Access using your personal information to notify you by email, mail or telephone of our related products, promotions and customer surveys that we may conduct from time-to-time. You can elect to not receive further notifications by emailing us at **unsubscribe@accessprepaidww.com**, by mail to: Access Prepaid New Zealand Limited, PO Box 28-461, Remuera, Auckland. or by telephone 0800 447 270. You also consent to us sending you SMSs from time to

time advising you of Card features, information relevant to your Card, or alerts relating to your Card Fund and Card activity (such as low balance alerts). You can elect to not receive further SMSs at any time by sending "STOP" to the number indicated in the SMS (you acknowledge that your mobile phone provider will charge you their standard SMS fee for sending this SMS). For more information on the SMS services provided by us from time-to-time, please visit **www.cashpassport.co.nz**.

20.7 Your Personal Information will be processed outside New Zealand but all service providers are required to have adequate safeguards in place to protect your Personal Information.

20.8 Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required or permitted to do so as a result of any laws and regulations, by a court order or by any business or persons to whom we transfer our rights and obligations under the agreement between you and the Issuer which is governed by these Terms and Conditions.

20.9 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Card Fund on the same terms as are set out above.

20.10 You are entitled to ask Access or the Issuer to supply you with any Personal Information that we hold about you. You must submit your request in writing. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.

20.11 To aid us in the provision of the services provided under these Terms and Conditions, in the interests of security, and to help the Issuer and Access maintain and to improve their level of service, all telephone calls may be recorded and/or monitored.

## **21 Our Liability**

21.1 We will not be liable to you for any loss due to:

- (a) any instructions given by you not being sufficiently clear;
- (b) any failure by you to provide correct information;
- (c) any failure due to events outside our reasonable control;
- (d) any system failure or industrial dispute;
- (e) any ATM refusing to or being unable to accept the Card;
- (f) the way in which any refusal to accept the Card is communicated to you;
- (g) any indirect, special or consequential losses;
- (h) any infringement by you of any currency laws in the country where the Card or Secondary Card is issued or used;
- (i) any dispute between you and the supplier of any goods and/or services purchased with the Card;
- (j) our taking any action required by any government, law or regulation or court order; or
- (k) anything specifically excluded or limited elsewhere in these Terms and Conditions.

21.2 Unless otherwise required by law or as set out in these Terms and Conditions, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of these Terms and Conditions or due to our gross negligence.

- 21.3 ATMs and point of sale terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card. We will not be liable to you for disputes concerning the quality of goods or services purchased on your Card or any additional fees charged by the operator of these terminals.
- 21.4 Nothing will limit our liability to you for death or personal injury arising out of our gross negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.
- 21.5 The Distribution Outlet is only authorised by the Issuer or Access to provide the services explained in the Brochure in which these Terms and Conditions are printed. The Issuer and/or Access is not responsible for and accepts no liability for any other goods or services that may be offered or provided to you by the Distribution Outlet.
- 21.6 The Issuer does not maintain the website through which 'My Account' is accessible. You agree that the Issuer is not responsible for any content on that website other than information relating specifically to you, the Card Fund or your Card. Access is responsible for and maintains the website.

## 22 Communications

- 22.1 You agree that we may give written notices or other communications to you under or in connection with these Terms and Conditions either:
- (a) by writing to you at your residential or postal address last known to us;
  - (b) by giving it to you personally or leaving it at your residential or postal address last known to us;
  - (c) by electronic communication to your email address or fax number last known to us or which you last gave us for sending notices and communications to you; or
  - (d) if the notice or communication is not personal to you – by publishing a notice in a newspaper circulating nationally in New Zealand or by posting on [www.cashpassport.co.nz](http://www.cashpassport.co.nz)
- 22.2 If we give a notice or other communication to you by email, the content of the notice or communication may be:
- (a) set out in the body of the email;
  - (b) included as an electronic document attached to the email; or
  - (c) made available at 'My Account' for retrieval by you (with the email advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically. For example, by means of a link to 'My Account').
- 22.3 If we give a notice or other communication to you:
- (a) by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;
  - (b) by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
  - (c) electronically – you are taken to have received it on the day it is transmitted.
- 22.4 In addition to the ways set out in these Terms and Conditions, we may give you a notice or other communication by using any method

allowed or required by a law. If a law requires us to use a particular method, we will do so.

- 22.5 You agree that, for the purpose of telephone communications originated or received by us or Access, and for the purpose of electronic communications received by us or Access, we or Access may verify your identity by reference to any or all of the Security Details information on the SMS services provided by us from time-to-time, **please visit [www.cashpassport.co.nz](http://www.cashpassport.co.nz)**
- ## 23 Third Parties
- 23.1 The Issuer may transfer its rights and obligations under its agreement with you to any other person or business. If this happens, the person or business to which this agreement is transferred assumes all of the Issuer's rights and obligations under the agreement. From then on, references in these Terms and Conditions to the Issuer are to be read as references to the person or business to which the Agreement was transferred.
- 23.2 Except in the circumstances set out in clause 23.1, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the Agreement between you and the Issuer.

## 24 Governing Law

- 24.1 These Terms and Conditions, and the Agreement between you and the Issuer, are governed by the laws of New Zealand and any legal questions concerning the Terms and Conditions or the Agreement will be decided under those laws.
- 24.2 You submit to the non-exclusive jurisdiction of the courts of New Zealand to hear and determine any disputes or legal questions concerning these Terms and Conditions or the Agreement between you and the Issuer.

## 25 Additional Information

- 25.1 The Card is an unsecured debt security, issued by Travelex Card Services Limited, a member of the Travelex group. The Card is not guaranteed by any member of the Travelex group. A prospectus is available for the Card and this can be obtained free of charge from [www.cashpassport.co.nz](http://www.cashpassport.co.nz)

## Reporting lost or stolen Cards

In the event your Card is lost or stolen you must immediately inform Multi-currency Cash Passport Global Emergency Assistance.

Country	Phone Numbers	Country	Phone Numbers
ARGENTINA	0800 666 0049	LITHUANIA	8800 31075
AUSTRALIA	1 800 303 297	LUXEMBOURG	800 28 346
AUSTRIA	0800 297 271	MALAYSIA	1800 814 935
BAHRAIN	800 81 203	MEXICO	01 800 123 3482
BARBADOS	1 855 664 7258	MONACO	800 93 680
BELGIUM	0800 77 855	NETHERLANDS	08000 225 693
BRAZIL	0800 892 3561	NEW ZEALAND	0800 447 270
BULGARIA	800 118 4471	NORWAY	800 16 969
CAYMAN ISLANDS	18556647223	PANAMA	800 226 6256
CHILE	123 0 020 7906	PERU	080054915
CHINA (SOUTH)	10 800 441 1357	PHILIPPINES	1800 1442 0145
COLOMBIA	01800 9 157553	POLAND	00800 441 2483
CROATIA	800 805 905	PORTUGAL	800 880 508
CYPRUS	800 96 573	PUERTO RICO	1 866 845 6835
CZECH REPUBLIC	800701463	RUSSIA	81 0800 2535 2044
DENMARK	802 50 011	SAUDI ARABIA	800 844 9534
DOMINICA	1 855 664 7292	SINGAPORE	800 441 1434
ESTONIA	800 0111487	SLOVAKIA	0800-002016
FINLAND	0800 918 495	SOUTH AFRICA	0800 982 678
FRANCE	0800 913 263	SOUTH KOREA	0079 8443 4137
GERMANY	0800 181 9030	SPAIN	900 933 410
GREECE	00800 4413 1536	ST KITTS & NEVIS	18556647254
GRENADA	1 855 279 5145	ST LUCIA	18555917552
GUAM	1 877 851 1293	ST VINCENTE	18555917556
HONG KONG	800 963 118	SWEDEN	020 791 349
HUNGARY	068 001 9642	SWITZERLAND	0800 563 553
ICELAND	800 90 23	TAIWAN	0080 104 4301
INDIA	000 800 100 8212	THAILAND	001 800 442 286
INDONESIA	001 803 044 11369	TURKS & CAICOS	18552798263
IRELAND	1800 625 142	UK	0800 260 0355
ISRAEL	18 094 31 573	URUGUAY	000 413 598 3768
ITALY	800 789 900	USA/CANADA	1 877 856 2471
JAPAN	00 531 780 224	VENEZUELA	800 100 8576
LATVIA	8000 3754	INTERNATIONAL	020 3284 8395

\*Please remember to add the international prefix of the country you are in, at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

MULTI-CURRENCY  
**CASH**  
passport™



Access Prepaid New Zealand Limited  
Level 3  
136 Customs Street West  
Auckland 1010

Write to us or call  
New Zealand 0800 447 270

For all your Multi-currency Cash Passport needs visit  
[www.cashpassport.co.nz](http://www.cashpassport.co.nz)



■ **PROTECTED** ■ **ADAPTABLE** ■ **CONVENIENT**

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Multi-currency Cash Passport Prepaid MasterCard Currency Card  
Brochure issued 29 June 2015

