Sarina Russo Fuel Card Terms & Conditions

The Sarina Russo Fuel Card ('Fuel Card') is issued by Emerchants Payment Solutions Limited ("EPSL") ABN 30 131 436 532, AFSL 404131 ('Emerchants/we/us/our'). In these conditions 'you' are the Card user. Emerchants has developed the Card and authorised Sarina Russo Job Access (Australia) Pty Ltd ABN 21 090 052 350, to distribute the Fuel Card. If you acquire the Fuel Card you will have a contract with us.

Using the Fuel Card, you agree to be bound by these Terms and Conditions. You must give these Terms and Conditions to the user of the Fuel Card if that is not you. The Fuel Card remains our property.

The Fuel Card is a Visa prepaid gift card. The Fuel Card can only be used for purchasing fuel at participating petrol stations. The Fuel Card is not a credit card and nor is it linked to a deposit account with us. Please be aware some merchants may choose not to accept Visa prepaid gift cards.

The Fuel 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.

This Fuel Card is not reloadable. **The Fuel Card is valid for 1 month from the date of activation 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.

The Fuel 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 prepaid cards). We are not liable in any way when an authorisation is declined for any particular transaction except where the authorisation has been declined because of an act or omission on our part.

The Fuel Card is like cash and may not be replaced if misused, lost, stolen or damaged. 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 Fuel Card or you wish to make a complaint about your Fuel Card, you should notify Emerchants immediately on 1300 739 889 during business hours or alternatively you can send an email to <u>support@emerchants.com.au</u>

If you have a problem with a purchase made with the Fuel 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 Emerchants on 1300 739 889 during business hours or alternatively you can send an email to <u>support@emerchants.com.au</u>.

Any refunds on Fuel Card transactions are subject to the policy of the specific merchant. If the Fuel 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 Fuel Card) then you will have no access to those funds.

We may restrict or stop the use of the Fuel Card if suspicious activities are noticed. You are responsible for checking your transaction history online and knowing your available balance. <u>https://sam.emerchants.com.au/SarinaRussoGiftCards</u> or by phoning 1300 739 889 during business hours.

Information will be disclosed to third parties about the Fuel Card, or transactions made with the Fuel 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://emerchants.com.au/privacy-statement/.

We reserve the right to change these Terms and Conditions at any time. Any changes to the Terms and Conditions can be viewed at <u>https://sam.emerchants.com.au/SarinaRussoGiftCards</u>.