

Visa Virtual Account Terms and Conditions

The Visa Virtual Account ("Account") is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ('we/us/our'). In these conditions 'you' are the Account purchaser or user. EML Payment Solutions Limited ("EML") ABN 30 131 436 532, AFSL 404131 has developed and promotes the distribution of the Account, which is distributed by Edge Loyalty Systems Pty Ltd ("Edge") ACN 138 299 288. If you acquire the Account you will have a contract with us.

By using the account you agree to be bound by these Terms and Conditions. You must give these conditions to the user of the account if that is not you. The account remains our property.

Activation, Using the Card and Expiration

- To obtain the account, you must first purchase a voucher at <http://www.giftcardplanet.com.au>, or otherwise be provided it by Edge.
- To activate the account, you will need to register it by following the prompts at <http://virtualvc.com.au>. You will need to provide a valid e-mail address and voucher number during the registration process.
- Once registered, your **16-digit Account number** will then be **displayed on the account activation screen** and the **account's expiry date and CVV2 security code** will be emailed to you instantly.
- Keep a record of the CVV2 security code and expiry date for reference when you use the Account. You are now ready to use your Account. Your account can be used for additional Account activations
- You make payments with the Visa Virtual Account for card not present transactions like a standard Visa card, by using a Visa card number, expiry date and 3-digit CVV2 number (security code).
- The account is not reloadable. It is valid for six (6) months from the date of on-line activation or when the entire value has been exhausted, whichever occurs first.

Limitations of the Card

- The account is a prepaid, single load Visa number that you can use for shopping on the internet, over the phone or by mail order at any merchant around the world that accepts Visa for card not present transactions.
- **The account can only be used in shopping environments where a physical card is 'not' present (online, over the phone or mail order).**
- **It cannot be used for face to face transactions at merchants, financial institutions or ATM's.**
- The account is not a credit card and nor is it linked to a deposit account with us.
- The account cannot be used for purchases where a physical card is needed to make the purchase transaction. **Some merchants may choose not to accept Visa Prepaid as a method of payment.**

- The account 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.
- The account cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments.

Waivers

- At expiry, the remaining available balance will be forfeited. We will not give you any notice before this happens.
- Authorisations may be declined at some merchants (such as gambling merchants or merchants who choose not to accept Visa Prepaid Accounts). 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.
- The account is like cash. We have no obligation to replace or refund value for misused, lost, stolen or damaged accounts 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).
- You are responsible for all transactions on the account, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the account, you should notify Edge Client Services immediately on 1300 079 267 during business hours, or alternatively you can send an email to info@giftcardplanet.com.au

Disputes & Complaints

- If you have a problem with a purchase made with the account, 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 Client Services on 1300 079 267 during business hours, or alternatively you can send an email to info@giftcardplanet.com.au
- Any refunds on account transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the account, cash refund or in-store credit. If the account 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 account) then you will have no access to those funds.
- If you have a query about the account, you should initially contact Edge by phoning Client Services on 1300 079 267 during business hours.

If you have a complaint relating to the account, please contact Edge at any of the following:

Phone: 1300 079 267 from 9am – 5pm

Monday to Saturday (AEST)

Email: info@giftcardplanet.com.au

Disclaimers

- We may restrict or stop the use of the account if suspicious activities are noticed.
- You are responsible for checking your transaction history online and knowing your available balance. You can view your balance and transaction history at <http://virtualvc.com.au> or by phoning 1300 079 267 during business hours.
- 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 account.
- All fees will be deducted directly from the available account balance.
- To view transaction history or account balance, or to retrieve the account number, expiry date or CVV, you can visit <http://virtualvc.com.au> at any time, and do so using the name, postcode, date of birth and email address and voucher number that you were provided in the registration process.
- Information will be disclosed to third parties about the account, or transactions made with the account, whenever allowed by law, and also where necessary to operate the account and process transactions. A full privacy policy can be viewed at <http://virtualvc.com.au>.
- We reserve the right to change these Terms and Conditions at any time. Any changes to the Terms and Conditions can be viewed at <http://virtualvc.com.au>.