

Bright Horizons Australia Childcare Pty Ltd

Dear Cardholder,

We're delighted to present you with your new Bright Horizons Visa Prepaid Card.

Enclosed you will find your Emerchants Reloadable Visa Prepaid Card Product Disclosure Statement, which outlines the terms and conditions of your Card. The Product Disclosure Statement consists of two parts – **Part A** - General Information and Terms and Conditions and **Part B** – Fees and Charges. Please read both Parts carefully as they contain valuable information on how to get the most from your card.

How to activate and register your card

You will be required to activate your Bright Horizons Australia Childcare Pty Ltd Prepaid Card. To activate your Bright Horizons Australia Childcare Pty Ltd Prepaid Card you will need to go online at <https://secure.emerchants.com.au/SAM/Site/BrightHorizonsCH> and follow the prompts.

To view account balances and transactions please to go <https://secure.emerchants.com.au/SAM/Site/BrightHorizonsCH>. If your PIN record is lost or stolen, or you suspect that unauthorised transactions have been made, please call our Customer Service Centre on 1300 513 378 (8:30am to 5:00pm Monday to Friday EST)

To use this card, simply select credit and enter your 4 digit PIN number.

PRODUCT DISCLOSURE STATEMENT PART B – FEES AND CHARGES.

FEES AND CHARGES – Australia	
ATM Owners Fees	Varies
ACCOUNT KEEPING FEES	
Balance Inquiry Online	FREE
FEES AND CHARGES – International	
Foreign Exchange Fee (if Card is used for purchases or withdrawals in any currency other than Australian dollars or purchases with any merchant located outside Australia) (see example)	2.99%

Example of Foreign Exchange Fee

Suppose:

- you make a purchase from a merchant located outside Australia (in the USA);
- at the time, VISA's prevailing exchange rate is \$1.00 US = \$0.95 Australian; and
- you spend \$200.00 US.

The Australian dollar amount is $USD \$200.00 \times \$0.95 = \$190.00$

The foreign exchange fee is therefore $2.99\% \times \$190.00 = \5.68 .

POS/ATM PIN: Please see above
MEMORISE OR KEEP YOUR PIN IN A SAFE PLACE

The Product Disclosure Statement (**PDS**) for the *emerchants* Reloadable Visa Prepaid Card consists of two parts: **Part A – General Information and Terms And Conditions**, which is available online at <https://sam.emerchants.com.au/> and **Part B – Fees And Charges** (This Document). **You must read Part A and Part B of the Product Disclosure Statement together.**

Issuer: Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984, PO Box 190, Toowoomba, QLD, 4350 or phone 13 14 22 (from within Australia) or +61 7 4694 9000 (from outside Australia)