

## Short Form Product Disclosure Statement – 1<sup>st</sup> July 2018

### 7-Eleven Visa Travel Money Card

This Short Form Product Disclosure Statement (Short Form PDS) provides summary information and terms and conditions applicable to 7-Eleven Visa Travel Money.

For the full Product Disclosure Statement (PDS) please go to [www.7elevenjustgo.com.au](http://www.7elevenjustgo.com.au) (Website).

The 7-Eleven Visa Travel Money Card is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984 ('Issuer' or 'Heritage'). The Issuer can be contacted at PO Box 190, Toowoomba, QLD 4350 and Ph: 13 14 22. Tuxedo Money Pty Ltd ACN 612 042 038 AFSL number 504781 (Tuxedo) distributes the product, supplies the processing services for the Card (including services and systems necessary to issue and process all transactions on the Card) and is responsible for customer service. In this Short Form PDS, any reference to 'we' or 'us' is a reference to the Issuer.

The information below does not take into consideration your financial situation and before making any decision about the Card you should consider whether this product is right for you. For more information about the Card, go to the Website.

#### Significant Benefits

The Card can be used anywhere in the world for cash withdrawals at ATMs displaying the Visa logo and for the purchase of goods or services in-store, online, over the phone from merchants (excluding some merchants, as set out in clause 11 of the Terms and Conditions) where Visa is accepted electronically.

The Card can be loaded with value up to \$10,000 Australian Dollars which you can convert to and hold as foreign currency. Amounts loaded onto the Card can be held in up to five currencies. The five currencies in which amounts can be held are Australian Dollars ('AUD'), New Zealand Dollars (NZD), United States Dollars (USD), Euros (EUR) and Great British Pounds (GBP).

Amounts held in each currency are recorded separately in what are referred to as 'Wallets'. The total of the amounts recorded in all Wallets at any given time represents the total funds available to spend on your Card. You can transfer amounts between the different Wallets on your Card. This can be done in advance of any travel to secure the exchange rates offered by Tuxedo at a time of your choice.

The Card is reloadable, which means value can be reloaded within applicable limits and until the Card expires.

For additional security, the Card is enabled with a personal identification number (PIN) and signature. Card transactions are authorised using your PIN, signature or, for online/over the phone purchases, your Card details.

#### Significant Risks

The significant risks associated with the Card include:

On application for a Card you will be asked to provide evidence of your identity. If your Australian Driving License or Proof of Age Card does not display your current address or you provide a Passport, you can still load the Card in-store but it will be frozen until you have supplied other forms of satisfactory address proof.

You will be exposed to foreign exchange fluctuations when transferring funds between different currency Wallets on your Card, when you do not have sufficient funds available in a currency Wallet for a transaction requested in that currency, and when you perform a transaction in a currency that is not one of the currencies offered by the Card.

Unauthorised transactions can happen using the Card if it is lost or stolen, the PIN is revealed to any unauthorised person, as a result of fraud, or if you leave your Card in an ATM. You may be liable for losses resulting from an unauthorised transaction under the terms and conditions of the product outlined in the PDS.

Unintended transactions can happen if electronic equipment with which the Card 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 Card is unavailable, you may not be able to undertake transactions or get information using the Card.

If your Card is lost, destroyed or stolen and you do not have your current contact details registered with us, we may be unable to authenticate you as the Card holder and will not be able to return funds or issue you a replacement Card.

## Card Fees and Limits

All fees are GST inclusive (if applicable) and will be deducted directly from the Card Balance at the time the activity invoking the fee occurred. The fees and charges applying to the Card are expressed in Australian Dollars (unless stated otherwise), are as follows:

Card Purchase Fee	Free of Charge with minimum initial load of \$100
<b>Top up fees to GBP, USD, EUR, NZD currency wallets and Wallet Move</b>	
Instore, BPAY, Direct Entry, Online Debit/Credit Card Load	See examples in clause 6.1 of PDS
<b>Transaction Fees</b>	
Transactions in same currency as pre-loaded wallet	Free of Charge
ATM withdrawals	Free of Charge
<b>Other Fees</b>	
Replacement Main Card Fee (if Damaged or Lost/Stolen)	Free of Charge
Investigation Fee	Free of Charge
Dormancy Fee (After 12 months inactivity of Card)	\$5 per month
<b>Closure</b>	
Cancellation or Redemption Fee	Free of Charge

The following transaction limits apply to the Card.

<b>Card limits</b>	
Minimum load amount	\$100.00
Maximum Card Balance (AUD equivalent of currencies)	\$10,000
Maximum Daily Instore Load (cash)	\$3,000
Maximum BPAY Load (at a time)	\$3,000
Maximum Online Debit/Credit Card load (at a time)	\$2,000 (minimum of \$100)
Maximum Direct Entry Load (at a time)	\$5,000
Maximum Annual Load	\$30,000
Maximum Daily ATM Withdrawal*	\$1,000 (\$500 in one transaction)
Maximum Annual ATM Withdrawal*	\$20,000
Maximum Retail Purchase (at a time)	\$10,000
Maximum Annual Retail Purchases	\$30,000
Card Expiry	Card valid for 36 months

\* When you use your Card in an ATM, you may also be subject to applicable fees, surcharge rules and regulations of the relevant ATM or other financial institution. You will be advised by the ATM operator before you confirm the transaction.

## Other Important Information

- a. To apply for the Card you will need to provide a password to access your Card account securely online, original copies of photo identification and we also need to verify your address. The Card may be deactivated until the identity verification process has been successfully completed.
- b. The signature panel on the back of the Card must be signed before use.
- c. You agree to the Terms and Conditions by any action relating to the Card including but not limited to signing the back of a Card, using a Card to make a purchase or withdraw cash from an ATM, activating a Card; or loading/ reloading funds onto the Card (but these are not the only ways that you can be taken to have agreed to be bound by the Terms and Conditions).
- d. You may use and reload the Card as often as you like within the applicable limits until the available balance is spent or the Card has expired at the date shown on the front of the Card.
- e. A new Card may be issued to you automatically prior to the Expiry Date, where the Card has been used within the last 6 months and where your details (name and address) are up to date with us. If you do not qualify for a new Card, you can arrange a refund of the Card balance by calling 1300 711 299.
- f. There is no interest earned or paid on the Card Balance.
- g. You can load additional funds to your Card at participating 7-Eleven retail outlets or using a direct credit facility (commonly described on internet banking sites as a "Pay Anyone" facility) provided by your Bank or other financial institution. Note: your own Bank may charge a fee for this service. All funds must be loaded onto your Card in AUD.
- h. You can view your balance, transaction history and manage your Card, including real time transfers between Wallets via the Website. The available balance can also be obtained by calling 1300 711 299.
- i. Your PIN will be sent to you via SMS once you have been accepted, or it can be retrieved by logging into the Website. Your Card should then be ready for use.
- j. Keep your PIN secure by:
  - never disclosing your PIN or Card number to another person;
  - not writing the PIN on the Card or on anything liable to loss or theft simultaneously with the Card;
  - not recording the PIN where it may be accessed by other people;
  - not interfering with any magnetic stripe or integrated circuit on the Card;
  - acting with extreme carelessness in failing to protect the security of the PIN; and
  - complying with any instructions we give you about the keeping the PIN safe and secure.Failure to do so may increase your liability for loss.
- k. As soon as you become aware that your Card is lost or stolen, or your Card details may have been used by someone without your authority, or your PIN's security has been breached, you must make a report to us immediately by calling 1300 711 299 or +61 03 9092 0410 if outside Australia. The Card will be cancelled when the report is made and will be replaced if you have registered your contact details with us and your details are current. You may be liable for transactions for which you did not give authority that were incurred before the report was received by us. We may issue you with a new Card and transfer the balance to your new Card. Replacement Cards can only be sent to the registered cardholder address.

## Currency Conversion and Default Wallet Funding Order

You are able to transfer amounts between the five Card currencies via the secure area of the Website. A currency conversion will apply for each move between currencies at the prevailing exchange rate including margin, determined by Tuxedo, which will be notified to you before you proceed with the conversion. A separate balance can be held on your Card for each of the Currencies listed below:

1. Australian Dollars (AUD)
2. New Zealand Dollars (NZD)
3. United States Dollars (USD)
4. Euros (EUR)
5. Great British Pounds (GBP)

If there are insufficient funds in the relevant currency Wallet to fund a transaction in that currency, additional Wallets will be used to fund the transaction. The order that value will be taken from other currency wallets is AUD > NZD > USD > EUR > GBP (Default Wallet Funding Order), until sufficient value has been created in the relevant currency for your transaction. A currency conversion will apply at the prevailing exchange rate including margin, determined by Tuxedo.

If a transaction is performed in a currency that is not one of those offered by the Card, the AUD Wallet will be used to fund the transaction and the Visa prevailing exchange rate will be used to convert to AUD. If there are insufficient funds in the AUD wallet then the Default Wallet Funding Order will apply to obtain sufficient value for the transaction. If there are insufficient funds in your Card Balance to complete the transaction when taking all wallets into account, then the transaction will be declined and you will need to load the Card.

## **Disputes and Complaints**

If you have a query about your transaction history or complaint about the Card or services provided by us, then please contact us:

Phone: 1300 711 299 (from within Australia) or +61 03 9092 0410 (from overseas)  
Email: [help@justgo.7eleven.com.au](mailto:help@justgo.7eleven.com.au)  
Web: [www.7elevenjustgo.com.au](http://www.7elevenjustgo.com.au)  
Post: Tuxedo Money Pty Ltd, GPO Box 82, Melbourne VIC 3001

We will handle all complaints according to our internal dispute resolution procedure and the ePayments Code, where the complaint relates to a transaction covered by the ePayments Code.

We have an internal dispute resolution process that aims to resolve most complaints within 10 working days. However, if we are unable to resolve your complaint to your satisfaction within 45 days then you may be eligible to escalate your complaint to the Financial Ombudsman Service (FOS). The period of 45 days may be extended in exceptional circumstances or where the Issuer decides to resolve the complaint under the rules of the Visa scheme. FOS details are as follows:

Phone: 1300 780 808  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)  
Fax: 03 9613 6399  
Mail: Financial Ombudsman Service Ltd, GPO Box 3, Melbourne, VIC 3001

Please note that the FOS will refer your complaint back to the Issuer or Tuxedo if it has not first been investigated. In addition, if your complaint is not satisfactorily addressed you may contact the Issuer 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: to 07 4694 9782 (from within Australia) or +61 7 4694 9780 (from outside Australia)

## **Further Information and Terms and Conditions**

The 7-Eleven Visa Travel Money PDS incorporating the full Terms and Conditions can be viewed at the Website. You may also request a copy of the PDS by calling 1300 711 299. We reserve the right to change this Short Form PDS at any time upon giving you 20 days' notice via the Website.

Email: [help@justgo.7eleven.com.au](mailto:help@justgo.7eleven.com.au)  
Website: [www.7elevenjustgo.com.au](http://www.7elevenjustgo.com.au)  
Post: Tuxedo Money Pty Ltd, GPO Box 82, Melbourne VIC 3001

Telephone Customer Care: 1300 711 299 or +61 03 9092 0410 if outside Australia. All telephone calls will be recorded. Calls will be charged at local rates and charged to the nearest second. Calls from outside Australia may cost more, please contact your service provider for details.