

Cash Passport™ Platinum Mastercard® Online Ordering Terms and Conditions

Who We Are

This online ordering service (the "Service") is provided by Mastercard Prepaid Management Services (NZ) Limited (company number 3261147) referred to as "Mastercard Prepaid" or "we" or "us" or "our".

What These Terms and Conditions Apply To

These terms and conditions ("Online Ordering Terms and Conditions") apply to the Service - which consists of an online ordering facility for purchasing, loading and reloading the Cash Passport™ Platinum Mastercard ("Cash Passport Platinum"). The Cash Passport Platinum is a debt security issued by EML Payment Solutions Limited.

Product Disclosure Statement and general Terms and Conditions

In addition to these Online Ordering Terms and Conditions you must read and agree to the Product Disclosure Statement and the general Terms and Conditions, which can be found on the Cash Passport Platinum website (<https://www.cashpassport.co.nz/help/important-information/>). By submitting this order you acknowledge that you have received, read and agree to and will be bound by the Product Disclosure Statement and the general Terms and Conditions. Unless the context requires otherwise, capitalised terms that are not defined in these Online Ordering Terms and Conditions shall have the meaning given to them in the general Terms and Conditions or Product Disclosure Statement (as applicable).

Use of the Service

The Service is only available to individuals aged 16 years or over and who are resident in New Zealand. The Service may only be used to order the purchase or reload of a Cash Passport Platinum and not for speculative or investment purposes. By ordering the purchase or reload of a Cash Passport Platinum from us via this site, you confirm that you have read and understood these Online Ordering Terms and Conditions and agree to be bound by them and to comply with all applicable laws and regulations that apply to you. We may refuse to provide this Service to any person we believe is acting outside these Online Ordering Terms and Conditions. The Service is only available for the purchase or reload of a Cash Passport Platinum in the currencies listed and available from time to time.

All online orders are subject to the limits set out in the Product Disclosure Statement.

Availability of the Service may also be subject to further monetary limits, currency exchange restrictions and customers abiding by these Online Ordering Terms and Conditions. These limits are subject to change from time to time at our sole discretion.

Placing an Order

To place an order, follow the instructions on the online ordering pages. The exchange rates we quote from time to time are subject to change. You must provide the requested information for us to process your order. We reserve the right to request further information from you at any time to enable us to complete your order and/or to comply with regulatory requirements. Where we are not able to adequately confirm your identity to our satisfaction or where we believe that your order may breach our compliance policies we have the right to not accept your order. We will use various procedures to authenticate each transaction. By placing an order, you confirm that the details contained in the order are correct in all respects. The system will display a confirmation page setting out the details of your order. This confirms receipt of your order. You will be required to pay for the purchase of a Cash Passport Platinum by subsequently making a payment via the methods we make available from time to time. A contract between you and us is only formed when we receive your payment for the correct amount.

Exchange rates for initial loads and subsequent reloads via this online ordering facility will be set at the prevailing exchange rate set out on the website at the time of your request, provided you follow the instructions and make payment within four (4) hours. Where you do not make payment within four (4) hours, the applicable exchange rate may differ to the exchange rate at the time of your request as it will be set at the prevailing exchange rate at the time the transaction is settled and not at the time of your request.

We may, at any time, decline to process your order or any part of your order for any reason including where insufficient or incorrect information has been provided, authentication has not been possible or an exchange rate has been quoted in error. You will be required to pay for the purchase or reload of a Cash Passport Platinum by subsequently making a payment via the methods we make available from time to time.

Payment via Debit Card Load

Debit Card Loads can only be made using a Mastercard debit card or Visa debit card held in your name. We may, with or without notice and without incurring any liability to you, suspend or decline a Debit Card Load transaction in order to comply with any laws or regulations in New Zealand or any other country (including to manage anti-money laundering or counter-terrorism financing risks). Funds loaded using Debit Card Load will be available for use instantly. Debit Card Loads are subject to the fees and limits set out in the Product Disclosure Statement.

Payment via Bank Transfer

If you elect to make payment via Bank Transfer we will send instructions to your nominated email address. To make payments via Bank Transfer follow the instructions set out in that email. Payments via Bank Transfer must be made from the account of the facility holder and not from a third party bank account. For any Bank Transfer payment you must make payment within four (4) hours of placing the order. If you do not make payment within four (4) hours we may cancel your order. If we cancel your

order we will refund the cost of the transaction to you. Bank Transfer Loads will generally be processed on the next business day. However, they may take longer if the payment is made after 2pm (New Zealand standard time). Load times may vary between financial institutions including when your transfer is initiated outside business hours or prior to or during a weekend or public holiday.

Bank Account number: You will be given a 16 digit account number which will include:

Bank	Branch	Account	Suffix
02	1283	7 digit allocated unique number	3 digit allocated unique number

It is important that you enter the correct 16 digit account number when you initiate a bank transfer payment from your internet bank facility. If you enter incorrect account details, funds may be credited to an unintended recipient and it may not be possible to recover those funds.

Please note that the bank transfer account number for Bank Transfer Loads that will be provided to you does not constitute a deposit account and is provided solely for the purpose of enabling you to load or reload money onto your Cash Passport Platinum. You are unable to use the account details to make any other payments, including but not limited to direct debit payments.

Payment via Bill Payment

To perform a Bill Payment, go to your internet banking website and choose to make a Bill Payment using the following details:

Paying From	ANZ Account	Non ANZ Account
Billers:	CASH PASSPORT (if you can't find Cash Passport, please contact your bank)	
Particulars Field	Enter the first 6 digits of your Card number	Leave blank
Code Field	Leave blank	Enter the first 6 digits of your card number
Reference Field	Enter the last 10 digits of your Card number	Enter the last 10 digits of your Card number

If you elect to make payment via Bill Payment we will send instructions to your nominated email address. To make payment via Bill Payment follow the instructions set out in that email. Payments via Bill Payment must be made from the account of the Cash Passport Platinum holder and not from a third party bank account. For any Bill Payment you must make payment within four (4) hours of placing the order. If you do not make payment within four (4) hours we may cancel your order. If we cancel your order we will refund the cost of the transaction to you. Bill Payments will generally take two (2) business days to be processed. However, they may take longer if the payment is made after 2pm (New Zealand standard time). Load times may vary between financial institutions including when your transfer is initiated outside business hours or prior to or during a weekend or public holiday.

Loading the Cash Passport Platinum

The exchange rates we quote are subject to change. We will use the exchange rate (as set by us) that appears on the page at the time we receive your order. We may charge a margin for loads or reloads as set out in the Product Disclosure Statement.

Complaints

If you have any comments or complaints please contact us via email on Prepaidmgmt_Globalcomplaints@mastercard.com. Details about our complaints policy and how to lodge a complaint are also set out in the Product Disclosure Statement.

Personal Information and Security

We use secure server software to make our internet transactions secure. You agree to our Privacy Policy available on the website which outlines how we may use and disclose your personal information (<https://www.cashpassport.co.nz/help/important-information/>). You agree that all information provided by you is true and correct, that any material information will not be withheld and you will provide us with any additional information that may be required by us. We may require additional information from you in order to comply with regulatory requirements.

Limiting Our Liability

We use reasonable care and skill in providing the Service. However, we shall not be liable to you for the following:

1. If we are unable to perform any of our obligations to you due to failure of any technical systems or for any other reasons beyond our reasonable control including, amongst other things, war, terrorism, government action, natural disaster, or industrial dispute;
2. In the event you provide us with incorrect payment details, including but not limited to account numbers;
3. For any damage to your computer equipment as a result of using this website or the Service; or
4. For any indirect or consequential losses, claims or damages suffered by you or incurred from your use of the website or the Service however caused.

Our maximum liability to you in respect of each use of the Service for the load or reload of the Cash Passport Platinum shall be to refund the purchase price of that order. The disclaimers and limitations of liability in these Online Ordering Terms and Conditions shall not apply to any damages arising from death or personal injury caused by the negligence of us or any of our employees or agents or for fraud. If any provisions of these Online Ordering Terms and Conditions including these disclaimers and

limitations shall be unlawful or unenforceable then such provisions shall fall away and shall not affect the validity and enforceability of the remaining terms. These limitations do not apply to the extent they would lessen your statutory rights.

Changes and Updates to these Online Ordering Terms and Conditions

We may at any time with immediate effect, in respect of future orders, change or withdraw the website, the Service and these Online Ordering Terms and Conditions without liability to you. If we revise these Online Ordering Terms and Conditions, we will post the revised version on this website. By using the Service or placing orders after we have changed these Online Ordering Terms and Conditions, you will be accepting the changes.

Third Party Rights

When you place an order for the load or reload of the Cash Passport Platinum we are entering a contract with you personally. Nothing in these Online Ordering Terms and Conditions will confer any benefit, or any right to enforce these Online Order Terms and Conditions, on any third party.

Law and Jurisdiction

Our relationship shall be governed and interpreted in accordance with the laws in New Zealand. Any dispute, which cannot be resolved between us, shall be resolved in the courts of New Zealand.