IMPORTANT NOTICE FOR ALL EFTPOS PREPAID DEBIT CARDHOLDERS

Date: 24th April 2014

Changes to the way Cardholders are charged when using an ATM

From 1st June 2014 when you use a rediATM for withdrawals and balance inquiries on your eftpos Prepaid Debit Card, instead of being charged an ATM Owner's fees, you will be charged a \$2.00 ATM usage fee which will be shown on your online transaction history.

IMPORTANT: Should you choose to use a rediATM or a different financial institution's ATM for withdrawals or balance inquiries, the fee incurred will be substantially the same.ⁱ

The change simply means that when you use a rediATM for withdrawals and balance inquiries on your Eftpos Prepaid Debit Card, instead of the fee showing up on the ATM screen before you perform the transaction, it will be shown on your online transaction history.

The rediATM network

The rediATM network is one of Australia's largest ATM networks, with over 3,000 rediATMS across Australia and partnered with over 100 financial institutions including credit unions, building societies and banks.

Where to go for more information

For more information about the fees and charges associated with your card, please refer to your <u>Product Disclosure Statement.</u>

To view your transaction history online, please visit your online Secure Account Management (SAM) portal.

ⁱ The ATM Owners fee incurred by cardholders for using all ATM's other than rediATMs range from \$1.50 - \$2.50. This fee is imposed by the ATM Owners themselves. Emerchants does not have any control over these fees.