

Prepaid Visa Gift Card Conditions of Use (Terms and Conditions)

The Prepaid Visa Gift Card ("Card") is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ('we/us/our'). In these conditions 'you' are the Card purchaser or user. Emerchants Payment Solutions Limited ("EPSL") ABN 30 131 436 532, AFSL 404131 has developed the Card and authorised Edge Loyalty Systems ABN 96 138 299 288, to distribute the Card. If you acquire the Card you will have a contract with us.

1. By signing the back of the Card, or using the Card, you agree to be bound by these Terms and Conditions. The Card must be signed before use. You must give these conditions to the user of the Card if that is not you. The Card remains our property.
2. Your Card is a Visa Prepaid Card that must be activated within 3 months from the date of issue. To activate the Card you must go online to www.giftcardplanet.com.au and enter in the card details. Once activated, funds are available by 12 pm the following business day. The Card is valid for 12 months from the date of activation and can be used for purchasing goods and services where ever Visa Prepaid cards are accepted for electronic transactions (excluding transactions at ATMs or over the counter at financial institutions). The Card is not a credit card and nor is it linked to a deposit account with us. Some merchants may choose not to accept Visa Prepaid cards.
3. The Card cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the merchant agrees.
4. The Card is not reloadable. It is valid until the expiry date shown on the front of the Card and cannot be used after expiry. At expiry, the remaining available balance will be forfeited. We will not give you any notice before this happens.
5. The Card cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments. Authorisations may be declined at some merchants (such as gambling merchants or merchants who choose not to accept Visa Prepaid cards). We are not liable in any way when authorisation is declined for any particular transaction except where the authorisation has been declined because of an act or omission on our part.
6. The Card is like cash. We have no obligation to replace or refund value for misused, lost, stolen or damaged Cards except where we have breached any condition or warranty implied under consumer protection legislation that cannot be excluded in these terms and conditions (for example, warranties as to the exercise of due care and skill in providing services and as to fitness for purpose of materials we provide).
7. You are responsible for all transactions on the Card, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the Card, you should notify Edge Loyalty Client Services immediately on 1300 079 267 during business hours or alternatively you can send an email to info@giftcardplanet.com.au.
8. If you have a problem with a purchase made with the Card, 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 Edge Loyalty Client Services immediately on 1300 079 267 during business hours or alternatively you can send an email to info@giftcardplanet.com.au.
9. If you wish to make a complaint about your Card you can send an email to support@emerchants.com.au.
10. We may restrict or stop the use of the Card if suspicious activities are noticed.
11. Any refunds on Card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the Card, cash refund or in-store credit. If the Card expires or is revoked before you

have spent any funds resulting from a refund (whether or not the original transaction being refunded was made using the Card) then you will have no access to those funds.

12. You are responsible for checking your transaction history online and knowing your available balance. You can view your balance and transaction history at www.giftcardplanet.com.au or by phoning 1300 079 267 during business hours.

13. A 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the Card.

14. All fees will be deducted directly from the available Card balance.

15. Information will be disclosed to third parties about the Card, or transactions made with the Card, whenever allowed by law, and also where necessary to operate the Card and process transactions. A full privacy policy can be viewed at <http://www.giftcardplanet.com.au/privacy.php>

16. We reserve the right to change these Terms and Conditions at any time. Any changes to the Terms and Conditions can be viewed at www.giftcardplanet.com.au.