



## GETTING THE MOST OUT OF YOUR CASH PASSPORT

### CARD TO CARD TRANSFERS

Login to 'My Account' to instantly transfer money from one Cash Passport to another, in both Australia and New Zealand, across currencies available on both cards.

### USING YOUR CASH PASSPORT ON CRUISE SHIPS, RENTAL CAR HIRE OR HOTELS

Avoid placing your available funds on hold as this may result in your funds being held for over 30 days and instead, choose to settle the final invoice using your Cash Passport. Check with the merchant first.

### USING YOUR CASH PASSPORT AFTER YOUR TRAVELS

Your card is valid for up to 5 years so keep this card for your next trip away. Your Cash Passport can also be used for local purchases or online shopping. You can reload your card or cash out your remaining balance to a nominated bank account via 'My Account'.

### YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

Forgotten your PIN? Simply login to 'My Account' or the Cash Passport app and use the PIN Reveal function.

## BUY NOW IN-STORE

Get your travel money ready before you fly, by loading up to 10 currencies at locked-in exchange rates\*. Enjoy the smarter way to carry money and use it everywhere Mastercard is accepted, when you eat, shop or play abroad.

## CONTACT US

Call our Customer Service on 1800 098 231 (within Australia) or outside Australia call any of the following phone numbers:

New Zealand	0800 444 691
Hong Kong	800 966 321
Japan	00531 780 221
South Korea	00798 4434 1279
Thailand	001800 442 212
UK	0800 056 0572
USA/Canada	1 877 465 0085
Other	+44 207 649 9404

\* Lock in your exchange rates means the exchange rate is locked in for the initial load only. The exchange rates for subsequent reloads will be set at the prevailing exchange rate at the time of the transaction.

\*\* T&Cs apply. Customer must contact Customer Service to report lost or stolen card. Emergency cash can be arranged up to the balance on your Cash Passport, subject to availability of funds at the approved agent location.

Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport™ Platinum Mastercard® ("Cash Passport") in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL 240984). You should consider the Product Disclosure Statement for the relevant Cash Passport available at [www.cashpassport.com.au](http://www.cashpassport.com.au) before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you. The Target Market Determination for this product can be located at [www.cashpassport.com.au](http://www.cashpassport.com.au).

Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



# Choose the smarter travel money



## Made for travel

**CashPassport™**  
Mastercard®

Cash Passport Platinum Mastercard is the safe, secure and simple way to 'carry' and spend foreign currency when travelling.

## DESIGNED FOR GLOBAL TRAVEL



### Travel the world with one card

Load up to 10 currencies: USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, SGD, AED or AUD to spend worldwide in local currency.



### Lock in your exchange rates\*

Know exactly how much you have to spend with locked in exchange rates\* each time you load and reload.



### Spend with confidence

Shop like a local with no international transaction fees on purchases when you load and transact in the same currency.



### Total control

Manage your Cash Passport on the go via 'My Account' or the Cash Passport app and stay in control of your travel money.



### Card back up

Benefit from an additional card for free, which you can take away with you as a back up.



### Global acceptance

Use your card as you would any other Mastercard card worldwide – in-store, online, or to withdraw local currency at ATMs.



### 24/7 Global Customer Support

Help is only a call away to replace a lost, stolen or damaged card and get emergency cash quickly.\*\*

## GETTINGS STARTED IN 4 SIMPLE STEPS

1

### Get your card instantly in-store

Have your Australian Passport or Driver's Licence ready to complete your purchase.

2

### Register online for 'My Account' and download the Cash Passport app

Check your balance and manage your funds anywhere, anytime via the app or online via [www.cashpassport.com.au/activate](http://www.cashpassport.com.au/activate).

3

### Eat, Shop, Play

Use your card at millions of shops, restaurants, online and at ATMs, worldwide, everywhere Mastercard is accepted.

4

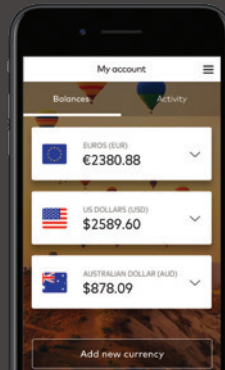
### Manage your money on the go

Top up your card at our partner retailers or online by logging into 'My Account' or the Cash Passport app.

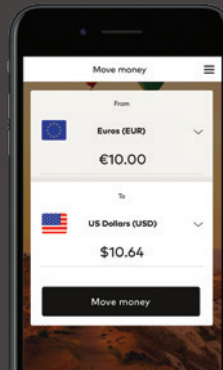
- Top up your card
- View your balances for each currency
- Transfer between currencies
- Track your spending
- Suspend your card temporarily
- Retrieve your PIN number

## DOWNLOAD THE CASH PASSPORT APP TO KEEP TRACK OF YOUR SPEND, ON THE GO

CHECK  
YOUR BALANCE



MOVE MONEY  
BETWEEN CURRENCIES



## CARD AND TRANSACTION LIMITS

There are limits that apply when using this card, including the limits set out below. A complete list of the applicable limits is contained in the Product Disclosure Statement or at [www.cashpassport.com.au/fees-and-limits](http://www.cashpassport.com.au/fees-and-limits)

Limit	Amount
Maximum amount per load/reload	AUD 100,000 or currency equivalent (see additional requirements for Debit Card Load and BPAY reloads)
Maximum balance at any time	AUD 100,000 or currency equivalent
Maximum spend at point of sale in 24 hours	AUD 15,000 or currency equivalent
Maximum you can withdraw from ATMs in any 24-hour period (Some ATM operators may set their own withdrawal limits which may be lower than this limit)	AUD 3,000 or currency equivalent

## CARD AND TRANSACTION FEES

Fees and charges apply when using this card, including the fees and charges set out below. A complete list of the applicable fees and charges is contained in the Product Disclosure Statement or at [www.cashpassport.com.au/fees-and-limits](http://www.cashpassport.com.au/fees-and-limits)

Fees	Amount
In-store administration fee	The greater of 1.1% of the initial load/reload amount or \$15.00
Reload online	FREE via Bank Transfer and BPAY 0.5% of the AUD equivalent for instant Debit Card loads
Withdrawing from an international ATM*	AUD 3.50    CAD 3.50 EUR 2.50    HKD 18.00 USD 2.50    SGD 3.50 GBP 2.00    AED 10.00 JPY 260.00    NZD 3.50 THB 80.00
Domestic ATM fee	2.95% of value withdrawn
Replace lost or stolen card	FREE
Instant domestic card to card (Transfer funds to another Australian issued Cash Passport)	FREE

\* For international ATM withdrawals in countries not mentioned above or where there are insufficient funds in the relevant currency to cover the whole transaction, the fee will be AUD \$3.50.