

External Account ID *****

We are delighted to present you with your new reloadable Prepaid VISA Card (**Your Card**) and associated PIN number.

Your Card has already been registered with your personal details. You do not need to register or activate Your Card. **There is no value loaded onto this card** - you will need to visit the connectnow Fasttrack Advantage rewards portal (**FAR Portal**) to order a reloadable Prepaid VISA Card Top Up value.

Important documents to consider

Please read each of the following documents carefully as they contain important information:

- **Product Disclosure Statement (PDS)** for Your Card, which consists of two parts:
 - **Part A** - General Information (section A) and Terms and Conditions (section B); and
 - **Part B** - Fees and Charges.

This document represents Part B of the PDS – Fees and Charges for Your Card.

Notwithstanding the terms of the PDS, please note the following important information in relation to Your Card:

- Your Card limit is capped at AU\$999.99.
- The only way that value can be loaded on to Your Card is via the FAR Portal, in accordance with the FAR Program Terms.
- Value loaded on Your Card will usually become available for use as set out in the FAR Program Terms.

Where to find these important documents

- You can find further information and the PDS (Part A – General Information and Terms and Conditions) online at <https://sam.emerchants.com.au/connectnow>.
- You can find the connectnow Fasttrack Advantage Rewards Program Terms and Conditions (**FAR Program Terms**) by logging into the FAR Portal via www.connectnow.com.au.

Using Your Card

- To view account balances and transactions please go to <https://sam.emerchants.com.au/connectnow>.
- If you have any enquiries, your card is lost/stolen or you suspect that unauthorised transactions have been made, please contact our Customer Service Centre by email: support@fasttrackadvantage.com.
- To use Your Card at an eftpos terminal, simply select credit and enter your 4 digit PIN number. Please keep your PIN secure. If you lose your PIN it cannot be reissued to you.

PRODUCT DISCLOSURE STATEMENT PART B – FEES AND CHARGES.

FEES AND CHARGES – Australia

ATM Cash Withdrawal	Varies
ATM Other	Free

ACCOUNT KEEPING FEES

Manual Funds Transfer – Card to card (per transfer)	\$5.00
Manual Funds Transfer – Card to External Account (per transfer)	\$25.00
Balance Inquiry Online	FREE
Inactivity Fee per month after 12 months	\$2.99
Disputed transaction (per transaction)	\$20.00
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%
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Important, please note the below:

Inactivity fees are charged on the first day of each month after 12 months of inactivity. Fees apply for both successful and declined transactions. All fees are GST exclusive.

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 are charged at the time of transaction and are included in the total purchase price.

POS/ATM PIN: See PIN below (**Scratch to reveal**)
Web/Phone PASSCODE: See PIN below
MEMORISE OR KEEP YOUR PIN IN A SAFE PLACE

PIN

The Product Disclosure Statement (PDS) for Your Card consists of two parts: **Part A – General Information and Terms And Conditions**, which can be found at <https://sam.emerchants.com.au/connectnow>; and **Part B – Fees And Charges** (This Document). **You must read Part A and Part B of the Product Disclosure Statement together.**