

CASH PASSPORT™

PREPAID CURRENCY CARD

AUTHORISED REPRESENTATIVES FINANCIAL SERVICES GUIDE

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PREPAID CURRENCY CARD

Access Prepaid Australia Pty Ltd
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Authorised Representatives – Financial Services Guide

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What is this document?

Under the *Corporations Act 2001* (Cth), the authorised representative named on the back cover (“we” or “us”) is required to provide you with this Financial Services Guide (“FSG”) to inform you of some key facts before we provide you with a financial service. This is an important document which provides information to assist you in deciding whether to use the financial services offered in this FSG.

This FSG explains who we are, the services we are authorised to provide on behalf of Access Prepaid Australia Pty Ltd, how we and other relevant parties are remunerated, details of how complaints are dealt with, privacy considerations and the conflicts of interest that may arise between Access and other issuers.

If you have any questions about the information contained in this FSG, you should contact the authorised representative whose details appear on the back cover.

In addition to this FSG, if we provide you with a financial product or offer to issue, or arrange the issue of a financial product, we may also provide you with a Product Disclosure Statement (PDS) containing information about the particular product to assist you in making an informed decision about that product. You should consider the content of the PDS carefully before acquiring the product.

Who are we? Who do we act for?

In providing the products and services referred to in this FSG, we are acting as an authorised representative of Access Prepaid Australia Pty Ltd (ABN 47 145 452 044) (“Access”) whose registered office is at Level 6, 165 Walker Street, North Sydney, New South Wales 2060.

Access holds an Australian Financial Services Licence (No. 386837) and is authorised to deal in and provide general financial product advice in relation to non-cash payment products, foreign exchange contracts, and miscellaneous financial risk products limited to foreign currency risk products.

Access has authorised us to deal in non-cash payment products including Cash Passport cards as its authorised representative. We have also been authorised by Access to distribute this FSG.

Access has not authorised us to provide you with personal or general financial advice. We are not entitled to provide you with personal financial advice in relation to the products. If such advice is given you should not rely on it. You should only rely on the information contained in this FSG and / or in the PDS (if any) for the relevant product provided.

Providing Instructions to us

You may (depending on the financial product or service we are selling to you) provide instructions to us:

- in person at the address stated on the back of this FSG;
- by phone;
- by facsimile; or
- by email.

Instructions received for certain financial products or services require identification verification and/or your signature. In addition, some products and services may have their own rules on how to provide instructions or execute certain transactions. Please refer to the PDS, other disclosure documents or the terms and conditions of that product or service for instruction details.

(1)

What financial services do we provide on behalf of Access?

As an authorised representative of Access, we are authorised to deal in certain financial products. We can issue, apply for, vary or dispose of the following products:

- Cash Passport Debit Cards;
- Cash Passport ATM Cards;
- Cash Passport MasterCard Prepaid Currency Cards; and
- Cash Passport Multi-currency Prepaid MasterCards

We are also authorised to provide other services including the sale and reload of Cash Passport Cards.

Who does Access act for?

Access may authorise us to sell products on behalf of other Issuers and when Access does, Access acts for the Product Issuer and not for you. The Product Issuer of the products we offer you are:

Financial Product	Product Issuer
Cash Passport	Heritage Bank Limited

How are we and Access remunerated for providing the financial services?

Our employees are remunerated on a salary basis. Access's employees are remunerated on a salary basis with performance incentives based on the overall financial performance of Access, the performance of the Business Unit in which they operate and individual performance. Some Access employees are also paid incentives based on sales of financial products and services. Our staff may also be provided with discounted rates on Access products and incentives (such as vouchers) based on sales of Access products. For each product issued or arranged by Access and supplied to you by us, we may receive the following fees and commissions from Access:

- Cash Passport ATM Cards, Cash Passport Debit Cards, Cash Passport MasterCard Prepaid Currency Cards and Cash Passport Multi-currency Prepaid MasterCards – amounts may vary but in some instances a minimum amount of \$11 or up to 1.1% of the load value and up to 1% of the commission charged for BPAY reloads.

We, or our employees, may also receive sales based incentives paid by Access on the sale of Access products. These incentives are run on an ad-hoc or ongoing basis and may include cash incentives, gift vouchers and prizes. The incentives may be based on the volume or value of sales made. With respect to products issued by Access, Access will earn income on the margin between the wholesale cost of supply and the revenue on sales at prices offered to customers less the remuneration payable to us, as described above. You can request more specific details of the fees and other benefits that will be received by Access in relation to a financial service described in this FSG by contacting Access General Enquiries directly on 1800 098 231. If you wish to be provided with this information, you must make your request within a reasonable time after you are provided with this FSG, and in any event, before any financial service is provided to you by us. In instances where products are issued by an entity other than Access and supplied to you by us, Access may receive a commission and / or

a fee for such a transaction. The details of these commissions and fees are set out below:

- Cash Passport ATM Card, Cash Passport Debit Card, Cash Passport MasterCard Prepaid Currency Card and Cash Passport Multi-currency Prepaid MasterCard: up to 5% per foreign exchange transaction.

Conflicts of Interest

Where products are not issued by Access, Access will ensure that it has entered into the appropriate supply agreements with each providing entity to enable it, and us, as their authorised representative, to sell these products. Access is part of a larger financial services group that offers various products and services. Access is part of the MasterCard Group and its ultimate parent company is MasterCard Inc. a company listed on the New York Stock Exchange. We have a conflict of interest policy that aims to avoid and manage conflicts of interests that may arise both within the group and between us and third parties from time to time.

Financial Advice

We are not authorised by Access to provide you with any financial product advice. This means that any information we provide you will be factual only and we will not take into account your financial needs, circumstances or objectives in any of the information we provide. We do not recommend or make any statements of opinion in relation to the products offered to you. You should consider your own objectives, financial situation and specific needs and rely only on the information contained in this FSG and the PDS provided to you, to make your own decision on whether the financial products or services offered are right for your circumstances.

Privacy

To provide an effective service to our customers we may collect personal information about you on behalf of Access. Information is collected only where it is required to complete foreign exchange or related transactions for you, to promote and market Access products and services to you and to inform you of our special offers, promotions or competitions, including by way of direct mail and telemarketing (unless you tell us otherwise) or for us to comply with laws and regulatory requirements. If you do not provide us with the information we may request, we may not be able to provide the service you have requested. In some instances, Access may contract with external companies for the provision of products and services to you. These companies may include, or be associated with, money transfer services (including international funds transfers), insurance, information technology services and records management. Only information about you that is pertinent to the supply of these products or services to you is provided to any third party and strict security and confidentiality requirements are adhered to. In collecting and managing personal information, Access complies with the National Privacy Principles ('NPPs') of the *Privacy Act 1988* (Cth). In the event that personal information is disclosed to an external company operating in a foreign country, Access will ensure that the information will be protected by a law or a contract which upholds privacy principles similar to the NPPs.

Access will take reasonable steps to protect information we collect from you and you have the right to access that information to ensure it is accurate. For more details, you should see the Privacy Statement contained on the Access website at www.cashpassport.com. If you wish to access your information, please contact the Access Privacy Officer at Access's principal business address listed on the back of this FSG, or call 1800 098 231 or send an email to privacy@accessprepaidww.com.

Compensation Arrangements

Access is covered by a professional indemnity insurance policy (the policy) designed to pay claims by third parties (including customers) arising out of any professional negligence on its part, subject to terms and exclusions of the policy. The policy extends to cover for claims made in relation to the conduct of representatives/employees after they cease to be employed by or act for Access. The terms and conditions of the policy satisfy the requirements of 912B *Corporations Act 2001* (Cth) for compensation arrangements. You do not have a direct right to claim under this policy which is taken out to ensure sufficient resources will be available to meet claims against Access.

Dispute Resolution

You should address any complaint relating to the financial products or services provided by us directly to Access on the details provided on the back cover of this FSG or by contacting Access's Card Services General Enquiries directly on 1800 098 231. If these steps are unable to resolve your complaint, the matter will be automatically escalated to the relevant Access Sales Manager. If a resolution is not reached within a reasonable time period, the matter will be further escalated to the Access Compliance Manager who will refer the matter to Senior Management for resolution. All complaints are logged at each stage of the process. If you have any enquiries about the Access dispute resolution process, please contact the Access Compliance Manager at the principal business address of Access, listed on the back cover of this FSG, or call 1800 098 231 or send an e-mail to servicequality@accessprepaidww.com. If you are dissatisfied with the resolution of a complaint you have lodged with Access, you may refer your complaint to:

Financial Ombudsman Service (FOS).
GPO Box 3,
Melbourne VIC 3001
Ph: 1300 78 08 08
Fax: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

What happens if this FSG changes before you receive a financial service from us?

If we revise this FSG, we will provide you with the updated version before we provide you with a financial service.

Agent name and contact details:

Authorised Representative No.:

[Authorised Representative]

as authorised representative of

Access Prepaid Australia Pty Limited

ABN 47 145 452 044

Australian Financial Services Licence No. 386837

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