

Product Disclosure Statement

Inamo Visa Prepaid Facility

INTRODUCTION

ABOUT THIS DISCLOSURE STATEMENT

This Product Disclosure Statement ("PDS") is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 ("Issuer") as a requirement under the Corporations Act 2001.

This PDS is designed to assist you in deciding whether to acquire an Inamo Visa Prepaid Facility (the "Facility"). It is important that you read and understand the PDS.

The information in this PDS does not take into account your individual objectives, financial situation or needs. Any advice in this PDS is general advice only.

You should consider the appropriateness of any general advice to your circumstances before acting on it.

This PDS is dated 1st November, 2016.

Updates relating to this PDS

Information in this PDS that is not materially adverse information is subject to change from time to time. You may access this updated information via the internet at Inamo.com, you may request a paper copy of this information free of charge from Inamo Pty Ltd ACN: 610 639 524 by emailing info@inamo.com. The information which Heritage will make available by way of these updates is subject to change from time to time.

General description of the Facility

The Facility is a Reloadable Visa Prepaid Virtual Card. You can load value to the Facility and then use the Facility to access its available balance anywhere in the world where Visa Prepaid Cards are accepted.

The product is not a credit or charge card and the Facility balance does not earn interest. The acquisition of, or value loaded to, the Facility does not represent a deposit with, or investment, in Heritage and is not covered by the Financial Claims Scheme.

Facility Distributor

The Card Group Pty Ltd, ABN 51 150 651 004 ("The Card Group") AFSL 467462 is the distributor of the Inamo Visa Prepaid Facility and Inamo Pty Ltd is an authorised representative (ARN: 001247645) of The Card Group Pty Ltd.

The Card Group can be contacted via:

Mail: The Card Group, PO Box H90, Australia Square, NSW 2000

Email: info@thecardgroup.com.au

Inamo can be contacted via:

Mail: PO Box H90, Australia Square, NSW 2000

Email: info@inamo.com

Inamo is not the issuer of the Card.

Facility Issuer

The Issuer of the Facility is Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 and if you acquire the Facility you will have a contract with Heritage (The terms of the contract are contained in the "Conditions of Use" section of this PDS).

Heritage is an authorised deposit-taking institution and the holder of Australian Financial Services Licence No. 240984 authorising it to provide financial product advice for, and deal in, certain products including the Card.

Heritage can be contacted via:

Mail: PO Box 190 Toowoomba, QLD 4350 Australia.

Phone: 13 14 22

Roles of the Facility Distributor and Issuer

The Card Group is responsible for the distribution of the Facility under an arrangement with the Heritage and is also responsible for providing various cardholder services.

Heritage is a member of Visa and is responsible for the authorisation and settlement of transactions using the Facility, but may outsource these functions to service providers.

Neither The Card Group, nor anyone else acting on its behalf, has the authority on behalf of Heritage to:

- Tell you anything about the Facility that is inconsistent with the information in this PDS.
- Give you financial product advice (that is, a recommendation or statement of opinion intended or that could be reasonably regarded as being intended to influence you in making a decision) about the Card.
- Do anything else on Heritage's behalf, other than marketing, arranging for the issue of and providing customer services for the Facility.

SIGNIFICANT BENEFITS

The significant benefits of the Facility are:

- The Facility uses Visa contactless payWave technology to pay for goods and services from merchants in Australia and around the world who accept Visa Prepaid debit cards including online purchase transactions (excluding purchases relating to gambling or adult entertainment).
- It is reloadable, so you can load value to it as often as you like during its currency (subject to applicable limits).
- You can access only the value that you have loaded to the Facility. It is not a credit card.
- It's easy to access your Facility balance and transaction history via your mobile phone, PC or tablet.
- The Facility can be used to withdraw cash at participating contactless ATMs who accept Visa Prepaid around the world.
- The Facility can be used to make purchases online at merchants who accept Visa Prepaid Cards for electronic transactions (excluding gambling merchants).

SIGNIFICANT RISKS

The significant risks associated with the Facility include:

- Unless a replacement Facility is issued to you (see next bullet point), at the time of the expiry of the Facility, a \$5.00 per month management fee will be applied against any available balance on the Facility until the amount of the available balance is zero. Unless you use or withdraw any available balance, the remaining available balance at the time of expiry will be reduced over time by the amount of the monthly management fee and you will not be given any prior notice of this.
- The Facility will expire at the date shown on the front of the actual card which the chip for the Facility is attached. A replacement Facility will automatically be issued to you prior to expiry, where the Facility balance is greater than the Facility replacement fee, and you have registered your details with us, including your name and Australian address.
- Unauthorised Transactions can happen using the Facility if it is lost or stolen, a personal identification number (PIN) is revealed to any other person. You may be liable for losses resulting from an unauthorised transaction under the terms and conditions of the product outlined in this PDS.
- Unintended transactions can happen if electronic equipment with which the Facility is being used is operated incorrectly or incorrect details are input.
- You might not be able to get your money back if unauthorised or unintended transactions occur.
- If the electronic network enabling the use of the Facility is unavailable, you may not be able to undertake transactions or get information using the Facility.
- The Facility could be lost, destroyed or stolen. In this case, if your details with us have changed, we may be unable to authenticate you as the Cardholder and will not be able to issue you a replacement Facility.

OTHER IMPORTANT INFORMATION

There are some other important things that you need to be aware of about the Facility:

- It does not generate any interest or other return to the holder. In other words, you do not earn interest on the value loaded to the Facility.
- Although Heritage is an authorised deposit-taking institution carrying on banking business in Australia, the acquisition of, or value loaded to, the Facility does not represent a deposit with or investment in Heritage.
- You do not become a depositor with Heritage by holding the Facility. If you have another deposit account with Heritage, the value loaded to your card is not counted in working out how much money you might have on deposit with Heritage for any purpose.
- Certain limits apply to the use of and reloading of the Facility including a maximum available balance at any time of \$10,000 and a maximum of \$20,000 cumulative value of load transactions in any month. See section 6 "Loading of value, available Balance and limits" of these conditions of use for further information.

Value loaded on the Facility will usually become available for use by you immediately for transactions carried out in store and within 2 business days (depending on your financial institution) for transactions carried out via Direct Credit (eg. online from your bank account using a "Pay Anyone" instruction - Your financial institution may charge a fee for this service and you may need to register for internet banking with your financial institution).

A longer period may apply in some circumstances, such as if there is a delay in your financial institution processing a transaction.

QUERIES AND COMPLAINTS

If you have a query about the Facility, you should initially direct the query to Inamo through customer assistance (See section 1 “Definitions” of the conditions of use for the customer assistance number).

For Unauthorised Transactions and disputes relating to the Facility, call customer assistance immediately on (+61) 1300 762 109.

Where your Facility is used for Unauthorised Transactions, we will seek to reverse the transaction if we can under the Visa Scheme Rules. However, the Visa Scheme Rules only give us this ability if you notify us of the transaction within the relevant time period (i.e. 45 days).

It is your responsibility to regularly review your online transaction history to identify Unauthorised Transactions. Under the conditions of use, we may not be responsible for any loss to you if you do not dispute an Unauthorised Transaction within an applicable time limit.

If we are unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to Heritage’s external dispute resolution service.

The external dispute resolution service is:

Financial Ombudsman Service (FOS)

Mail: GPO Box 3, Melbourne, VIC, 3001
Phone: 1300 78 08 08
Fax: 03 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

In addition, if your complaint is not satisfactorily addressed, you may contact Heritage directly:

Mail: Heritage Bank Limited, PO Box 190, Toowoomba, QLD, 4350
Phone: 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia)
Fax: 07 4694 9782 (from within Australia) or +61 7 4694 9782 (from outside Australia).

CONDITIONS OF USE

1. DEFINITIONS

- “Access code” – means the 6 digit number you provided when the Facility was purchased, for use when servicing the Facility.
- “Activate” – for a replacement card means contacting us by calling customer assistance.
- “ATM” – means an automated contactless teller machine that accepts cards with the Visa brand for cash withdrawals.
- “Available balance” – means the monetary value recorded by us as loaded for transactions using the Facility, as denominated in Australian dollars, less any purchases, authorisations, cash withdrawals, fees and charges or other amounts debited under these conditions of use.
- “The Card Group” – means The Card Group Pty Ltd, ABN 51 150 651 004.
- “Inamo” – means Inamo Pty Ltd ACN: 610 639 524
- “Conditions of use” – means these conditions of use.
- “Customer assistance”
 - i. Inamo call centre accessed via the telephone number (+61) 1300 762 109 and any additional or replacement phone number or numbers we notify to you as customer assistance numbers for the purposes of these conditions of use from time to time, and
- “ePayments Code” – means the ePayments Code issued by the Australian Securities and Investments Commission in September 2011 (as amended from time to time) which regulates consumer electronic payments.
- “Facility” – means the Inamo Reloadable Visa Prepaid Virtual Card Facility which can be or is loaded with value (subject to these Conditions of Use), and is linked with your Phone, and where relevant, a Payment Device. It includes the Virtual Card, and all previously issued, but cancelled, Virtual Cards.
- “Identifier” – means information that you:
 - ii. know but are not required to keep secret, and
 - iii. must provide to perform a transaction. Examples include a Card number and/or Card expiry date.
- “Issuer” – means Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984.
- “Memorable word” – means the word that you provided when the card was issued, for use when servicing the card and identifying you as the cardholder for any call centre enquiries.

- “Negative balance” – means a negative balance on the Facility arising because the debits using the Facility exceed the available balance on the Facility.
- “Payment Accessory” – means an enabled payment sticker, band, watch, wearable, or other NFC enabled accessory that is issued by The Card Group and can be used to perform Contactless Payments through the Facility.
- “Payment Device” – means
 - iv. An NFC SIM – either on its own or in conjunction with one or more Payment Accessories; or
 - v. Payment Accessory.
- “Pass Code” – means a password or code that you must keep secret, that we may be required to authenticate your identity or a transaction. Examples include your Facility PIN and the ‘memorable word’ required to allow online access to your Facility details.
- “PIN” – means the Card’s 4 digit personal identification number.
- “Phone” – is a mobile handset connected to a Mobile Service and which has a browser activated and installed.
- “Registration” – means entering your Facility and personal details on the website in order to access online servicing and also allows us to verify you as the cardholder.
- Security Requirements means the Security Requirements described under clause 10 “Security of Facility and PIN”.
- “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.
- “we/us/our” – means the Issuer and its agents.
- “Website” – means www.inamo.com and any additional or replacement website we notify to you as the website for the purposes of these conditions of use from time to time.
- “you/your” – means the person who has requested and been (or is to be) issued with the Card.
- The singular includes the plural and vice versa.
- References to days, times or periods of time in these conditions of use are reckoned according to Australian (AEST) time.

2. INTRODUCTION AND BECOMING BOUND BY THESE CONDITIONS OF USE

These conditions of use govern the use of the Facility. Please read them carefully and keep a copy for your records. By signing the back of the Facility or using the Facility, you agree to be bound by these conditions of use (but these are not the only

ways that you can be taken to have agreed to be bound by these conditions of use), and agree to provide us with a 'memorable word', 'access code', and mobile phone number as a means of accessing your Facility details online.

- You must register your Facility upon initial log-in to the online account and provide current details such as name, address, email and date of birth, to authenticate yourself as the cardholder and be eligible for additional card features, servicing, and card support.
- By agreeing to these conditions of use, you agree that you are financially responsible for all uses of the Facility.
- By agreeing to these Conditions of Use, you also:
 - i. Acknowledge that you have access to a copy of the Product Disclosure Statement (PDS) in which these conditions of use are included.
 - ii. Acknowledge and agree to the information and disclosures contained in the PDS. The Issuer is a subscriber to the ePayments Code. The Issuer warrants that, for as long as it remains a subscriber to the ePayments Code, it will comply with it in our dealings with you relating to the Facility.
- If you are an individual or small business (as defined by the Mutual Banking Code of Practice) we are bound by the Mutual Banking Code of Practice when we provide the product and services to you.
- You acknowledge and agree to the disclosures and other information contained in the Product Disclosure Statement in which these conditions of use are printed. Those disclosures and information form part of the agreement between you and us except to the extent that these conditions of use provide otherwise or qualify the disclosures and information.

3. THE FACILITY

The Facility is a Reloadable Visa Prepaid Card and value must be loaded to the Card before the Card is used.

- The Facility is reloadable. You can load value to the Facility in accordance with these conditions of use.
- The Facility allows cash withdrawals at contactless ATMs and purchases to be made wherever Visa Prepaid Cards are honoured for electronic transactions provided there is sufficient balances exists for the amount of the transaction.
- The Facility is not a credit card.
- The Facility is not a facility by which the Issuer takes other deposits from you.
- There is no interest payable to you on the credit balance on the Facility.
- The Facility remains the property of the Issuer and you must surrender the Facility to us we ask for it to be surrendered.

4. OBTAINING THE FACILITY

- Once your request for a Facility is accepted by us, the Facility will be mailed to you to the mailing address nominated by you to us.
- Once you receive your Facility, you can register by following the steps outlined on the website: Inamo.com.

5. ACTIVATING AND USING THE FACILITY

- On receiving your Facility you will be required to activate the Facility by visiting the website Inamo.com and following the prompts. Once activated, the Facility is ready for use subject to the loading of value to the Facility. If issued a replacement Facility you must activate the Facility on receipt.
- The Facility can be used anywhere Visa Prepaid Cards are accepted including online purchase transactions (excluding gambling merchants)..
- If there is an insufficient available balance on your Facility to pay for a transaction the Facility may be declined or the retailer may allow you to pay the balance by some other means.
- You agree not to make or attempt to make transactions that exceed the available balance.
- If you make or attempt to make any transactions that exceed the available balance then you will be liable for any negative balance, along with any costs

or interest we incur in recovering or attempting to recover from you the amount you owe us.

- If a negative balance arises, that does not mean that a negative balance will be allowed to arise or be increased on subsequent occasions.
- You can use the Facility as often as you like subject to the available balance on the Facility and the limits specified in Section 6 and Section 8 of this PDS.
- We may restrict or stop the use of the Facility if excessive use of the Facility or other suspicious activities are noticed.
- You cannot “stop payment” on any transaction after it has been completed. If you have a problem with a purchase made with the Facility, or a dispute with a merchant, you must deal directly with the merchant involved. If you cannot resolve the dispute with the merchant, you can contact customer assistance.
- You should not, in any circumstances, contact Visa.
- If you are entitled to a refund for any reason relating to a Facility transaction, you agree to accept the refund under the policy of that specific merchant. Refunds may be in the form of a credit to the Facility, cash refund or in store credit. If the Facility is expired or revoked before you have spent any value loaded to the Facility resulting from a refund (whether or not the original transaction being refunded was made using the Facility) then you will have no access to those funds.
- If a person reports that a mistaken payment has been made from the person’s account to the Facility, you agree that we may;
 - a. inform that person’s financial institution whether or not the Facility has sufficient credit funds to cover the payment; and
 - b. freeze those funds, or debit those funds from the Facility where we are required to do so under the ePayments Code.

We are not liable in any way when authorisation is declined for any particular transaction regardless of reason.

- The Facility may be used at contactless ATMs that accept Visa Prepaid Cards. ATM transaction fees and charges will apply (See section 7 “Fees and charges” of these conditions of use). These are in addition to any ATM operator fees that vary by ATM operator. All ATM fees and charges will be automatically debited against the available balance. After the Available Balance has been exhausted or if there are insufficient funds for the payment of ATM fees and charges for a transaction in addition to the amount of a withdrawal, the ATM transaction will be declined. You are responsible for all transactions using the Facility.
- If you permit someone else to use the Facility, you will be responsible for any transactions initiated by that person with the Facility.

- You may not make pre-authorized regular payments through the use of the Facility.

6. LOADING OF VALUE, AVAILABLE BALANCE AND LIMITS

- Value can be loaded to your Facility only as specifically provided in these conditions of use.
- You can only load value to your Facility using a direct credit facility (commonly described on internet banking sites as a “Pay Anyone” facility) provided by your bank or other financial institution (Your financial institution may charge a fee for this service and you may need to register for internet banking with your financial institution). You must enter the BSB number and your unique card ID number provided to you.
- You may not use your direct credit BSB and card number for direct debit payments. Any direct debit transaction attempted on your Card will be declined without payment being made to the processing merchant.
- You can only load value to your Card subject to the limits below.
- The maximum available balance and the minimum and maximum value that can be loaded to your Card, is as follows (some retailers may have lower limits in place):

THE INAMO VISA PREPAID VIRTUAL CARD	
Minimum single load	\$20
Maximum available balance	\$10,000
Maximum single load (as long as it does not cause available balance to exceed maximum above)	\$2,000
Maximum aggregate load during any period of 30 days	\$20,000
Maximum aggregate load during any period of 12 months	No Separate Limit
Maximum weekly ATM withdrawal limit (subject to the available balance and individual ATM operator limits)	\$200

- Value loaded by direct credit (eg. from your account with a financial institution using a “Pay Anyone” facility instruction) will generally become available for use within 2 business days from the time the direct credit instruction is processed. A longer period may apply in circumstances beyond our control, such as if there is a delay in your financial institution processing a transaction.

7. FEES AND CHARGES

- You agree to pay us the fees and charges provided in these conditions of use. Whenever any of those fees and charges is incurred, you authorise us to deduct it from the available balance and reduce the available balance accordingly.
- All fees and charges are expressed in Australian dollars and are inclusive of any applicable GST.
- All fees will be deducted from the Facility balance at the time the activity invoking the fee occurred.
- Certain merchants may charge an additional fee if the Facility is used to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us.
- The fees and charges applying to the facility are as follows:

FACILITY ISSUE, REPLACEMENT AND TRANSACTION FEES	
Facility replacement fee (This fee applies to lost or stolen cards)	\$19.95
Facility renewal fee (This fee applies when your card expires)	\$5.00
Facility closure fee	\$0.00
Facility Reload fee (Each time value is loaded)	\$0.00
Transaction Fee whenever you use your Facility for the purchase of goods or services and for cash withdrawals, including from contactless ATM's. (Note: ATM service operators may in addition charge their own fees which you authorise us to debit from your Card balance).	\$0.00
Online Servicing fee	
Available balance, transaction history	No Charge
Card servicing fees	
Live operator telephone customer service call to customer assistance. 1300 762 109	\$20.00
Expiry/Facility inactivity management fee	

<p>Charged monthly, where unclaimed funds are held at the time of expiry. The fee applies until funds are claimed and may result in the available balance at the time of expiry being forfeited over time.</p> <p>Note: To avoid incurring a monthly expiry fee, a new Card will automatically be issued to you if you register current details with us, including an Australian address.</p> <p>For further information on reclaiming funds contact our service desk on 1300 887 053</p>	<p>\$5 per month applied to the Facilities available balance on the first business day of the calendar month after the Facility expires and every month thereafter.</p> <p>If, after 12 months of Card inactivity, there will be an additional fee of \$10 per month applied to the above \$5</p>
Other fees	
Monthly Service Fee	\$0.00
Negative Balance Fee, payable if your Card is overdrawn	\$0.00
Any government duty, tax or charge relating to the Card or any transaction.	The amount of the duty, tax or charge
Disputed Transaction fee, payable if the disputed transaction is found to be authorised.	\$20.00

8. LIMITATIONS ON USE OF FACILITY

- The following limitations apply to the Facility:
 - i. When buying petrol, you must pay for the petrol purchase at the petrol station counter and not at any automated fuel dispensers (i.e. not at the pump).
 - ii. The Facility may not be used for, and authorisation may be declined for, any illegal transactions.
 - iii. The Facility may not be used for, and authorisation will be declined for transactions relating to any form of gambling or gambling services, the purchase of money orders, transactions with financial institutions and transactions at pawn shops.
 - iv. When using the Facility with some merchants (such as hotels, taxis, rental cars, restaurants, cruise ships) or for mail order purchases, Facility “tolerance limits” may apply. This means that the merchant may obtain an authorisation or approval on the Facility for an amount up to 20% or more than the total bill (or anticipated bill) to cover additional items such as tips and incidentals or to ensure that adequate funds are available to cover the final purchase. The entire amount of the authorisation or approval will be debited and will not form part of the available balance until the authorisation or approval clears, although only the amount actually spent or authorised will be finally deducted from the available balance after the authorisation or approval clears.
- ATM withdrawals at contactless ATM’s are limited to a maximum of \$200 per week and are otherwise limited to the lower of the available balance or any withdrawal limit set by the individual ATM operator. Some retailers may choose not to accept Visa Prepaid Cards. For further details visit Inamo.com.

9. PIN

- Following the dispatch your Facility, you can set your PIN by visiting Inamo.com.
- If you forget a PIN, you can change your PIN by visiting Inamo.com.
- You must not disclose your PIN to any other person. Please refer to managing your PIN guidelines on Inaom.com.

The Facility will be replaced if lost or stolen if your contact details with us are current. As soon as you become aware your Facility is lost or stolen, or your Facility details may have been used by someone without your authority, or that there has been a breach of Pass Code security, you must make a report to us immediately by calling (+61) 1300 762 109.

You can also report a lost or stolen card via the website, provided you have registered. You will need to contact customer assistance to request a replacement card. If you report that a Facility has been lost or stolen or the Facility details have been used by someone without your authority the Facility will be stopped when the report is made. You may be liable for transactions for which you did not give authority incurred before the report is received by us.

We may issue you with a new Facility and transfer the balance to your new Facility. Replacement Facilities cannot be sent to an address outside of Australia.

Tips about PIN Security
Do not record a PIN in reverse order, or disguised as a phone number or date where no other phone numbers or dates are recorded.
Do not record a PIN in reverse order, or disguised as a phone number or date where no other phone numbers or dates are recorded.
Do not record a PIN in an easily decoded format based on the alphabet (eg. A=1, B=2, etc).
Do not record a PIN in a series of numbers with the actual numbers circled or highlighted in any way.
Do not allow anyone to watch as the PIN is entered into an ATM or other device. Note: These tips do not determine responsibility for losses arising from Unauthorised Transactions. Your liability for losses arising from Unauthorised Transactions is dealt with elsewhere See section 11 "Liability for unauthorised transactions" of these conditions of use.

10. SECURITY OF FACILITY AND PIN

- You must promptly notify us immediately by calling Customer assistance if:
 - i. the Facility is misused, lost or stolen;
 - ii. the Facility is damaged or not working properly;
 - iii. the security of a PIN is breached in any way; or
 - iv. there is reason to believe any of the above might occur or might have occurred.
- The notification can be made by phone to customer assistance (See section 7 “Fees and charges” of these conditions of use.) The notification must then be confirmed in writing. We may require the written confirmation to be made on a particular form or sent to a particular address.
- You may request a replacement for your facility if it is lost or stolen, but we reserve the right, in our sole discretion, to decide whether to issue a replacement Facility. If we do issue a replacement Facility, the remaining available balance will be reinstated after any transactions (including Unauthorised Transactions for which you are liable under these conditions of use) or other amounts that we are entitled to debit against the available balance, together with the fee relating to the reissue of the Facility (See section 7 “Fees and charges” of these conditions of use.), have been deducted.
- You must make sure that you keep the Facility and any Pass Code safe and secure. The precautions we require you to take (“Security Requirements”) are set out below.
- You must not:
 - i. allow anyone else to use the Facility;
 - ii. interfere with integrated circuit on the Facility;
 - iii. unnecessarily disclose the Facility number;
 - iv. write a Pass Code on the Facility;
 - v. carry a Pass Code with the Facility;
 - vi. record a Pass Code on anything carried with the Facility or liable to loss or theft simultaneously with a device, unless you make a reasonable attempt to protect the security of a Pass Code;
 - vii. voluntarily disclose the Pass Code to anyone, including a family member or friend;
 - viii. act with extreme carelessness in failing to protect the security of a Pass Code.
- You must comply with any instructions we give about keeping the Facility safe and secure.

11. LIABILITY FOR UNAUTHORISED TRANSACTIONS

- For as long as we remain a subscriber to the ePayments Code, your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.
- You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.
- You will not be liable for losses resulting from Unauthorised Transactions that are caused by:
 - i. fraud or negligence by our staff or agent, a third party involved in networking arrangements, or a merchant that is linked to the electronic funds transfer system or their employees or agents;
 - ii. a Facility, Identifier or Pass Code which is forged, faulty, expired or cancelled;
 - iii. a transaction that occurred before you received the Facility and/or Pass Code (including a reissued Facility and/or Pass Code);
 - iv. a transaction being incorrectly debited more than once to the same Facility;
 - v. an Unauthorised Transaction performed after notification to us that your Facility has been misused, lost or stolen, or that the security of the relevant Pass Code has been breached; or – a transaction made using an Identifier without a Facility or Pass Code.
- Where we can prove on the balance of probability that you contributed to the losses resulting from Unauthorised Transactions:
 - through your fraud; or
 - by failing to comply with the Security Requirements, then you are liable for the actual losses which occur before we are notified of the loss, theft or misuse of your Pass Code or Facility or a breach of the Security Requirements.
- However, you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the Available Balance.
- If you leave your Facility at an ATM, you will be liable for all losses arising from Unauthorised Transactions in relation to your Facility as long as the ATM incorporates reasonable safety standards that lessen the risk of your Facility being left in the ATM (e.g. ATMs that capture cards that aren't removed or which require a user to swipe and then remove a card before commencing the transaction).
- You will be liable for losses resulting from Unauthorised Transactions where we can prove on the balance of probability that you have contributed to the

losses through unreasonably delaying notification of the misuse, loss or theft of a Facility or that the security of the relevant PIN has been breached. Your liability in this case is limited to losses occurring between the time that you became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Facility but, you will not be liable for any loss on any day, or in any period, exceeding any applicable transaction limit for that day or period and you will not be liable for loss in excess of the balance of the Facility available for transactions using the Facility.

- If it is unclear whether or not you contributed to the loss caused by an Unauthorised Transaction that required a PIN, the amount of your liability is limited to the least of: AU\$150
 - _ the Available balance.
 - _ the actual loss at the time we are notified that the security of the Pass Code was breached or the Facility has been lost, stolen or used without your permission (limited by the applicable daily or period transaction limits over the relevant timeframe).
- For Facility transactions that don't need a Pass Code, you're not liable for any Unauthorised Transactions unless you have unreasonably delayed notifying us of the loss, theft or unauthorised use of the Facility.

12. TRANSACTION HISTORY

- Your Facility balance and transaction history are available at Inamo website at no charge, provided you have registered. The Facility balance can also be obtained by calling customer assistance (call fees and other fees apply - See section 7 “Fees and charges” of these conditions of use).
- If you notice any error (or possible error) in any transaction or statement relating to the Facility, then you must notify customer assistance immediately. We may request you to provide additional written information concerning any error (or possible error) and you must comply with that request.
- It is your responsibility to regularly review your transaction history to identify Unauthorised Transactions.

13. FACILITY EXPIRY

- The Facility is valid until the expiry date shown on it.
- Your Facility cannot be used after expiry. You cannot access any value loaded on the expired Facility unless a replacement card is issued to you.
- Unless a replacement card is issued to you (see next bullet point), at the time of the expiry of the Card, a \$5 per month management fee will be applied against any available balance on the Facility until the amount of the available balance is zero. Unless you use or withdraw any available balance, the remaining available balance at the time of expiry will be reduced over time by the amount of the monthly management fee and you will not be given any prior notice of this.
- A replacement card will be issued to you prior to expiry, where the card balance is greater than the facility renewal fee, and your registered details with us are accurate, including your name and Australian address. You may also request a replacement card at any time after expiry. A Facility replacement fee will apply (see fees and charges section of this PDS). For further information on reclaiming funds go to Inamo.com.

14. FACILITY REVOCATION AND CANCELLATION

- We may revoke the Facility at any time without cause or notice. If we ask you to, you must surrender or destroy the revoked Facility and you must not use the revoked Facility. When you surrender the Facility, you must give us your correct name and contact address. If you fail to return, or prove that the facility is destroyed, we may take legal proceedings or such other steps (that we, in our sole discretion, consider reasonable) in order to recover the facility from you.
- You may ask for the Facility to be cancelled at any time. If you ask for the Facility to be cancelled and we ask you to, you must surrender or destroy the cancelled Facility and you must not use the cancelled Facility.
- On the revocation or cancellation of the Facility, we will pay the available balance to you when:
 - i. We are satisfied that there are no un-cancelled or unexpired authorisations or approvals on either of the Facility (See section 8 “Limitations on use of Facility” of these conditions of use).
 - ii. We are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the available balance.
 - iii. If we require it, we have received the surrendered or cancelled Facility from you.
 - iv. You give us instructions, on any form we require, for the payment of the available balance.

15. LIABILITIES AND DISCLAIMERS

- We are not liable :
 - i. if, through no fault of our own, the Available balance is not enough to cover a transaction.
 - ii. if circumstances beyond our control prevent a transaction, despite any reasonable precautions having been taken by us.
 - iii. for any failure due to events outside our reasonable control.
 - iv. for any industrial dispute.
 - v. for any ATM refusing to or being unable to accept the Facility.
 - vi. for the way in which any refusal to accept the Facility is communicated.
 - vii. for any indirect, special or consequential losses.
 - for any infringement by you of any currency laws in the country where the Facility is issued or used.
 - viii. for any dispute between you and the supplier of any goods or services purchased with the Facility.
 - ix. for taking any action required by any government, federal or state law or regulation or court order; or
 - x. for anything specifically excluded or limited elsewhere in these conditions of use.
- However, your liability for Unauthorised Transactions will be determined according to the ePayments Code (7 See section 11 “Liability for unauthorised transactions” of these conditions of use).
- Our liability in any event (other than in relation to Unauthorised Transactions - Unauthorised transactions are dealt with in section 11 “Liability for unauthorised transactions” of these conditions of use) shall not exceed the amount of the available balance.
- If any guarantees, warranties or conditions are implied because of Part 2 of the Australian Securities and Investments Commission Act 2001 or any similar law in respect of services supplied under these conditions of use or in connection with the Facility, then our liability for a breach of such a guarantee, warranty or condition will in any event be limited to:
 - i. the supplying of the services again.
 - ii. the payment of the cost of having the services supplied again.
- The Issuer and The Card Group:
 - i. do not make or give any express or implied warranty or representation in connection with the Facility (including the Facility type, quality or standard of fitness for any purpose).

- ii. are not liable for any loss you suffer (including indirect or consequential loss) arising in connection with the Facility (whether a failure to provide the Facility or its loss, theft or destruction).
- All conditions, warranties or other terms implied by law are excluded to the fullest extent permitted by applicable laws and regulations.
- Any failure or delay to enforce a term of these conditions of use does not mean a waiver of them.

16. FOREIGN TRANSACTIONS

- The available balance is in Australian dollars.
- Transactions made in a currency other than Australian dollars will be subject to the prevailing Visa exchange rate at the time. Privacy and information collection

17. PRIVACY AND INFORMATION COLLECITON

- The Card Group and the Issuer, (in this clause, referred to as "we"), collect your personal information so that we can establish and administer the Facility provided to you. We may also use your personal information to tell you about products and services offered by us or our affiliate companies and to conduct customer satisfaction surveys to improve our products and services.
- The Issuer is also required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to collect personal information to identify you and verify your identity.
- Without your information we cannot make the Facility available to you and you should not purchase the Facility.
- If you provide us with personal information about someone else, you should ensure that you are authorised to do so and agree to inform that person of the contents of this notice.
- We may exchange your personal information with each other and with third parties in the normal operations of our business, for example with our corporate partners and affiliates, related companies and agents, government agencies, service providers (such as auditors, IT support and mailing houses) and providers of services which protect against potential fraud and other crimes. If you owe us money, we may also exchange your information with entities such as lawyers and debt collectors.
- We also disclose your personal information overseas to countries including New Zealand, Singapore, India, China, the UK, France and the US.
- By purchasing the Facility you consent to us collecting, using and disclosing your personal information under these terms and conditions in the manner described above.
- Our Privacy Policies set out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. Our Privacy Policies are available at: Issuer: www.heritage.com.au & The Card Group: www.thecardgroup.com.au
- You may contact the Issuer's Privacy Officer in relation to your personal information (or to opt out of marketing) on 131422 or feedback@heritage.com.au

- You may contact The Card Group's Managing Director, Peter Colbert in relation to your personal information via email at info@thecardgroup.com.au.

18. COMMUNICATIONS

- You agree that we may give written notices or other communications to you under or in connection with these conditions of use either:
 - i. By writing to you at your residential address last known to us.
 - ii. By giving it to you personally or leaving it at your residential or postal address last known to us.
 - iii. By electronic communication to your e-mail address last known to us.
 - iv. If the notice or communication is not personal to you – by publishing it on the Website.
- For the purpose of giving you information that we are required to provide under the ePayments Code:
 - i. We will do so by electronic communication.
 - ii. You have the right to vary your nominated e-mail address.
 - iii. You have the right to terminate your agreement to receive the information electronically.
 - iv. You have the right to ask us for a paper copy of the information that we provided electronically for up to seven years after we have communicated it electronically.
- If we give a notice or other communication to you by e-mail, the content of the notice or communication may be:
 - i. Set out in the body of the e-mail.
 - ii. Included as an electronic document attached to the e-mail.
 - iii. Made available at the website for retrieval by you (with the e-mail advising you of this and of the general nature of the information, and giving you the ability to readily retrieve the information electronically).
- If we give a notice or other communication to you:
 - i. By writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post.
 - ii. By giving it to you personally or leaving it for you you are taken to have received it on the day of delivery.
 - iii. Electronically – you are taken to have received it on the day it is transmitted.
- In addition to the ways set out in these conditions of use, we may give you a notice or other communication by using any method allowed or required by a law or the ePayments Code. If a law or the ePayments Code requires us to use a particular method, we will do so.

- You agree that, for the purpose of telephone communications originated or received by us or customer assistance or through the website, and for the purpose of electronic communications received by us or customer assistance or through the website, we or customer assistance or the operator of the website:
 - i. May verify your identity by reference to any or all of the information given by you when purchasing the Card or during registration or any changes made to this information.
 - ii. May proceed on the basis that we or they are dealing with you if satisfied by that verification.
- You must notify us immediately of any change to your address and other contact details either through the website or by contacting customer assistance (See section 7 “Fees and charges” of these conditions of use). You should also contact customer assistance 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.
- The Issuer and The Card Group accept no responsibility or liability for late, lost or misdirected emails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers.
- We may also contact you to inform you of product updates or promotions via your nominated postal address or email address. Any communication will be in line with our privacy policy, which can be viewed in full on the website. You can choose not to receive these communications by letting Inamo know by emailing info@inamo.com.

19. CHANGES TO THESE TERMS AND CONDITIONS

- We may change these conditions of use at any time. A change may:
 - i. Change the fees payable under these Conditions of Use or bring in new fees.
 - ii. Bring in new Conditions of Use.
 - iii. Alter these Conditions of Use in some other way.
- We will notify you in advance of most changes on Inamo.com. Changes that have a material negative effect on the benefits provided by the Facility will take effect no earlier than 20 days after the notification.
- However, changes necessitated by an immediate need to restore or maintain the security of the system in which the Facility is used can be made subject to the law and the ePayments Code without prior notice.
- We can give advance notice of a change by:
 - i. Publishing it in a notice or advertisement in a major daily newspaper distributed in Australia.
 - ii. Placing it on our Website.
 - iii. Letter or circular.
 - iv. Notification on or with an account statement or other written notice we send to you.
 - v. Using another method that the law or the ePayments Code allows or requires us to use.
- When we notify you of a change:
 - i. We will comply with any applicable requirements under a law of the ePayments Code.
 - ii. Subject to doing that, it will be good enough if the notification or announcement explains the substantial effect of the change. 19. The website
- Although considerable effort is expended to make the website and any other operating communication channels available at all times, no warranty is given that these channels will be available and error free every minute of every day.
- You are not liable for any loss caused by the failure of a system or equipment provided by any party to a shared electronic network to complete a transaction accepted by the system or equipment in accordance with your instructions. However, if you were aware, or should have been aware, that the system or equipment was unavailable or malfunctioning, our responsibility will be limited to:
 - i. correcting any errors; and
 - ii. refunding any charges or fees imposed as a result.

- Otherwise, you agree that neither the Issuer nor The Card Group is responsible for temporary interruptions in service due to failure beyond their control including, but not limited to, the failure of interconnecting operating systems, computer viruses, forces of nature, labour disputes and armed conflicts.
- You agree that we are not responsible for any content on the website other than content relating specifically to you, the available balance or the Facility.

20. GOVERNING LAW

- Any legal questions concerning these conditions of use, the agreement between you and us (which is governed by these conditions of use) or the Facility will be decided under the laws of Queensland, Australia.