

Sarina Russo

Dear Cardholder,

We're delighted to present you with your new **Visa Prepaid 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 <https://sam.emerchants.com.au/>. Please read both Parts carefully as they contain valuable information

How to use your card.

To use this card simply select credit and enter your 4 digit PIN number. If you have forgotten your PIN, you can reveal your PIN number by visiting <https://pin.emerchants.com.au/#/>

To view account balances and transactions please to go <https://sam.emerchants.com.au/>. If your PIN record is lost or stolen, or you suspect that unauthorised transactions have been made, please contact your **Sarina Russo** administrator immediately or 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 Cash Withdrawal | ATM Owners Fees |
| ATM Other | ATM Owners Fees |
| POS Purchase | Free |
| POS Other | Free |
| Cash Out at POS | Free |
| ACCOUNT KEEPING FEES | |
| Monthly Fee* | \$5.00 |
| Disputed Transaction Fee | \$10.00 |
| Negative Card Balance Top-up | Varies |
| 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 x \$0.95 = \$190.00

The foreign exchange fee is therefore 2.99% x \$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.

* Charged on the first day of each month after initial card load

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)