

# Travel Money Card.

## Product Disclosure Statement and Conditions of Use

Dated 6 May 2011

This Product Disclosure Statement (PDS) contains important information about the use of Commonwealth Bank of Australia Travel Money Card. It includes:

**Section A – General Information** – this section provides general information on the Travel Money Card and its features and benefits. You should read this section to find out whether the Travel Money Card product is right for you.

**Section B – Conditions of Use** – this section sets out terms and conditions that apply if you purchase a Travel Money Card.

**Section C – Meaning of Words** – this section sets out the meaning of important words and terms used in Sections A and B.



# Commonwealth Bank Travel Money Card Quick Reference

## Website

[commbank.com.au/travelmoney](http://commbank.com.au/travelmoney)

Log-in with your 16-digit Card number, CVC and PAC.

## Travel Money Customer Service Centre

Within Australia: 1300 660 700 (local call).

Outside Australia: +61 1300 660 700 (call charges apply).

Available 24 hours a day, 7 days a week.

## Changing your PIN

You can easily change your PIN by logging onto the Travel Money website or by following the self-service options via the Customer Service Centre.

## Lost or Stolen Cards

Please notify us immediately if your Card(s) are lost or stolen:

Within Australia: 1300 660 700 (local call).

Outside Australia: +61 1300 660 700 (call charges apply).

Available 24 hours a day, 7 days a week.

## BPAY® reload

To reload your Travel Money Card, contact your financial institution to make a BPAY payment.



BPAY Biller Code: 113167

Customer Reference Number: your 16-digit Card number

® Registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

® MasterCard is a registered trademark of MasterCard International Incorporated.

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# Section A – General Information

## Introduction

The Commonwealth Bank Travel Money Card is a reloadable prepaid MasterCard® card which you can use for purchases or at ATMs to withdraw cash wherever MasterCard is accepted in Australia or overseas. You can load Value onto the Card in up to six currencies.

Use of the Travel Money Card is subject to the Conditions of Use (refer to Section B of this PDS). You should read this PDS, including the Conditions of Use, carefully before purchasing the product.

This PDS contains factual information and does not take into account your personal objectives, financial situation or needs. It is recommended you consider your own financial needs and objectives before applying for the product.

## Product Issuer

This PDS is issued by the Commonwealth Bank of Australia (CBA) ABN 48 123 123 124 and contains the Conditions of Use which apply to the product, Travel Money Card. CBA is a member of MasterCard International Incorporated and responsible for settling all card transactions. CBA is an authorised deposit-taking institution, and has an Australian Financial Services License Number 234945.

## Changes to this PDS

The information in this PDS is subject to change from time to time and is correct and current as at the date stated on the cover. Where the new information is materially adverse information the Bank will either issue a new PDS or a supplementary PDS setting out the updated information. Where the new information is not materially adverse information we will not issue a new PDS or supplementary PDS to you, but you will be able to find the updated information on our website [commbank.com.au/travelmoney](http://commbank.com.au/travelmoney) or you can call 13 2221 between 8am and 8pm, Monday to Friday Sydney time. If you ask us to, we will send you a paper copy of the information, without charge.

## Code of Banking Practice

We observe the provisions of the Code of Banking Practice. Relevant provisions of the Code apply to the Travel Money Card if they are held by individuals or by small business customers.

## Section A – General Information

The Code is a voluntary code of conduct which sets standards of good banking practice for us to follow when dealing with you. We have prepared an information booklet, *The Better Banking Book*, which contains useful information on a range of banking matters including:

- our obligations regarding confidentiality of your information;
- our complaint handling procedures;
- the importance of you informing us promptly when you are in financial difficulty; and
- the importance to you of reading the Conditions of Use applying to any banking service provided to you or in which you are interested.

### Where to obtain a copy of...

#### *The Better Banking Book*

- any branch of the Commonwealth Bank
- call 13 2221 (24 hours a day, 7 days a week)
- ask your relationship manager

#### *Code of Banking Practice*

- any branch of the Commonwealth Bank
- call 13 2221 (24 hours a day, 7 days a week)
- ask your relationship manager
- visit our website [commbank.com.au](http://commbank.com.au)

### **What is a Travel Money Card?**

The Commonwealth Bank Travel Money Card is a reloadable prepaid MasterCard® card which you can use for purchases or at ATMs to withdraw cash wherever MasterCard is accepted in Australia or overseas. It is available to existing Commonwealth Bank and non-Commonwealth Bank customers and provides easy access to your own funds in up to six currencies using the one Card. You can use the Travel Money Card at over 30 million locations worldwide where MasterCard is accepted, including ATMs, shops, restaurants, online, or over-the-phone.

The Travel Money Card allows you to lock in the Value when you purchase or reload your card. It also provides a more secure and convenient way to access your money overseas.

The Travel Money Card is:

- Able to hold up to six currencies on the one Card.
- Flexible – you can choose from various currencies including United States Dollars, Euro, Great British Pounds, Australian Dollars, Japanese Yen, New Zealand Dollars, Hong Kong Dollars, Canadian Dollars and Singapore Dollars.
- Prepaid – so you'll always know how much you have to spend.
- Reloadable – in branch or via BPAY.
- PIN and signature enabled.
- Able to be used wherever MasterCard® is accepted – worldwide at over 30 million locations around the world, including more than 1 million ATMs.
- Valid for up to 3 years.

### **Who is a Travel Money Card suitable for?**

A Travel Money Card is suitable for anyone travelling overseas or in Australia, either for business or leisure.

Almost anyone can buy a Travel Money Card. There are no age restrictions. All you need to do is satisfy the customer identification check required for opening a bank account.

### **Where can you use a Travel Money Card?**

Enjoy the convenience of worldwide acceptance for your purchases at over 30 million locations, plus ATM withdrawals at more than 1 million global ATMs<sup>1</sup>.

You don't need to have the currency of the country you are travelling in loaded on your Card – the Travel Money Card will work worldwide. However a cross-currency conversion fee will apply when you don't have the currency of the transaction loaded on your card.

### **How to purchase a Travel Money Card**

You can purchase a Commonwealth Bank Travel Money Card at any Commonwealth Bank branch in Australia and in NetBank (if you are registered). Simply choose the currencies you would like to load onto your Travel Money Card, and lock-in the Value by paying with cash, direct debit from a Commonwealth Bank transaction, savings or investment account, or cash advance from a credit card as accepted by us.

<sup>1</sup> A Travel Money Card cannot be used for withdrawals at Commonwealth Bank foreign currency ATMs (where available).

## Section A – General Information

You do not need to be an existing Commonwealth Bank customer, but will need to be identified (see 'We must verify your identity' on page 13).

If you purchased your Travel Money Card in a Commonwealth Bank branch, your Card will generally be ready for use within a few hours, otherwise on the next business day. If you provide your mobile number to us you will receive an SMS alert confirming when your Card has been activated and is ready for use.

If you purchased your Travel Money Card in NetBank, your Card will be sent to you via mail within five to seven business days (delivery may take longer outside metropolitan areas). If you provide your mobile number to us you will receive an SMS alert advising when your Card is on the way. Upon receipt, you will need to activate and set up a PIN for each Card.

### **Loading Value to your Travel Money Card**

You can reload your Travel Money Card again and again prior to expiry – so you can keep your Card and use it on your next trip.

Your Card can be reloaded by visiting any Commonwealth Bank branch in Australia or via BPAY® wherever you are, from your internet or phone banking facility.

Refer to clause 2.6 of these Conditions of Use for further information.

### **Managing your Travel Money Card**

Subject to verification of your identity, you can log onto the Travel Money website or phone the Travel Money Customer Service Centre to manage your Travel Money Card.

The following table indicates how you can manage your Travel Money Card. Fees and charges may apply, as outlined in Table 2 of this PDS.

Table 1: Travel Money access methods

	Branch	Website	Customer Service Centre	SMS	Other
Purchase	✓				✓ NetBank <sup>1</sup>
Reload	✓				✓ BPAY
Balance information		✓	✓	✓	✓ ATM
Transaction history		✓	✓		
Update personal details		✓	✓		
Report Card as lost or stolen			✓		
Activate <sup>2</sup>			✓		✓ commbank.com.au/ activatetravelmoney
Change PIN		✓	✓		
Change PAC			✓		
Add a new currency prior to reload	✓	✓	✓		
Transfer between currencies			✓		
Find MasterCard <sup>®</sup> ATMs		✓	✓		✓ MasterCard website
Request emergency cash			✓		
Request replacement Cards			✓		
Obtain dispute transaction form	✓	✓	✓		
Close Card	✓				
FAQs or other enquiries		✓	✓		

1 If you are registered for NetBank.

2 Activation is only required for Cards purchased in NetBank and replacement Cards.

## Section A – General Information

### **Risks**

All financial products involve a certain amount of risk. The Travel Money Card is a low risk product. However, the following risks should be considered:

- There is a risk that unauthorised transactions may be performed on your Card. In some circumstances you may be liable for these transactions. For more information on when you may be liable for unauthorised transactions, refer to clause 3.7 of these Conditions of Use.
- There is a risk that you may not be able to access your Card information or make transactions through a service which is reliant on computer and/or telecommunication systems. The Bank is dependent on the reliability of its own operational processes and those of its technology and telecommunications partners in respect of computers, computer networks and telecommunications. Disruptions to these processes may result in your Travel Money Card being unavailable from time to time.
- There is a risk that any credit balance remaining on your Travel Money Card that is not redeemed by you (by visiting any Commonwealth Bank branch) within 12 months of the Card Expiry Date will be forfeited by you and retained by us. If you provide us your email address we will send a reminder that your Card is about to expire one month prior to the Card Expiry Date if the total credit balance remaining on your Card at that time is equivalent to AUD 100 or more.

## **Other important information**

- When there is more than one currency on your Card, a currency order will apply. This order is important for some transactions and when you reload your Card via BPAY. Refer to clause 2.5 of these Conditions of Use for further information.
- You do not earn any interest or return on the Card balance.
- Only you can use your Primary Card and Back-up Card. Never give your Primary Card, Back-up Card, PIN or PAC to another person. Travel Money Cards cannot be operated on under a Power of Attorney.
- Whenever a currency loaded on your Card needs to be converted to another currency, including when you request to close your Card, a retail foreign exchange rate determined by us which is current at that time will apply.
- The Card is not linked to a Commonwealth Bank deposit account.
- To use your Card at POS/EFTPOS terminals and ATMs, you must use the “credit” option, and not the “cheque” or “savings” option.

## Section A – General Information

### Fees and charges

The fees applicable to your Travel Money Card are set out in the table below.

**Table 2: Travel Money Card fees and charges**

Fee	When payable		
		Australian Dollar (AUD)	US Dollar (USD)
Card issue fee <sup>1</sup>	Upon Card purchase		
Initial load fee	Upon Card purchase		
Reload fee	Each time you reload additional funds, excluding the initial load		
Transfer between currencies	When you request to transfer funds from one currency to another		
Purchase transaction fee	Upon transaction (in-store, online or over the phone)		
ATM withdrawal fee	When you withdraw funds from an ATM	AUD 3.50 <sup>2</sup>	USD 2.50
ATM balance enquiry fee <sup>3</sup>	When you obtain your current balance from an ATM	AUD 0.75 <sup>2</sup>	USD 0.50
Cross currency conversion fee	When a purchase or ATM withdrawal is conducted in a currency not loaded on your Card		
Card replacement fee	On issue of two new Cards if both existing Cards are lost/stolen	AUD 60	USD 40
Emergency cash advance	Upon request when both Cards have been lost/stolen	AUD 125	USD 95
Closure	When you request to close your card in any Commonwealth Bank branch		

1 The Card issue fee does not apply for full-time tertiary students, if the Card is purchased at a Commonwealth Bank branch.

2 No charge at any Commonwealth Bank or BankWest ATM in Australia.

3 ATM balance enquiries are not available at all European ATMs.

## Currency of your Travel Money Card

Great British Pound (GBP)	Euro (EUR)	New Zealand Dollar (NZD)	Canadian Dollar (CAD)	Japanese Yen (JPY)	Singapore Dollar (SGD)	Hong Kong Dollar (HKD)
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AUD 15.00

Free

1% of reload amount

Free

Free

GBP 2.00	EUR 2.20	NZD 4.50	CAD 3.00	JPY 220	SGD 3.50	HKD 17
GBP 0.35	EUR 0.40	NZD 0.95	CAD 0.65	JPY 50	SGD 0.75	HKD 3.50

2% of transaction value

GBP 30	EUR 35	NZD 75	CAD 50	JPY 3,800	SGD 60	HKD 300
GBP 70	EUR 80	NZD 160	CAD 115	JPY 9,915	SGD 155	HKD 855

Free

## Section A – General Information

### Transaction and load limits

The following transaction and load limits apply to the Travel Money Card.

**Table 3: Travel Money Card transaction and load limits**

	Transaction or load limit
Minimum load and reload per currency	AUD 200 or foreign currency equivalent
Maximum load and reload per Card	AUD 25,000 or foreign currency equivalent
Maximum balance per Card at any one time	AUD 25,000 or foreign currency equivalent
Total amount you may load onto your Card during any 12 month period	AUD 50,000 or foreign currency equivalent
Maximum number of reloads per day	Unlimited
Maximum number of ATM transactions per day (including balance enquiries)	Unlimited
Maximum amount you can withdraw from ATMs per day	AUD 2,500 or foreign currency equivalent
ATM withdrawal limit per transaction	Set by local ATM provider
Maximum number of POS/EFTPOS transactions per day	Unlimited
Maximum value of POS/EFTPOS transactions per day	AUD 5,000 or foreign currency equivalent

The foreign currency equivalent will be determined at the time the transaction occurs. A day is defined as the 24-hour period between midnight and midnight Sydney time.

### SMS alerts

By providing us with your mobile phone number, you can receive SMS confirmation that your Card has been loaded and/or notification of your monthly, weekly, daily or low balance (as specified by you). This enables you to monitor your Travel Money Card balance.

If you have multiple currencies loaded on your Card, any applicable alert charge will be applied to the first listed currency on your Card with sufficient funds according to the default currency order.

**Table 4: SMS alert charges**

	Currency of your Travel Money Card				
	Australian Dollar (AUD)	US Dollar (USD)	Great British Pound (GBP)	Euro (EUR)	New Zealand Dollar (NZD)
SMS credit alert	Free				
SMS balance alert fee	AUD 0.50	USD 0.35	GBP 0.25	EUR 0.30	NZD 0.70

	Currency of your Travel Money Card			
	Canadian Dollar (CAD)	Japanese Yen (JPY)	Singapore Dollar (SGD)	Hong Kong Dollar (HKD)
SMS credit alert	Free			
SMS balance alert fee	CAD 0.45	JPY 35	SGD 0.50	HKD 2.50

### **Are there any tax implications?**

Where this product is utilised by an individual for private purposes, there should be no income tax implications.

### **We must verify your identity**

When you purchase a Travel Money Card, we are required to verify your identity by relying on independent documents or data. If you are a new customer of the Commonwealth Bank or have not previously been adequately identified by us, you will be required to provide the following identity documentation:

- a) one Primary Photographic Identification Document; or
- b) two Primary Non-Photographic Identification Documents; or
- c) one Primary Non-Photographic and one Secondary Identification Document.

## Section A – General Information

*Examples of Primary Photographic Identification Documents (must contain your photograph):*

- passport;
- Australian driver's licence;
- proof of age card issued in Australia.

*Examples of Primary Non-Photographic Identification Documents:*

- birth certificate;
- citizenship certificate;
- pension card issued by Centrelink that entitles financial benefits.

*Secondary Identification Documents (must show your name and residential address):*

- foreign driver's licence;
- a recent notice issued by the Australian Taxation Office;
- an electricity, gas or council rates notice showing details of any service provided to you.

If any document is written in a language other than English, we will require an English translation, verified by a translator acceptable to the Bank.

In exceptional cases where a person is unable to meet our requirements, we may, at our discretion, accept other forms of identification. In such cases, we will provide you with details of our requirements. If you are unsure as to the identity of the documents we require, please call us on 13 2221.

### **Breach of Law**

Despite any right of yours in this PDS, in the event that you appear to be a Proscribed Person, we may immediately refuse to process or complete any transaction or dealing of yours or suspend or terminate these arrangements with you. We will be under no liability to you if we do any or all of these things.

### **Complaints**

#### **What to do if you have a complaint?**

We accept that sometimes we can get things wrong, and when this happens we're determined to make them right again.

## Talk to us

Most problems can be resolved quickly and simply by talking with us. You can visit your local branch, or you can call our General Enquiries team on 13 2221, 24 hours a day, 7 days a week.

If you need further assistance after your initial enquiries, you can contact Customer Relations.

	Phone	Fax/Internet
General Enquiries	13 2221	<a href="http://www.commbank.com.au">http://www.commbank.com.au</a>
Customer Relations	1800 805 605	1800 028 542 <a href="http://www.commbank.com.au/feedback">http://www.commbank.com.au/feedback</a>
National Relay Service	TTY/Voice: 133 677 SSR: 1300 555 727	<a href="http://www.relayservice.com.au">http://www.relayservice.com.au</a>
You can also contact us	In person, at your local branch.	
	By writing to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001	
	Through a third party, providing you give us written authority to deal with them about the complaint	

When you make a complaint to us we will:

- acknowledge your complaint and make sure we understand the issues;
- do everything we can to fix the problem;
- keep you informed of our progress;
- keep a record of your complaint;
- give you our name, a reference number and contact details so that you can follow up if you want to; and
- provide a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will:

- inform you of the reasons for the delay;
- advise of your right to complain to the Financial Ombudsman Service (FOS); and
- provide you with the FOS contact details.

## Section A – General Information

### External dispute resolution

If you are not happy with the response we provide, you may refer your complaint to the Financial Ombudsman Service (FOS).

FOS offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries. You can contact FOS on 1300 780 808, or by writing to Financial Ombudsman Service, GPO Box 3, Melbourne, VIC 3001, or online at [www.fos.org.au](http://www.fos.org.au).

### Customer information and privacy

#### Collection and verification of customer information

“Customer information” is information about a customer. It includes personal information. The law requires us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We use your customer information to manage our relationship with you, provide you with the products and services you request and also tell you about the products and services offered by the Commonwealth Bank Group (“Group”), affiliated providers and external providers for whom we act as agent. If you have given us your email or mobile phone details, we may communicate with you electronically providing updates, reminders and information on the Group’s products and services.

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

#### Protecting customer information

We comply with the National Privacy Principles as incorporated into the Privacy Act 1988 (Cth). We disclose customer information to other members of the Group (including overseas members), so that the Group may have an integrated view of its customers and to facilitate the integrated treatment of its customers. It also enables other members of the Group to provide you with information on their products and services.

#### Other disclosures

At common law, banks are permitted to disclose customer information in the following circumstances:

- a) where disclosure is compelled by law;
- b) where there is a duty to the public to disclose;
- c) where our interests require disclosure; or
- d) where disclosure is made with your express or implied consent.

So that we can manage our relationships, customer information may be disclosed to:

- brokers and agents who refer your business to us;
- any person acting on your behalf, including your financial adviser, solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;
- financial institutions who request information from us if you seek credit from them; and
- organisations to whom we may outsource certain functions.

In all circumstances where our contractors, agents and outsourced service providers become aware of customer information, confidentiality arrangements apply.

We may send customer information overseas if:

- that is necessary to complete a transaction; or
- we outsource certain functions overseas.

We may also be permitted, as distinct from required, to disclose information in other circumstances. For more information, please refer to our Privacy Policy.

### **Access to your personal information**

The law allows you (subject to permitted exceptions) to access your personal information. You can do this by contacting:

Customer Relations  
Commonwealth Bank  
Reply Paid 41  
Sydney NSW 2001

We may charge you for providing access.

### **Further information**

For further information on our privacy and information handling practices, please refer to the Group's Privacy Policy, which is available at [commbank.com.au](http://commbank.com.au) or upon request from any branch of the Bank.

## Section B – Conditions of Use

These Conditions of Use govern the use of the Travel Money Card and transactions made with this Card.

We encourage you to read these Conditions of Use carefully. Please contact us if you do not understand, or are unsure about, any of these Conditions of Use.

### **Purchasing a Travel Money Card**

#### **1.1 How to purchase a Travel Money Card**

Travel Money Cards are issued by us upon our acceptance of your application for a Card and upon your payment to us of the purchase price.

Cards may be purchased at any Commonwealth Bank branch, in NetBank (if you are registered), or any other distribution channel as authorised by us.

You will need to tell us which currency or combination of currencies you would like to purchase and store on your Travel Money Card.

#### **1.2 Loading currencies on your Travel Money Card**

Your initial Value loaded onto the Card upon purchase must be in accordance with the minimum initial purchase Value amount outlined in the PDS, and must be paid for in Australian Dollars using:

- a) cash;
- b) transfer of funds from your Commonwealth Bank deposit, savings or investment account; or
- c) cash advance from a credit card which is accepted by us.

You may load and store up to six currencies on your Travel Money Card. The currencies loaded must be at least one of United States Dollars, Euros, Great British Pounds, Australian Dollars, Japanese Yen, New Zealand Dollars, Hong Kong Dollars, Canadian Dollars, Singapore Dollars, or any additional currency that we may offer from time to time.

The total loaded Value is subject to the maximum card limit outlined in Table 3 of this PDS.

The foreign exchange rate used for loading the Travel Money Card will be determined by us and is based on the prevailing retail foreign exchange rates at the time of purchase. We will give you a quote for the foreign exchange rate before you purchase the Card. If you accept our quote, we will load your Card for the quoted Value in your selected currency.

### **1.3 Primary Cards and Back-up Cards**

For your convenience, we issue you with two Cards – a Primary Card and a Back-up Card. They have different card numbers and separate PINs.

The Back-up Card is intended to be used if you cannot use your Primary Card (for example if it is damaged, lost or stolen). However, both cards access the same Value, can be used interchangeably and are activated at the same time if purchased in a Commonwealth Bank branch.

Your Primary Card and Back-up Card should only be used by you and not by another person.

As soon as you receive your Cards you must sign both the Primary Card and Back-up Card.

### **1.4 Card activation and PIN set up**

If you purchased your Travel Money Card in a Commonwealth Bank branch, both Cards will be automatically activated. We will also provide you with a PIN for your Primary Card and a separate PIN for your Back-up Card.

If you purchased your Travel Money Card in NetBank or it is a replacement Card, you will need to activate and set up a PIN for each Card. You must do this before you can use your Cards.

You can activate your Card and set up a PIN online at [commbank.com.au/activatetravelmoney](http://commbank.com.au/activatetravelmoney) or by calling the Travel Money Customer Service Centre and following the self-service prompts.

### **1.5 What is the difference between PIN and PAC**

Your Primary Card and Back-up Card each have a separate 4 digit PIN (Personal Identification Number) which is needed to make ATM withdrawals and purchases (if the merchant accepts PIN).

If you purchased your Travel Money Card in a Commonwealth Bank branch, we will provide you a PIN for your Primary Card and a separate PIN for your Back-up Card.

If you purchased your Travel Money Card in NetBank, you will need to activate and set up a PIN for each Card (refer clause 1.4) before you can use them.

## Section B – Conditions of Use

Your PIN can be changed on the Travel Money website or by calling the Customer Service Centre.

Your 6-digit PAC (Personal Access Code) is a code that is needed to log-on to the Travel Money website and access our IVR service. You select your PAC at the time you purchase your Cards. You can change your PAC by calling the Travel Money Customer Service Centre.

### 1.6 Other information

The Travel Money Card is not a credit card and all use is limited to the amount preloaded and standing to the credit of your Travel Money Card and any other limits referred to in these Conditions of Use.

There is no interest payable to you on the credit balance of the Travel Money Card and it does not amount to a deposit with us.

## Using your Travel Money Card

### 2.1 Where you can use your Travel Money Card

Only you can use your Travel Money Cards. Travel Money Cards cannot be operated on under a Power of Attorney. You can use your Travel Money Card with merchants and ATMs displaying the MasterCard® and Cirrus scheme signs. This includes purchases by mail order, telephone order and over the internet. However, some goods and services may not be available by use of your Card. We are not liable if a merchant or financial institution refuses to accept a card.

When using your Card at POS or EFTPOS terminals and at ATMs, select “credit” and not the “cheque” or “savings” option. You will then be required to enter your PIN or sign a voucher to complete the transaction. You may have MasterCard chargeback rights when you use your Card at POS or EFTPOS terminals. Refer to clause 3.3 for further chargeback information. The “credit” option also applies when you use your Travel Money Card to make purchases by mail order, telephone order or over the internet.

Your Travel Money Card will be debited immediately with the amount of each cash withdrawal or purchase, plus applicable fee and any other amount that we may debit to your Card under these Conditions of Use, and the credit balance in your Travel Money Card will be reduced accordingly.

Cards cannot be used for:

- a) purchases from merchants where the transaction is processed manually using an imprinter (“click-clack” machine);
- b) gambling services;
- c) direct debit, recurring or instalment payments;
- d) over-the-counter cash withdrawals at merchants;
- e) purchases from merchants who do not accept MasterCard prepaid cards; or
- f) transactions in countries prohibited by US Government sanctions and laws. This may include but is not limited to Cuba, Iran, Libya, Burma and Sudan.

All transactions are processed for us by MasterCard.

## 2.2 Limits on Card transactions

Most ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. The maximum amount may be less than our daily limit.

There are limits on:

- a) the amount you may load onto the Card at any one time;
- b) the amount you may load onto the Card during any 12 month period;
- c) the amount you may withdraw from an ATM per day; and
- d) the amount you may process at POS and EFTPOS transactions per day.

The above limits (together with other limits on the use of the Card) are set out in Table 3 of this PDS. If you exceed any of these limits your Travel Money Card may be suspended.

## 2.3 Fees and charges

A fee applies when you purchase a Travel Money Card and when you subsequently load further amounts onto your Card.

All fees relating to the use of the Travel Money Card are set out in Table 2 of this PDS, and will (unless otherwise specified) be debited from your Travel Money Card balance.

For each withdrawal made from an ATM we will charge the fee specified in Table 2 of this PDS. Some ATM operators may also charge you their fee that will be deducted from the Travel Money Card balance. Not all ATM operators advise of their fee before you withdraw money from their ATM.

## Section B – Conditions of Use

ATM withdrawal fees, ATM balance enquiry fees and cross currency conversion fees will be taken from the currency of the country in which you are using your Card. If that currency is not loaded on your Card, the fee will be taken from the sole or first listed currency loaded on your Card with sufficient funds, according to the default currency order. Emergency cash advance fees are deducted from the currency as selected by you. SMS alert fees and card replacement fees are taken from the sole or first listed currency on your Card with sufficient funds, according to the default currency order. Refer to clauses 2.4 and 2.5 for further information.

If any amounts payable under these Conditions of Use represent consideration for a taxable supply, then those amounts shall be taken to be inclusive of GST.

### **2.4 Foreign currency transactions**

When withdrawing money from an ATM or making a purchase in the currency of the country you are travelling in, your Travel Money Card will use the currency of that country (if that currency is loaded to your Travel Money Card).

If you do not have that country's currency loaded on your Travel Money Card, a currency that is loaded on your Card will be used. See clause 2.5 below for the order in which we apply multiple currencies loaded on your Card. The amount will be converted at a foreign currency exchange rate determined by MasterCard® (using the current foreign currency buy/sell rates when the transaction is processed). A cross-currency conversion fee will apply as set out in Table 2 of this PDS. The full transaction must be made from a single currency; a transaction cannot be funded from multiple currencies on your Card. Where there is no single currency with sufficient funds on your Card to process the transaction, the transaction will not be processed.

Some ATM owners and merchants may offer you the ability to complete the transaction in a currency other than the country's local currency (for example, in your home currency). This is called Dynamic Currency Conversion.

In this situation, the merchant or ATM owner is applying a foreign exchange margin to the exchange rate that MasterCard would apply to convert the transaction currency into another currency. This will add cost to your transaction so

it may be better to request that the transaction be processed in the currency of the country (if it is loaded on your card).

The merchant or ATM must inform you of the currency in which the transaction will be processed before you accept the transaction. By signing the receipt, entering a PIN or completing the transaction you accept the currency offered by the merchant or ATM owner. The currency in which you have authorised the transaction will appear on the transaction receipt.

If withdrawing funds from an ATM that dispenses a currency other than that of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into their local currency before converting it back to the currency being dispensed. This may occur even when the currency being dispensed is the same as that of your Card. The amount debited to your Card may be greater than the amount which is dispensed by the ATM. Not all ATM operators advise of the amount to be debited to your Card before you withdraw money from their ATM.

## **2.5 Multiple currencies on your Card (default currency order)**

The default currency order applies where:

- a) you have multiple currencies loaded on your Card; and
- b) the currency of a transaction you make is not loaded on your Card, or you have insufficient funds in that currency to pay for that transaction.

The default currency order also applies when you have multiple currencies loaded on your Card and you are reloading your Card via BPAY (reloads made via BPAY will be automatically credited to the currency on your Card that is highest in the default currency order) and when fees are debited to your Card.

The default currency order is: USD, EUR, GBP, AUD, JPY, NZD, HKD, CAD, SGD. This order is subject to change and applies only to the currencies that are loaded on your Card. The default currency order does not apply where there is only one currency loaded on your Card.

## Section B – Conditions of Use

Examples where the default currency order applies are:

1. You do not have the currency of the country of your electronic transaction loaded on your Card.  
Example: you have Euros (EUR) and New Zealand Dollars (NZD) on your Travel Money Card and are withdrawing Indian Rupees (INR) from an ATM in India. Your Travel Money Card will automatically use EUR and a cross-currency conversion fee will apply (see Table 2 of this PDS).
2. You have insufficient funds of a particular currency to process the transaction.  
Example: you have Euros (EUR) and New Zealand Dollars (NZD) on your Travel Money Card and are paying for a meal costing 26 Euros in France. However you only have 15 Euros left on your Travel Money Card. Instead of declining the transaction, your Travel Money Card will convert NZD into EUR to pay for your meal and a cross-currency conversion fee will apply (see Table 2 of this PDS).
3. You are reloading your Travel Money Card via BPAY.  
Example: you have Euros (EUR) and New Zealand Dollars (NZD) on your Travel Money Card and you want to load your card with New Zealand Dollars. If you use BPAY to load your Card, it will automatically buy EUR, as this currency is higher in the default currency order. In order to load a particular currency by BPAY, just log-in to the Travel Money website or contact the Travel Money Customer Service Centre to reorder the currencies so the currency you want to load by BPAY is highest on the list.  
Note: the order applies only to those currencies loaded on your Card.
4. A fee applies. Example: you have Euros (EUR) and New Zealand Dollars (NZD) on your Travel Money Card and both your existing Cards are lost or stolen. On issue of two replacement Cards the Card Replacement Fee will be taken from the EUR loaded on your Card, as it is the currency highest on the default currency order list.

You can change the currency order by logging onto the Travel Money website or phoning the Travel Money Customer Service Centre. You will require your 16-digit Card number, PAC and CVC.

## 2.6 Reloading your Travel Money Card

Until expiry of your Card, reloads can be made up to the load limits outlined in Table 3 of this PDS and are subject to a reload fee. You may reload a currency already on your Card or add an additional currency for loading. Reloads must be in Australian Dollars and can be made:

- a) via BPAY; or
- b) in any Commonwealth Bank branch using:
  - a. cash;
  - b. transfer of funds from your Commonwealth Bank deposit, savings or investment account; or
  - c. a cash advance from a credit card which is accepted by us.

Reloads made to your Card via BPAY will be converted from Australian Dollars to the sole currency on your Card or other currency according to the default currency order at a retail foreign exchange rate determined by us that applies on the day that we receive and process your BPAY payment. The reload fee will be deducted from the gross Australian Dollar amount you pay by BPAY, prior to conversion of that amount to the currency on your Card.

If you have more than one currency loaded on your Travel Money Card and would like to reload a specific currency other than the default currency (as set out in clause 2.5) via BPAY, log onto [commbank.com.au/travelmoney](http://commbank.com.au/travelmoney) to change the currency order, or contact the Travel Money Customer Service Centre for information on how to make your reload to the desired currency.

To register to use BPAY, you must contact your bank or financial institution. You will need to provide the following information to process a BPAY payment:

- a) the biller code 113167 (on the back of your Travel Money Card near the BPAY logo);
- b) the customer reference number (your 16-digit Travel Money Card number);
- c) the details of the account from which you wish to make the payment;
- d) the payment amount; and
- e) the date on which the payment is to be made.

## Section B – Conditions of Use

There may be a delay (usually no more than three business days) before amounts added to your Travel Money Card via BPAY are available to you. You cannot reload more than one currency via BPAY at the one time. If you would like to reload more than one currency you will need to wait until your first BPAY payment has been processed, then move the next currency you wish to reload to highest in your currency order and make another BPAY payment.

### 2.7 Pre-authorisations

Some merchants (for example, hotels and car rental agencies) may request confirmation that your Travel Money Card has sufficient available balance to meet the estimated cost of goods and services that they will supply. We treat the request as a request for authorisation. We may choose not to authorise a particular transaction (for example, if we suspect a fraudulent transaction or are experiencing problems with our computers, computer networks and telecommunications).

If we authorise a transaction, the available balance on your Travel Money Card will be reduced by the estimated cost of the goods and services for up to seven days if the transaction:

- a) is not completed; or
- b) is completed but the actual amount is different from the authorisation. For example, a hotel might get authorisation for the cost of one night's accommodation when you check in, but the amount of the bill later processed to your Travel Money Card might be different to that authorisation.

Your available balance will be reduced by the value of the authorisation. However, the authorisation will not be visible in your transaction history. Please consider this whenever you check your Travel Money Card balance or transaction history.

When the goods and services have been supplied, the merchant may request a subsequent authorisation for the actual costs. This may have the effect of reducing the available balance on your Travel Money Card by the sum of the two authorisation amounts. You should ensure that the merchant cancels the original authorisation.

## **Managing your Travel Money Card**

Table 1 of this PDS sets out how you can manage your Travel Money Card. Fees and charges may apply as outlined in Table 2 of this PDS.

### **3.1 Balance enquiries**

You can check your balance by logging onto the Travel Money website, calling the Travel Money Customer Service Centre, choosing to receive SMS balance alerts, or at some ATMs (although availability is dependent on the country and the ATM used). There may be a fee payable for balance enquiries. Refer to Table 2 of this PDS.

If an ATM displays a balance for the Travel Money Card in a currency other than that loaded on your Card, an exchange rate will be applied by the ATM and minor discrepancies can arise between different ATMs and the balance recorded by us. An accurate balance can be obtained from the Travel Money website or Travel Money Customer Service Centre. Where you have more than one currency on your Card and the currency of the country in which you are making the enquiry is loaded on your Card, an ATM balance enquiry will show the balance of that currency. If the currency of the country in which you are making the enquiry is not loaded on your Card, an ATM balance enquiry will show the local currency equivalent of the balance of the sole or first listed currency on your Card, according to the default currency order.

Your Travel Money Card can only be used if it has a credit balance. If it becomes overdrawn following any transaction authorised by you, you agree to repay the resulting debit balance to us within 30 days of request or upon closure of your Card.

### **3.2 Transferring funds between currencies**

You can transfer funds loaded on your Card from one currency to another currency available by calling the Travel Money Customer Service Centre.

Funds transferred between currencies will be converted at a retail foreign exchange rate determined by us which is current at the time of the funds transfer.

## Section B – Conditions of Use

### 3.3 Errors, transaction disputes and chargebacks

You should retain all vouchers and transaction records received from merchants and electronic equipment and check all details and entries when reviewing transactions on the Travel Money website or by phone.

You should communicate directly with the merchant to resolve a dispute. If it cannot be resolved, you should contact us to report it. Proof of the purchase transaction and a written summary of relevant information may be required.

The date appearing on your transaction record may not be the transaction date recorded by us, as transactions completed on non-business days or after 3pm on business days may be processed on the following business day.

#### *Errors and transaction disputes*

If you notice an error in any transaction on your Travel Money Card, notify us by phoning the Travel Money Customer Service Centre within 30 days of the transaction in question. We may request you to provide further written information concerning the error.

If you wish to lodge a transaction dispute, please download a Dispute Form from the Travel Money website and fax to +61 2 8737 3623. Please provide as much information about the transaction as you can. Once we have received your completed Dispute Form, we can investigate the Transaction on your behalf. We will acknowledge receipt of your Dispute Form in writing within ten business days.

Provided that you have complied with our reasonable request for information we will correct the error if it is our fault or the fault of our service providers. If on reasonable grounds we decide it is not our fault we will notify you in writing as soon as this decision is made.

Unless there are exceptional circumstances, in which case we will write to you to let you know, we will complete our investigation of a transaction within 45 days of acknowledging the receipt of the Dispute Form.

A merchant must issue a valid credit voucher to make a refund to you. We can only credit your Travel Money Card with the refund when we receive the voucher from the merchant's bank.

## **Chargebacks**

In some circumstances, card scheme rules allow us to charge a transaction back to the merchant's financial institution. This applies only when the "credit" option is used. Usually we can only do this after you have tried to obtain a refund from the merchant and were unsuccessful. We will claim a chargeback right (if the right is available) if you ask us to do so, and if you provide us with the information and material we require to support the chargeback within 30 days of the transaction in question.

If you tell us after this time, and we cannot charge back the transaction, you will continue to be liable for that authorised transaction. Otherwise, any chargeback right we have under the MasterCard® scheme rules may be lost. We will use our best efforts to charge back a disputed transaction for the most appropriate reason. This does not mean that the disputed transaction will necessarily be charged back. The merchant's financial institution must first accept the claim in order for your claim to be successful. If the merchant's financial institution rejects a chargeback, we will not accept that rejection unless we are satisfied that the rejection is reasonable and is consistent with MasterCard scheme rules.

If your chargeback claim is successful, we will then credit your Travel Money Card for the chargeback amount.

### **3.4 How to protect your Card, PIN and PAC**

Each Card is for your sole use and may only be used before the Card Expiry Date.

Your PIN (Personal Identification Number) and PAC (Personal Access Code) must not be:

- disclosed to any person;
- recorded on the Card; or
- carried with the Card (without making a reasonable attempt to disguise the code).

You must take reasonable care to ensure that your Card and any record of your PIN and PAC are not misused, lost or stolen.

## Section B – Conditions of Use

### *Cards*

Two Cards will be provided at the time of purchase or replacement. You must make sure that:

- a) Cards are signed immediately upon receipt;
- b) Cards are kept secure and carried by you whenever possible; and
- c) you regularly check that the Cards are still in your possession.

### *PINs*

You must ensure that you memorise your PIN. Bank staff do not have access to your PIN and will never ask you to disclose it.

If you are creating or changing a PIN, you must take all necessary precautions to ensure the PIN is not obvious or easily guessed. For example, do not use your date of birth.

Do not write your PIN on your card or keep the PIN in your wallet. We are not liable to reimburse the Card facility if an unauthorised transaction occurs and you have not made a reasonable attempt to disguise your PIN or to prevent unauthorised access to your PIN record.

The Card will be disabled if an incorrect PIN is entered three times in a 24 hour period to midnight Sydney time. If the Card is disabled, please wait until midnight Sydney time and the Card will be reactivated.

### *PAC*

Your PAC is selected by you when you purchase your Travel Money Card. You must protect your PAC and ensure the PAC you choose is not obvious or easily guessed (e.g. don't use your date of birth or any part of your name).

If you forget your PAC or believe it may have been compromised, you should contact the Travel Money Customer Service Centre. Our Customer Service Centre staff can assist you with changing your PAC.

You must make sure that you keep the Card (including the Back-up Card), your PAC and any PIN, safe and secure by:

- a) never allowing anyone else to use the Cards;
- b) not interfering with any magnetic stripe on the Cards;

- c) not giving the Primary Card or Back-up Card number to anyone else;
- d) not writing the PIN on the Cards;
- e) not carrying the PIN with the Cards;
- f) not recording any PIN where it may be accessed by other people;
- g) not giving your PIN to anyone else including the police or any regulatory authority;
- h) not giving your PAC to any person unless required to do so under these Conditions of Use;
- i) complying with any reasonable instructions we give you about keeping the Primary Card, the Back-up Card and your PAC safe and secure; and
- j) changing your PAC and your PINs at regular intervals or immediately if you disclose them as required under these Conditions of Use.

### **3.5 The Cards are our property**

Each Card remains our property. A Card must be returned to us if we ask for it. Cards that are no longer valid must be destroyed.

If we reasonably believe a Card, PIN, password, other code or device is being used in a way that may cause losses to you or to us, we may cancel or withhold its use at any time, without notice. We will cancel your Travel Money Cards when they expire.

### **3.6 Unauthorised use, loss or theft**

If your Primary Card (or Back-up Card) is lost, stolen, or likely to be misused, or if you suspect that someone else may know your PIN or PAC, you must stop using the Card and immediately notify us by phoning the Travel Money Customer Service Centre. We will suspend the Primary Card (or Back-up Card) to prevent further use.

You may be required to confirm details of the loss, theft or misuse to us or our agents in writing.

You must give us and the police reasonable assistance in any enquiries and attempts to recover a lost or stolen Primary Card or Back-up Card.

## Section B – Conditions of Use

If any lost Primary Card or Back-up Card is subsequently found, it must not be used unless we confirm it may be used.

Scenario	What to do	What we will do
Your Card may have been lost or stolen.	Inform us by calling 1300 660 700 (within Australia) or +61 1300 660 700 (outside Australia), as soon as you become aware.  You may suffer loss if you do not inform us.	If you report the event, we will give you a number that you should keep as evidence of the date and time that you reported the misuse, loss or theft.  We will be liable for all losses incurred after you tell us.
You suspect that someone has knowledge of your PIN or PAC.		
There has been unauthorised access to your Card.		
An ATM does not return your Card and the ATM operator is unable to obtain the Card for you.		

### 3.7 Your liability for lost, stolen, damaged and misused Cards

You will be liable for all losses if:

- a) any Card (including Back-up Card) is misused with your consent;
- b) you have been negligent or wilfully defaulted, including failing to follow the Card security rules (refer to clause 3.4); or
- c) you have acted fraudulently.

Provided that we have been notified, if the Card (including any Back-up Card) is lost, stolen or misused, you will not be liable for any transactions which you have not authorised, unless any other circumstances as indicated above have arisen.

### 3.8 Emergency cash

You are entitled to emergency cash from issuance until expiry of the Card.

You are responsible for the security and safety of any Card we issue to you. If you lose a Card, you may apply to us for emergency cash up to the balance of your Travel Money Card (less any fees and charges).

You may make an application for emergency cash by calling the Travel Money Customer Service Centre. If your application for emergency cash is approved, we will make this money available to you upon approval via any Western Union branch as nominated by you. An emergency cash fee may apply, as specified in Table 2 of this PDS.

In any application for emergency cash, you must provide us with your PAC and other identification. On collecting your emergency cash from Western Union you must provide them with that other identification. Both MasterCard® and Western Union may charge a foreign exchange margin for processing emergency cash transactions. This margin is determined by MasterCard and Western Union at the time of processing and is not available to us to quote to you.

### **3.9 Replacement Cards**

If your Primary Card is lost, stolen or misused, you may use your Back-up Card as a replacement card. You should still report the Primary Card as lost or stolen to avoid transactions accruing on your Card balance.

Should both Cards be reported lost, stolen or misused, you may apply for an additional Primary and Back-up Card. Fees and charges apply as indicated in Table 2 of this PDS. You will be sent replacement cards via mail. Upon receipt you will need to activate and set up a PIN for each Card. You can activate your Card and set up a PIN online at [commbank.com.au/activatetravelmoney](http://commbank.com.au/activatetravelmoney) or by calling the Travel Money Customer Service Centre and following the self-service prompts.

## **Closure, termination and expiry**

### **4.1 Closing your Card**

Your Travel Money Card is valid until expiry, you ask us to close it or it is closed by us in accordance with these Conditions of Use, whichever happens first.

If you ask us to close your Travel Money Card before it has expired, or within 12 months of the Card Expiry Date, we will credit a nominated account in your name at an Australian financial institution in Australian Dollars (using a retail foreign exchange rate current at the time the closure request is processed) the Australian Dollar equivalent of any net credit balance on the Card. You may be asked to provide your Travel Money Card(s) and your PAC to process the transaction.

## Section B – Conditions of Use

Requests to close your Travel Money Card will usually be processed within 3 business days, but may take longer if there are any outstanding transactions, chargebacks, fees or disputes, which must be settled before your Travel Money Card can be closed.

Once your Travel Money Card is closed, you must destroy the Primary Card and Back-up Card.

### 4.2 Card expiry

Once activated, the Primary and Back-up Card can be used until the Card Expiry Date. Neither the Primary nor Back-up Card can be used after they have expired.

Any credit balance remaining on your Travel Money Card that is not redeemed by you (by visiting any Commonwealth Bank branch) within 12 months of the Card Expiry Date will be forfeited by you and retained by us. If you provide us your email address we will send a reminder that your Card is about to expire one month prior to the Card Expiry Date if the total credit balance remaining on your Card at that time is equivalent to AUD 100 or more.

### 4.3 Ending this agreement

You may end this agreement at a Commonwealth Bank branch any time prior to expiry of the Card and we will close the Travel Money Card (refer to clause 4.1).

We may ask for the return of the Card (including the Back-up Card), cancel or suspend their use or end this agreement if:

- a) we think the Card (including the Back-up Card) has been or is likely to be misused;
- b) you breach any of these Conditions of Use;
- c) we suspect any illegal use of the Primary Card or Back-up Card;
- d) you gave us false or inaccurate information when you applied for the Card; or
- e) you appear to be a Proscribed Person.

We may end this agreement for any other reason by giving you at least 30 days' notice.

Where we end this agreement prior to the Card's expiry, you may apply for repayment of any credit balance in your Travel Money Card in accordance with clause 4.1.

## Other important information

### 5.1 Changing these Conditions of Use

#### *Changes to your Travel Money Card*

We may from time to time:

- a) add fees or charges;
- b) remove fees or charges; or
- c) change the amount of any fee or charge.

Each of the changes in paragraphs (a) to (c) is a separate right.

#### *Changes to these Conditions of Use*

We may from time to time change any of these Conditions of Use to:

- d) add new concessions or benefits;
- e) change or remove any concessions or benefits; or
- f) adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal ombudsman service or regulator.

Each of the changes in paragraphs (d) to (f) is a separate right.

Without limiting our rights, we may from time to time change any of the Conditions of Use applying to your Travel Money Card.

#### *How we notify you of changes*

The following table indicates how we will advise you of any changes:

Change	Minimum notice	Method of notice
Introduction of new fee or charge	30 days	In writing
Increase in existing fee or charge	30 days	In writing or by press advertising
Change of any other term or condition	No later than the day of change	In writing or by press advertising

If you request and we agree to provide notices electronically, we may provide notice electronically by posting it on the Travel Money website and send an email or SMS to your nominated contact details informing you that the notice can be retrieved from the website. You must advise us immediately if you change your physical or email address.

## Section B – Conditions of Use

You agree that we may give you notice as set out in this section.

### *Not happy with the change?*

If you do not accept these changes, you may close your Travel Money Card at any Commonwealth Bank branch. We will close your Card and pay you in Australian Dollars (using a retail foreign exchange rate determined by us that is current at the time) the Australian Dollar equivalent of any credit balance on the Card. However, if there are any outstanding transactions, chargebacks or disputes on your Card, you will not be able to close your Travel Money Card until these have been settled. Refer to clause 4.1 for further details.

### 5.2 Change of personal details

We rely on accurate information about your personal details. If you change these details (for example your address or your email address), you must notify us promptly by calling the Travel Money Customer Service Centre or by logging onto the Travel Money website.

### 5.3 When we are not liable to you

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

- a) any of your instructions 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 (not caused by the Bank) or industrial dispute;
- e) any ATM refusing to or being unable to accept the Card (including the Back-up Card);
- f) the way in which any refusal to accept the Card (including the Back-up Card) is communicated to you;
- g) any indirect or consequential losses;
- h) any infringement by you of any currency laws in the country where the Card (including the Back-up Card) was issued or used;
- i) our taking any action required by any government, federal or state law or regulation or court order; or
- j) anything specifically excluded or limited elsewhere in these Conditions of Use (including the circumstances set out in clause 3.7).

This service when supplied to you as a consumer comes with a non-excludable warranty under consumer protection laws that it will be carried out with due care and skill and be reasonably fit for the purpose. If we breach any of those warranties you may be entitled to compensation. When you are not a consumer under consumer protection laws our liability for loss or damage is limited to re-supplying the service to you or paying the costs of having the service resupplied to you. When you are a consumer under consumer protection laws our liability is limited in this way only to the extent permitted by those laws.

#### **5.4 No third party rights**

Except for any party referred to in clause 5.5 below, nothing in these Conditions of Use will confer on any third party any benefit or the right to enforce any terms of this agreement.

#### **5.5 Transferring of rights**

We will ensure that you will be able to exercise the same rights as against the assignee as you could against us under these Conditions of Use. We may assign any of our rights and obligations under this agreement to any other person or business.

The rights granted to you under this agreement are personal to you and are incapable of being transferred except with our consent. You must not assign your rights under this agreement without our consent.

#### **5.6 Governing law and jurisdiction**

These Conditions of Use are governed by and will be construed according to the laws of the State of New South Wales.

#### **5.7 Severance**

If any part of these Conditions of Use is found to be void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it to be so), the remaining parts of these Conditions of Use will continue to apply as if the void or unenforceable part had never existed.

#### **Available balance**

The Value recorded by us as remaining available to you for transactions under your Card facility.

## Section C – Meaning of Words

### **Back-up Card**

One additional Card that will be issued to you which has a separate Card number and PIN.

### **BPAY**

The BPAY® electronic payment service.

### **Card**

The Travel Money Card loaded with one or more specific currencies. It includes the Primary and Back-up Card. A Card may hold any six of the available currencies as offered by us. References to the Card include the Card details, PAC and PIN.

### **Card Expiry Date**

The expiry date printed on the Card.

### **Card facility**

The ability to effect ATM withdrawals and purchase transactions using your available balance.

### **Card Services**

Any services provided by us to you in connection with the Card including withdrawing cash from your Travel Money Card via a MasterCard® ATM, merchant purchases, transferring money to your Travel Money Card, adding a currency to your Travel Money Card, viewing your Travel Money Card balance, viewing your transaction history and locating a MasterCard ATM.

### **Customer Service Centre**

The Travel Money Customer Service Centre that can be contacted by phone on 1300 660 700 within Australia (local call) or +61 1300 660 700 when overseas (call charges apply).

### **CVC**

Card Verification Code, which is a three digit code on the back of your Card on the right of the signature strip. It is a security feature which is required for card-not-present transactions (such as over the phone or online) and when accessing the Travel Money IVR and website.

### **Default Currency Order**

Only applies when you have multiple currencies loaded on your Card and means the order that transactions, fees or reloads will be applied to your Travel Money Card in accordance with clause 2.5.

## **Electronic Transaction**

A transaction initiated (or apparently initiated) by your instruction to:

- Withdraw cash from an ATM in conjunction with the use of the Card and your PIN;
- Purchase goods and/or services at a MasterCard® merchant using the Card and your PIN or signature;
- Make a payment to a MasterCard merchant using the internet or phone using your Card number and any associated card verification code if required.

## **Emergency Assistance**

Includes those services described in the brochure in which these Conditions of Use are incorporated as MasterCard Emergency Assistance.

## **IVR**

The automated Interactive Voice Response service on 1300 660 700 within Australia (local call) or +61 1300 660 700 when overseas (call charges apply), which is accessible by entering your 16-digit Card number, CVC and PAC.

## **MasterCard**

MasterCard International.

## **MasterCard merchant**

A business or place where MasterCard cards are accepted and where the MasterCard logo may be displayed.

## **PAC**

Your six digit personal access code nominated by you that is used to access the IVR service and the website.

## **Personal Information**

Is the information that we collect from you, including any application form, correspondence, emails, telephone calls, internet communications and transactional information, in connection with the Card.

## **PIN**

The four digit personal identification number which we issue to you or you select to access some of the Card Services, including withdrawing cash from a MasterCard® ATM.

## **POS/EFTPOS**

Point of Sale/Electronic Funds Transfer at Point of Sale.

## Section C – Meaning of Words

### **Proscribed Person**

A person who appears to us either (a) to be a proscribed person or entity under the Charter of the United Nations Act 1945 (Cth); (b) to be in breach of the laws of any jurisdiction relating to money laundering or counter-terrorism; (c) to appear in a list of persons with whom dealings are proscribed by the government or a regulatory authority of any jurisdiction; or (d) act on behalf, or for the benefit of, a person listed in subclauses (a)-(c).

### **Purchase transaction**

A purchase of goods and/or services using your Card, including amounts you authorise a merchant to charge if certain events occur (for example when you authorise a hotel to complete a transaction record when you book a room, but you do not arrive to occupy the room).

### **Value**

The total amount of one or more currencies stored on your Travel Money Card for use in Electronic Transactions.

### **We, us, our**

Commonwealth Bank of Australia ABN 48 123 123 124.

### **Website**

The internet site accessed at [commbank.com.au/travelmoney](http://commbank.com.au/travelmoney) which gives access to your Card details using your CVC and PAC.

### **You, your**

The purchaser of the Card. If you are an individual or a small business, the provisions of the Code of Banking Practice apply to this banking service. Please see Section A – General Information.

Commonwealth Bank Travel Money Card

**1300 660 700**

**[commbank.com.au/travelmoney](https://commbank.com.au/travelmoney)**

Commonwealth Bank of Australia

ABN 48 123 123 124

