

Account ID: [*****]

We are delighted to present you with your new **Neoclinical Prepaid Visa card**.

The Product Disclosure Statement for this Card consists of two parts – **Part A** - General Information and Terms and Conditions and **Part B** – Fees and Charges. This document represents Part B – Fees and Charges of the Visa Prepaid Card Product Disclosure Statement. You can find further information and the Product Disclosure Statement Part A – General Information and Terms and Conditions online at www.neoclinical.com/neocard. Please read both Parts carefully as they contain valuable information

This card must be activated prior to use at your clinic.

To activate your card you will need your Card Activation Code, which is printed at the top of this letter (and on the back of your card), or your 16 digit card number (on the front of your card). Once successfully activated, your card will be valid for use until the expiry date printed on the front of the card. Please be advised that the expiry date of your card is permanent.

To view account balances and transactions please go to www.neoclinical.com/neocard and enter your 16 digit card number (no spaces) and PIN as prompted. If you have any enquiries, your card is lost/stolen or you suspect that unauthorised transactions have been made, please call our Customer Service Centre on 02 8935 9638. Please keep your PIN secure. If you lose your PIN it cannot be reissued to you.

To use this card at an eftpos terminal, simply select **credit** and enter your 4 digit PIN number.

**PRODUCT DISCLOSURE STATEMENT PART B –
FEES AND CHARGES.**

FEES AND CHARGES – Australia

ATM Cash Withdrawal	ATM Owner Fees
ATM Other	ATM Owner Fees
RediATM Fee per Transaction	\$1.50
POS Purchase	FREE
POS Other	FREE
Cash Out at POS	\$0.50

ACCOUNT KEEPING FEES

Balance Inquiry Online	FREE
Disputed Transaction Fee	\$10.00
Replacement Card	\$25.00
Inactivity Fee (after 180 days)*	\$1.50

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%
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Please note: All transaction fees charged at the time of transaction and are included in the total purchase price.

“Other” refers to any declined or balance inquiry transactions.

* Charged on the first day of each month after 180 days inactivity

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 $\text{USD } \$200.00 \times \$0.95 = \$190.00$

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

Please note: All transaction fees charged at the time of transaction and are included in the total purchase price. “Other” refers to any declined or balance inquiry transactions.

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

PIN