PRODUCT DISCLOSURE STATEMENT

FOR THE UNITED CURRENCY EXCHANGE
VISA RELOADABLE PREPAID CARD

DATE: 22ND MAY 2026

You must read this PDS in conjunction with United Currency Exchange AUD Virtual Account Terms & Conditions

CONTENTS

PART A GENERAL INFORMATION

1. ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This document (comprising Part A and Part B) forms the Product Disclosure Statement ("PDS") for your United Currency Exchange Visa Reloadable Card (the "Card"). The PDS contains important information, including the fees and other costs that apply to the Card.

This PDS is issued by iGoDirect Group Pty Ltd ABN 17 110 897 320 AFSL551294 ("iGoDirect") as a requirement under the Corporations Act 2001.

This PDS is an important document designed to assist you in deciding whether to acquire the financial product to which it relates – the Card. You should read this PDS in full before using your Card.

Your contract with us for the Card is comprised of this PDS document incorporating the Terms and Conditions, which contains important information regarding your Card.

The information in this PDS does not take into account your individual objectives, financial situation or needs. Any advice in this PDS is general advice only. You should consider the appropriateness of any general advice to your circumstances before acting on it.

2. GENERAL PRODUCT DESCRIPTION

Your card provides you with the means to receive and enjoy access to your Available Balance anywhere in the world where Prepaid Visa cards are accepted.

Your Card can only use the Available Balance within the Card within the transaction limits listed in Section 15.7 of the Terms and Conditions in Part B.

3. STATEMENTS OF ACCOUNT

By successfully applying for and using the Card, you acknowledge that we do not provide, and you will not receive, paper statements. Electronic statements showing Card transactions and Available Balance are available for viewing by accessing the United Currency Exchange mobile app or by accessing the web link in the SMS message you received when you were sent your card. If required, please contact United Currency Exchange by visiting our Website or live chat at https://unitedcurrencyexchange.com.au or emailing them at card@unitedcurrencyexchange.com.au if you require any assistance accessing electronic statements.

4. CHANGES TO THIS PDS

The information in this PDS is subject to change from time to time and is correct and current as at the date stated on the front cover. Information regarding your Card may need to be updated from time to time. Any updated information that is not considered to be materially adverse to Cardholders will be made available on the Website. Alternatively, you may request a paper copy of any updated information free of charge from iGoDirect by phoning 1800 850 739. Any updated information that may be materially adverse to Cardholders will be included in a replacement or supplementary PDS.

The Card is "not" a credit or charge card and the Card Available Balance does "not" earn interest. Your balance is not a bank deposit.

5. PARTIES INVOLVED IN THE DISTRIBUTION OF THE CARD

iGoDirect Group Pty Ltd ABN 17 110 897 320 ("iGoDirect"), is the holder of Australian Financial Services License number 551294. Under its AFSL, iGoDirect is authorised to provide financial services including arranging for the issue of non-cash payment facilities to the Card.

United Currency Exchange ABN 68 119 598 202 ("United Currency Exchange"), AFSL 553107, is authorised by iGoDirect to arrange for the issue of the Card. When providing financial services in relation to the Card, United Currency Exchange acts on behalf of iGoDirect.

United Currency Exchange can be contacted via:

Mail: Suite 503/55 Swanston Street, Melbourne VIC 3000

Email: admin@unitedcurrencyexchange.com.au

6. CARD ISSUER

The Issuer of the Card is iGoDirect and if you acquire the Card, you will have a contract with iGoDirect.

iGoDirect is a principle member of Visa and the holder of Australian Financial Services Licence (AFSL) number 551294. Under its AFSL, iGoDirect is authorised to provide financial services including arranging for the issue of non-Cash payment facilities to the Card. When providing financial services in relation to the Card, iGoDirect acts on its own behalf.

iGoDirect can be contacted via:

Mail: PO Box 1070, South Melbourne VIC 3205

Phone: 1800 446 347

7. ROLES OF THE CARD DISTRIBUTOR AND ISSUER

United Currency Exchange is responsible for the distribution of the Card and customer service support for Cardholders.

The Available Balance on your Card is held in a client segregated monies account maintained by Australian Settlements Limited ABN 14 087 822 491 ("ASL"). iGoDirect is responsible for the settlement of transactions using the Card but may outsource these functions to other service providers.

Neither United Currency Exchange, nor anyone else acting on its behalf, has the authority on behalf of iGoDirect to:

- tell you anything about the Card that is inconsistent with the information in this PDS;
- give you financial product advice (that is, a recommendation or statement of opinion intended or that could be reasonably regarded as being intended to influence you in making a decision) about the Card; and
- do anything else on iGoDirect's behalf, other than marketing, arranging for the issue of and providing customer services for the Card.

8. WHO IS ELIGIBLE FOR THE CARD?

To be eligible for the Card, you must be a verified customer of United Currency Exchange.

9. SIGNIFICANT BENEFITS TO CARDHOLDERS

The significant benefits of the UCE Borderless Prepaid Card are as follows:

- The Card is a Prepaid Visa Card which means that it can be used to pay for goods and services from merchants in Australia and around the world who accept Visa Prepaid Cards including online purchase transactions;
- You can load (or reload) value onto your Card via the AUD Virtual wallet in the United Currency Exchange mobile app;
- The Card can be used to make contactless payments for transactions under $100. Simply place your Card near or on the card reader. Before authorising a Contactless Transaction, you must check that the correct amount is displayed on the terminal;

- The AUD Virtual wallet enables you to get a domestic BSB and account number and can be used to receive fund, to store value electronically, to order, and to top up your United Currency Exchange Borderless Prepaid Card.
- The Card can be added to a Device Wallet as a Tokenised Card, enabling you to use your Device as a payment method linked to the Card;
- You can use the Card to make simple and secure payments;
- The Card can be used to withdraw cash from ATMs domestically in Australia and overseas where VISA is accepted;
- Free Post Office delivery in Australia nationwide when the Cardholder purchases between AU$2,000 up to AU$5,000 worth of foreign currency banknotes with United Currency Exchange;
- Free Physical & Digital Card in Australia for new Card holder and existing Card holder;
- The Card is reloadable, which means that you can load value to it as many times as you like during its currency and within the applicable limits set out in 15.7; and
- You can access only the value that you have loaded to the Card.

10. SIGNIFICANT RISKS TO CARDHOLDERS

Some of the risks that may be associated with the use of our Card are outlined below. The risks described are intended to be a summary of the major risks associated with the Card and are not exhaustive. There may be other risks that relate to the use of the Card.

Significant risks to the Cardholders users are:

- United Currency Exchange obligation to you in relation to the functionality of its AUD Virtual wallet is limited to providing the technical means to facilitate the functionality of its AUD Virtual wallet to support the Card;
- United Currency Exchange is not otherwise liable for the use, functionality or availability of its AUD Virtual wallet, including any service issues caused by third party communication providers, unless as otherwise required by law.
- The ability to access the Available Balance on the Card is ultimately dependent on United Currency Exchange transferring funds to iGoDirect. Accordingly, if United Currency Exchange becomes insolvent, or if there is otherwise a delay in the transfer of funds, there is a risk you may not be able to access the Available Balance on the Card;
- No conduct of, or representations made by, United Currency Exchange is binding on iGoDirect and iGoDirect is not responsible for the funds until they reach the Card;
- The Card will expire at the date shown on the Card. You cannot access any value loaded on the expired Card;
- Unauthorised Transactions can happen using the card if the Physical Card or Device it is lost or stolen, a personal identification number ("PIN") is revealed to any other person, or as a result of fraud;
- Unintended transactions may occur if you have multiple cards added to your Device Wallet and your inadvertently use the Card for purchases;
- Before authorising a Contactless Transaction, you must check that the correct amount is displayed on the terminal;
- Any unintended transactions can happen if electronic equipment with which the Card is being used is operated incorrectly or incorrect details are input;
- You might not be able to get your money back if Unauthorised Transactions or unintended transactions occur;
- If the electronic network enabling the use of the Card is unavailable, you may not be able to undertake transactions or get information using the Card;
- Your Card or Device could be lost, destroyed or stolen;
- The Financial Claims Scheme does not apply in relation to the Card or your Available Balance.
- You cannot withdraw cash from an ATM or EFTPOS terminal with your Digital Visa Card.

11. IMPORTANT INFORMATION ABOUT THE FINANCIAL CLAIMS SCHEME

The Financial Claims Scheme is a scheme administered by the Australian Prudential Regulation Authority (APRA) to protect depositors of authorised deposit-taking institutions from potential loss due to the failure of these institutions. It provides depositors with a guaranteed protection, up to a cap. As at the date of this PDS, the Financial Claims Scheme applies to deposits only. It does not extend to the Prepaid card products (including the Card).

The Financial Claims Scheme does not protect any Available Balance held on your Card.

For more information, see APRA's website at https://www.fcs.gov.au/

12. YOUR TAX LIABILTY

You should get your own independent tax advice in relation to the impact your use of the Card may have on your personal tax liability as iGoDirect or United Currency Exchange have not considered your individual circumstances or needs when arranging for the distribution of your Card.

13. OTHER IMPORTANT INFORMATION

There are some other important things you need to be aware of about the Card:

- The Card does not generate any interest or other return to the holder. In other words, you do not earn interest on the value loaded to the Card;
- You can only use the Physical Card for withdrawals at an ATM or POS;
- Value loaded on your Card will usually become available for use by you immediately for in-person transactions and card not present transactions;
- Press the "Credit" or "Savings" button at the ATM to withdraw cash;
- Press the "Credit" button at point of sale terminals in order to access the Available Balance; and
- The method of communication iGoDirect will use to give you information, including information under the ePayments Code, will be Electronic Communication.

14. PROBLEMS OR DISPUTES

When you provide feedback to us, we have the opportunity to improve our services to you. If you have a query about the Card, you should initially direct the query to United Currency Exchange.

United Currency Exchange can be contacted via:

Mail: Suite 503/55 Swanston Street, Melbourne VIC 3000

Email: admin@unitedcurrencyexchange.com.au

If you are unable to resolve your issue with United Currency Exchange directly, you can escalate your enquiry to iGoDirect. iGoDirect will aim to resolve the matter on your initial contact. However, if the matter cannot be resolved immediately, we will commit to taking the following steps:

- letting you know who is handling your complaint;
- keeping you informed of what is happening; and
- aiming to resolve your complaint within 21 Business Days.

Once your complaint is resolved, we will check with you to make sure you are satisfied with how your complaint was handled. Where your Card is used for Unauthorised Transactions, we will seek to reverse the transaction if we can under the Visa Scheme Rules. Your ability to dispute a transaction or reverse an Unauthorised Transaction may be lost if you do not notify us immediately. It is your responsibility to regularly review your online transaction history to identify Unauthorised Transactions. Under these Terms and Conditions, we may not be responsible for any loss to you if you do not dispute an Unauthorised Transaction within 45 days.

If we are unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to iGoDirect's external dispute resolution service, the Australian Financial Complaints Authority (**AFCA**).AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted at the following:

Mail:	GPO Box 3, Melbourne VIC 3001	Website:	www.afca.org.au
Phone:	1800 931 678 (free call)	Email:	info@afca.org.au

PART B TERMS AND CONDITIONS

15. TERMS AND CONDITIONS

15.1. DEFINITIONS

AFSL means Australian Financial Services Licence.

ATM meansAutomated Teller Machine that accepts cards with the Visa brand for Cash withdrawals.

Available Balance meansthe monetary value recorded by us as available for transactions, less any purchases, authorisations, cash withdrawals, fees and charges or other amounts debited under the Terms and Conditions.

Biometric Identifier means a fingerprint, faceprint or any other similar biometric identifier.

Business Day means a day that is not a Saturday, Sunday or public holiday being a day on which banks are open for general banking business in Brisbane, Queensland.

Card means the iGoDirect Card and unless referenced separately, means a Physical or a Digital Tokenised Card.

Contactless Terminal means a terminal that can be used to make a Contactless Transaction.

Contactless Transaction means a transaction made by holding a Card (which is capable of making a Contactless Transaction) in front of a Contactless Terminal, to complete a transaction, rather than inserting the card into the terminal.

Device means a compatible smartphone or wearable device that supports a Device Wallet, enabling you to use the Device as a payment method for purchase transactions.

Device Passcode means anything used to unlock and access a Device including, but not limited to, a password, numerical code, pattern or Biometric Identifier.

Device Wallet means the Apple Pay, Google Pay or Samsung Pay mobile applications that store the Card as a tokenised card on a compatible phone or wearable device.

EFTPOS/POS means electronic funds transfer at point of sale.

Electronic Banking Terminal means the EFTPOS device included in an authorised interchange network.

Electronic Communication means a message which is sent to you and which you receive electronically, in a form that you can retain for later reference such as by printing or by storing for later display.

ePayments Code refers to the amended code formerly known as the Electronic Funds Transfer Code of Conduct issued by the Australian Securities & Investments Commission on 1st April 2001, as amended on 20 March 2013, and includes any subsequent amendments or replacements.

Expiry Date means the expiry date printed or displayed on the front of the Card.

Financial Claims Schemes meansthe scheme administered by the Australian Prudential Regulation Authority (APRA) to protect depositors of authorised deposit-taking institutions from potential loss due to the failure of these institutions.

Funds Redemption Request has the meaning given to it in section 15.16.

Identifier means information that you know but are not required to keep secret and which you must provide to perform a transaction (for example, a Card number).

iGoDirectmeans iGoDirect Group Pty Ltd ABN 17 110 897 320.

Issuer means iGoDirect Group Pty Ltd ABN 17 110 897 320.

Negative Balance means a negative rather than a positive Available Balance.

PAN means the 16-digit Primary Account Number, which is the number embossed on the front of the Card

Pass Code means a password or code that you must keep secret, that we may require to authenticate your identity or a transaction. Examples include your PIN and any access code required to allow online access to your Card details.

Pays Providers means the mobile payment and Device Wallet service created by Apple, Google and Samsung Pay respectively.

Personal Information means information or an opinion (including information or an opinion forming part of a database), whether true or not and whether recorded in a material form or not, about you when your identity is apparent or can reasonably be ascertained from the information or opinion.

Physical Card means the plastic Visa issued as part of the Card Facility.

PIN meansthe four-digit personal identification number which we issue to you to access some of the Card services, including withdrawing Cash from an ATM.

PIN Mailer means the letter sent to each cardholder including the Card and instructions on how to use your Card.

POS Transaction means Point of Sale transactions.

Product Disclosure Statement means this document.

Security Requirements means the Security Requirements described under section 15.9“Card Security”.

Sponsor means the entity including United Currency Exchange who, through arrangement with iGoDirect, provides the funds to be loaded onto the Card through redemptions of rewards or loyalty points within the Sponsor’s Program.

Sponsor’s Program means the rewards or loyalty points program operated by the Sponsor and United Currency Exchange and which a monetary value is assigned and transferred to the Card for use.

Terms and Conditions means Part B of this document.

Tokenised Card means the process in which the sensitive personal information (including, but not limited to, a Cardholders Primary Account Number (PAN)) is substituted for a unique identifier (token) by Visa and stored within a Device for you to use as payment. A Tokenised Card can be used for contactless purchases as well as card not present transactions, including online purchases.

Unauthorised Transaction means a transaction not authorised by you but does not include any transaction carried out by you or by anyone performing the transaction with your knowledge and consent.

Visa means Visa International Incorporated.

VisaScheme Rules means the Visa Scheme Rules and the Visa Technical Operational and Security Rules.

we, us, our means iGoDirect and, except where the context indicates a different intention, also includes any agent acting on behalf of iGoDirect

Website means the secured web site for the Card and any additional or replacement website we notify you as the website for the purposes of these Terms & Conditions from time to time.

You refers to a person who has opted in for and been (or is to be) issued with the Card. Any other grammatical form of the word "you" has a corresponding meaning.

15.2. OVERVIEW

These Terms and Conditions govern the use of the Card. Please read them carefully and keep a copy for your records. By signing the back of the Card or using the Card, you agree to be bound by these Terms & Conditions. You also acknowledge and agree to the disclosures and other information contained in the Product Disclosure Statement. Those disclosures and information form part of the agreement between you and iGoDirect except to the extent that these Terms and Conditions provide otherwise or qualify the disclosures and information.

Important points to remember to safeguard your Card:

- Sign your Physical Card immediately when you receive it;
- Memorise your PIN and never store it with or near your Card;
- Never write your PIN on your Card;
- Never lend your Card to anyone;
- Never communicate your PIN;
- Try to prevent anyone else seeing you enter your PIN into an Electronic Banking Terminal;
- Never leave your Card unattended, e.g. in your car or at work;
- If you add the Card to a Device Wallet, you should:
  - lock your mobile device;
  - assign a Device Passcode to unlock your mobile device;
  - not share your Device Passcode to anyone;
  - not leave your Device unattended;
  - not store anyone else's Biometric Identifier within your Device;
  - remove any other registered Biometric Identifier which is not your own from your Device; and
  - ensure that any security details to access your mobile device or authorise a payment with your Device is not easily guessed;
- Immediately report the loss, theft or unauthorised use of your Card to iGoDirect;
- Examine your account statement online to identify and report, as soon as possible, any instances of unauthorised use; and
- For security reasons, on the Expiry Date destroy the Physical Card by cutting it diagonally in half.

15.3. THE CARD

- The Card is a prepaid, reloadable Visa card and value must be loaded to the Card before it can be used;
- You can load value to the Cardin accordance with these Terms and Conditions;

- The Physical Card, but not any Digital Tokenised Card, allows cash withdrawals at ATM's and purchases to be made wherever Visa cards are honoured for electronic transactions if a sufficient Available Balance exists for the amount of the transaction;
- The Card is not a Credit Card;
- The Card is not a facility by which iGoDirect takes deposits from you;
- If you permit someone else to make a purchase with the Card, including by using your Device, you will be responsible for any transactions initiated by that person with the Card;
- There is no interest payable to you on the credit balance on the Card; and
- The Card remains the property of iGoDirect and you must surrender the Card to us if we ask for it to be surrendered.

15.4. USING THE CARD

- You must register as the cardholder of the Card via the instructions provided to you;
- Upon registration, your Card will be activated and ready for use;
- You can purchase goods and services using your Card and the payment is debited against your Available Balance. The Card allows you to purchase goods and services online and:
  - At an outlet within Australia that has EFTPOS available by either:
    - selecting the 'Credit' button wherever Visa cards are accepted; or
    - making a contactless payment.
  - Over the telephone or the internet by providing the PAN, expiry date and security code; or
  - At outlets overseas wherever Visa cards is accepted.
- When you are paying for goods and services by selecting the 'Credit' button at a Point of Sale terminal or providing the Card number to a merchant over the telephone or the Internet, you'll be covered by Visa's Zero Liability Protection Policy. This means you are protected against Unauthorised Transactions. Visa's Zero Liability Protection Policy does not apply to ATM transactions or transactions not processed by Visa.
- You agree not to make or attempt to make transactions that exceed the Available Balance;
- If you make or attempt to make any transactions that exceed the Available Balance then you will be liable for any Negative Balance, along with any costs or interest we incur in recovering or attempting to recover from you the amount owing;
- If a Negative Balance arises, that does not mean that a Negative Balance will be allowed to arise or be increased on subsequent occasions;
- You can use your Card within the limits specified in section 15.7 provided that you do not exceed the Available Balance and the expiry date for the Card has not passed;
- United Currency Exchange or iGoDirect may restrict or stop the use of the Card if excessive uses of the Card or other suspicious activities are noticed;
- You cannot "stop payment" on any transaction after it has been completed. If you have a problem with a purchase made with the 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 should contact iGoDirect or United Currency Exchange.
- If you are entitled to a refund for any reason relating to a transaction, you agree to accept the refund under the policy of that specific merchant. Refunds may be in the form of a credit to your Card, Cash refund or in store credit. If the Card is expired or revoked before you have spent any value loaded to the Card resulting from a refund (whether or not the original transaction being refunded was made using the Card) then you will have no access to those funds unless a replacement Card has been issued to you;
- We are not liable in any way when an authorisation is declined for any particular transaction regardless of reason;
- The Physical Card may be used at ATM's that accept Prepaid Visa Cards. ATM transaction fees and charges may apply. These are in addition to any ATM operator fees that vary by ATM operator. All ATM fees and charges will be automatically debited against the Available Balance. After the Available Balance has been

exhausted or if there are insufficient funds for the payment of ATM fees and charges for a transaction in addition to the amount of a withdrawal, the ATM transaction will be declined.

- The Digital Card cannot be used to withdraw cash at ATM's.
- If you permit someone else to use the Card, you will be responsible for any transactions initiated by that person with the Card;
- You may not make pre-authorised regular payments through the use of the Card; and
- Your Card may not be used for any direct or recurring debit payments or for any mail or telephone order transactions.

15.5. FEES AND CHARGES

You agree to pay the fees provided in these Terms and Conditions. Whenever any of these fees are incurred or become payable, you authorise us to deduct it from the Available Balance and reduce the Available Balance accordingly.

Applicable fees are as follows:

Fees and Charges to be paid by the Cardholder	
Foreign Exchange Conversion Fee	**FREE**
International Transaction Fee	**FREE**
Physical Card	**FREE**
Digital Card	**FREE**
Balance Enquiry / Card Activation	**FREE**
AUD Virtual Wallet to Receive Australian Dollar (AUD)	**FREE**
Transaction Fee whenever you use your Card for the purchase of goods or services in Australian dollars	**FREE**
Live operator telephone enquiry for lost or stolen cards	**FREE**
Cost to administer KYC verification	**FREE**
CARD LOAD FEE Load up less than AU$3,000 Load up from AU$3,000.00 up to AU$15,000	 0.85% 0.70%
Daily ATM Withdrawal Limit	The equivalent of AU$1,500
Card Validity Period	2 years
Minimum Top Up	AU$10
Physical Card Delivery Fee	AU$20
Disputed transaction fee (per transaction)	AU$25
Lost/stolen Visa Reloadable Card Replacement (Domestic & International)	AU$20 + International Courier Delivery Fee for outside Australia
Automatic Card Renewal at Expiry	AU$20
Card Expiry Fee	The available balance on the card at the time of expiry
Card Cancellation & Refund Admin Fee including Funds Redemption Request	AU$30

All transaction fees are charged at the time of transaction and are included in the total purchase price. All fees and charges are expressed in Australian dollars and are inclusive of any applicable GST. Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us.

EXAMPLE OF FEE CHARGED ON EXPIRY OF CARDS

Suppose: At the time of expiry, the Available Balance of the card was $12.35. The fee charged on expiry is $12.35 (equalling the Available Balance at the time of expiry). The Available Balance of the card in question is reduced to zero.

EXAMPLE OF FEE CHARGED ON CANCELLATION

Where a customer wishes to cancel their card they will be charged $30, subtracted from their available balance. The Card Load Fee, Tracked Delivery Fee and Card costs are non-refundable. If a customer has an available balance of $500 and amount of $470 will be refunded to the customer.

15.6. LOADING OF VALUE

When requested, United Currency will load value onto the Card. This is the only way in which value can be loaded onto the Card.

A load Fee of 0.85% for loads under AU$3,000 and 0.70% for loads greater than AU$3,000 is applicable.

The maximum value loaded on a Reload card is $15,000.00

15.7. LIMITATIONS OF USE OF THE CARD

The following limitations apply to the Card:

- The Card may not be used for, and authorisation may be declined for, any illegal transactions; and
- Some merchants/retailers may choose "NOT" to accept Prepaid Visa Cards.
- Some ATMs may "NOT" have sufficient cash available to dispense the requested amount.

Subject to the requirements of 15.19, the following table illustrates the transaction and load limits applicable to the Card. Merchants or other providers of facilities may impose additional limits.

Load/transaction	Limit
Point of Sale Limits	
Maximum Point of Sale per transaction	$15,000
Daily Point of Sale Limit	$15,000
Maximum number of transactions per day	N/A
Load and Account Limits	
Maximum Card Balance at any one time	$15,000

15.8. PIN

Your PIN has been provided to you. You must not disclose your PIN to any other person.

15.9. SECURITY

You must make sure that you keep the Card, Device and Identifiers and any PIN's safe and secure. The precautions we require you to take (Security Requirements) are set out below.

You must not:

- Allow anyone else to use the Card;
- Interfere with any magnetic stripe or integrated circuit on the Card;
- Unnecessarily disclose the Card number;
- Write the PIN on the Card;
- Carry the PIN with the Card;
- Record the PIN on anything carried with the Card or liable to loss or theft simultaneously with a device, unless you make a reasonable attempt to protect the security of the PIN;
- Voluntarily disclose the PIN to anyone, including a family member or friend;
- Allow someone else to register a Biometric Identifier on your Device; or
- Provide any Device Passcode to another in order to access your Device.

15.10. LOSS, THEFT AND MISUSE OF CARDS

If you know or have reason to suspect that your Card or Device is lost or stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN, Identifiers or Device Passcode, you must immediately suspend the Card or notify iGoDirect or United Currency Exchange. We will then suspend your Card to restrict further use.

You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.

If any lost Card or Device is subsequently found, it must not be used, you must not attempt to use the Card associated with that Device.

Should your Physical Card be retained by any ATM, the Card is deemed to be lost or stolen and hence cannot be recovered. In that event, you will need to suspend your Card, contact iGoDirect or United Currency Exchange and arrange to be issued with a new Card.

15.11. LIABILITY FOR UNAUTHORISED TRANSACTIONS

Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.

WHERE YOU ARE NOT LIABLE

You will not be liable for losses resulting from Unauthorised Transactions where it is clear that you have not contributed to the loss.

You will not be liable for losses resulting from Unauthorised Transactions are caused by:

- Fraud or negligence by our employees or agents, a third party involved in networking arrangements, or a merchant or their employee or agent;
- A Card, Identifier or Pass Code which is forged, faulty, expired or cancelled;
- A transaction requiring the use of a Card and/or Pass Code that occurred before you have received the Card and/or Pass Code (including a reissued Card and/or Pass Code);
- A transaction being incorrectly debited more than once to your Card; or
- An Unauthorised Transaction performed after you have informed us that your Card has been misused, lost or stolen, or the security of a Pass Code has been breached.

You are not liable for loss arising from an Unauthorised Transactions that can be made using an Identifier without the Card or a PIN. Where a transaction can be made using the Card, or a Card and an Identifier (such as a contactless purchase using the Digital Tokenised Card) without a PIN, you are liable only if you unreasonably delay reporting the loss or theft of a Device or the Physical Card.

WHERE YOU ARE LIABLE

You are liable for loss resulting from an Unauthorised Transaction if we can prove on the balance of probability that you contributed to the loss through fraud or breaching sections 15.11 and 15.12 of these Terms and Conditions. In those circumstances you are liable in full for the actual losses that occur between when you become aware of the security compromise, theft or misuse of a Device, or should reasonably have become aware in the case of a lost or stolen Physical Card or breach of PIN security is reported to us, however:

- You are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit; and
- You are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- You are not liable for the portion of losses that exceeds that Total Balance; and
- You are not liable for the portion of losses incurred if you and we had not agreed that the Total Balance could be accessed using the Card or identifier and/or PIN used to perform the transaction.

You will be liable for losses arising from an Unauthorised Transaction that occurs because you contributed to losses by leaving a physical card in an ATM, as long as the ATM incorporates reasonable safety standards that mitigate the risk of a Card being left in the ATM.

You will be liable for losses arising from an Unauthorised Transaction if we can prove on the balance of probability that you contributed to those losses by unreasonably delaying reporting the misuse, loss or theft of a Card, or that the security of all PINs has been breached. In those circumstances, you are liable in full for the actual losses that occur between when you become aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Card, but:

- You are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit; and
- You are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- You are not liable for the portion of losses that exceeds the Total Balance; and
- You are not liable for the portion of losses incurred if we and you had not agreed that the Total Balance could be accessed using the Card or identified and/or PIN used to perform the transaction.

If a PIN was required to perform an Unauthorised Transaction not already covered above, you will be liable for the least of:

- $150; or
- The Total Balance; or
- The actual loss at the time that the misuse, loss or theft of a Card or breach of PIN security is reported to us, excluding that portion of the losses incurred on any one day which exceeds any relevant daily of other periodic transaction limit.

If you report an Unauthorised Transaction, we will not hold you liable for losses arising from the Unauthorised Transaction for an amount greater than your liability if we exercised any rights under Visa Scheme Rules, at the time of the report, against other parties to the Visa scheme (for example, chargeback rights).

Important Information about Chargebacks

In some circumstances, you may be able to request a chargeback of a transaction when you have a dispute with a merchant, such as the merchant's failure to supply the goods or services you paid for.

A chargeback is a right under the Visa Scheme Rules by which a transaction can effectively be reversed by us debiting an amount to the merchant's financial institution and crediting back to your Available Balance. We can only process chargebacks if the Visa Scheme Rules allow us to.

If you believe that you are entitled to a chargeback, you must notify us as soon as possible by contacting iGoDirect or United Currency Exchange.

The Visa Scheme Rules impose time limits for initiating chargebacks. The time limit is generally 90 days from the date of the disputed transaction.

If you request a chargeback, we may need you to provide additional information. If we do ask you for additional information and you do not provide it within 10 days, then you may lose any rights to the chargeback and if it has already been processed, we may reverse it.

Please note that if we process a chargeback, the merchant may have rights under the Visa Scheme Rules to have the transaction investigated further, and this can in some circumstances result in the chargeback being reversed (which means the original transaction might be reinstated by being debited to your Available Balance).

15.12. TRANSACTIONS

You acknowledge that you will not receive paper statements from us regarding the operation of your Card. Periodic statements showing the transactions on your Card and the Available Balance are available via the mobile app or the website.

Provided you have registered your Card, its balance and transaction history will be made available 24 hours a day, 7 days a week, through the mobile app or the website and can be accessed as instructed on the mobile app or PIN Mailer at no charge (see section 15.4 "Using the Card").

If you notice any error (or possible error) in any transaction or statement relating to Card, then you must notify iGoDirect or United Currency Exchange immediately. We may request you to provide additional written information concerning any error (or possible error) and you must comply with that request.

It is your responsibility to regularly review your transaction history to identify Unauthorised Transactions.

15.13. CARD EXPIRY

The Card is valid until the expiry date shown on it, unless it is cancelled before then.

Your Card cannot be used after expiry. You cannot access any value loaded on the expired Card unless a replacement Card is issued to you.

We may issue you with a replacement Card if requested by you at any time after expiry and provided you have requested the Card renewal at the expiry or registered your details with us, including your name and Australian address. We reserve the right not to issue a replacement Card to you, in which case we will return any Available Balance on your Card to you.

15.14. REPLACEMENT CARDS

If your Card is misused, lost or stolen, you should immediately suspend the Card through the mobile app and notify iGoDirect or United Currency Exchange in accordance with section 15.10 so that your Card can be cancelled.

You can request iGoDirect or United Currency Exchange to provide you with a replacement Card.

A replacement Card will be arranged after you notify us that your Card or Card details are misused, lost or stolen in accordance with section 15.10 and the misused, lost or stolen Card has been blocked. You will need to register and activate the new Card in accordance with section 15.4.

15.15. CARD REVOCATION AND CANCELLATION

You may ask for the Card to be cancelled at any time. If you ask for the Card to be cancelled and we ask you to, you must surrender or destroy the cancelled Physical Card and also remove the Tokenised Card from your Device Wallet, and you must not use the Cancelled Card.

We may cancel your Card at any time. Where possible, we will give you 20 days advance notice of the cancellation. However, we may act without prior notice if:

- We believe that use of the Card may cause loss to you or to us; or
- We believe that it is required for security purposes; or
- You breach any material term or conditions of this PDS, including these Terms and Conditions; or
- We suspect the Card has been used illegally.

If we cancel your Card, we will give you notice as soon as reasonably practical afterwards.

We may revoke the Card at any time without cause or notice. If we ask you to, you must surrender or destroy the revoked Card and you must not use the revoked Card. When you surrender the Card, you must give us your correct name and contact address.

On the revocation or cancellation of the Card, we will pay the Available Balance to you when:

- We are satisfied that there are no un-cancelled or unexpired authorisations or approvals on your Card;
- We are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the Available Balance;
- We are satisfied the funds on your Card belong to you;
- If iGoDirect or United Currency Exchange require it, iGoDirect have received the surrendered or cancelled Card from you; and
- You give iGoDirect or United Currency Exchange instructions to pay the Total Balance by sending it to a bank account nominated by you.

15.16. ACCESSING YOUR AVAILABLE BALANCE IF YOU DON'T HAVE A CURRENT CARD

Whether or not you have a current Card to transact against your Available Balance, you may instruct United Currency Exchange or iGoDirect to pay the Available Balance by sending it to your bank account for a fee (Funds Redemption Request). You may be able to do this by contacting us. We do not have to process a Funds Redemption Request until we are satisfied of your identity.

Upon receiving a Funds Redemption Request, we will pay the Available Balance to you when:

- We are satisfied that there are no un-cancelled or unexpired authorisations or approvals on the Card; and
- We are satisfied that there are no further amounts that we will be debiting, or that we anticipate debiting, against the Available Balance; and

- If we require it, we have received any surrendered or cancelled Cards from you.

15.17. LIABILITIES AND DISCLAIMERS

We are not liable:

- If, through no fault of our own, the Available Balance is not enough to cover a transaction;
- If, through no fault of our own, a terminal or system does not work properly;
- If circumstances beyond iGoDirect control prevent a transaction, despite any reasonable precautions having been taken by us;
- For any loss resulting from any failure due to events outside our reasonable control;
- For any loss resulting from any system failure or industrial dispute outside our reasonable control;
- For any industrial dispute;
- For any ATM refusing to or being unable to accept the Card;
- For the way in which any refusal to accept the Card;
- For any indirect, special or consequential losses;
- For any infringement by you of any currency laws in the country where the Card is issued or used;
- For any dispute between you and the supplier of any goods or services purchased with the Card;
- For our taking any action required by any government, federal or state law or regulation or court order; or
- For anything specifically excluded or limited elsewhere in these Conditions of Use.

However:

- Your liability for Unauthorised Transactions will be determined according to the ePayments Code; and
- We will not avoid any obligation to you under the ePayments Code on the basis that another party to a shared electronic payments network (to which we are also a party) has caused the failure to meet the obligation.

Our liability in any event shall not exceed the amount of the Available Balance except in relation to:

- Unauthorised Transactions; and
- Consequential losses arising from a malfunction of a system or equipment provided by any party to a shared electronic network (unless you should reasonably have been aware that the system or equipment was unavailable or malfunctioning, in which case our liability is limited to correcting any errors and refunding any fees or charges imposed on you).

If any warranties or conditions are implied because of Part 2 of the Australian Securities and Investments Commission Act 2001 or any similar law in respect of services supplied under these Terms and Conditions or in connection with the Card, then our liability for a breach of such a warranty or condition will in any event be limited to:

- The supplying of the services again; or
- The payment of the cost of having the services supplied again.

iGoDirect (Card Issuer) and United Currency Exchange (Distributor/Promoter):

- Does not make or give any express or implied warranty or representation in connection with the Card (including quality or standard or fitness for any purpose), other than as set out in the PDS and these Terms and Conditions or when the warranty or representation is imposed or required by law and cannot be excluded; and
- Is not liable for any loss you suffer (including indirect or consequential loss) arising in connection with the Card (whether a failure to provide the Card or its loss, theft or destruction).

iGoDirect's obligation to the Cardholder in relation to the functionality of the Device Wallet is limited to securely supplying information to Pays Providers in order to allow the use of the Card within a Device Wallet. iGoDirect or United Currency Exchange is not otherwise liable for the use, functionality or availability of the Device Wallet, the availability of compatible contactless terminals, or a reduced level of service caused by the failure of third party communications and network providers (except to the extent that we are deemed liable under the ePayments Code).

You will need to agree to the respective Pays Provider's terms and conditions in order to use the Tokenised Card.

Any failure to enforce, or delay enforcing, a term of these Terms and Conditions does not mean a waiver of them.

15.18. ANTI-MONEY LAUNDERING AND COUNTER TERRORISM FINANCING OBLIGATIONS

iGoDirect is subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and the rules and other subordinate instruments under the Act (AML/CTF Laws). Before the Card can be activated, United Currency Exchange or iGoDirect is obliged to collect certain identification information from you (and verify that information) in compliance with the AML/CTF Laws. Customer identification information includes detailed 'Know Your Customer' (KYC) information about the Cardholder such as:

- Full Name, and
- Full Address, and
- Date of birth.

iGoDirect or United Currency Exchange may be prohibited from offering services or entering into or conducting transactions with you if you do not provide this information.

You should be aware that:

- iGoDirect or United Currency Exchange is not required to take any action or perform any obligation under or in connection with the Card if it is not satisfied as to your identity, or where there are reasonable grounds to suspect that by doing so it may breach the AML/CTF Laws;
- Transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of another country). Where transactions are delayed, blocked, frozen or refused, iGoDirect or United Currency Exchange is not liable for any loss you suffer (including consequential loss) howsoever caused in connection with your Card;
- iGoDirect or United Currency Exchange may from time to time require additional information from you to assist us in the above compliance process; and
- Where legally obliged to do so, iGoDirect or United Currency Exchange will disclose the information gathered to regulatory and/or law enforcement agencies, banks, service providers or to other third parties.

You provide iGoDirect and United Currency Exchange with the following undertakings and indemnify iGoDirect and United Currency Exchange against any potential losses arising from any breach by you of such undertakings:

- You will not initiate, engage or effect a transaction that may be a breach of Australian law or sanctions (or the law or sanctions of any other country); and
- The underlying activity for which your Card is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

15.19. PRIVACY AND INFORMATION COLLECTION

iGoDirect and United Currency Exchange (in this Privacy Statement referred to as "we"), collects your Personal Information along with information regarding your Device (such as device type and model, operating systems and security information) so that we can establish and administer the Card provided to you.

Examples of Personal Information we collect include: names, addresses, email addresses, and phone numbers.

When we collect personal information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

We collect and store your personal information for the primary purpose of creating and managing your Card. As part of this process, we use this information to verify your identity so that we can comply with Anti-Money Laundering and Counter Terrorism Financing laws. We may also use your personal information to communicate with you and in circumstances where you would reasonably expect such use or disclosure.

We will only use your Personal Information to:

- To ensure that the Card properly functions with your Device
- To assist in arrangements with other organisations in relation to the provision of a product or service;
- To perform administrative and operational tasks (including systems development and testing);
- To prevent or investigate any fraud or crime (or a suspected fraud or crime);
- Satisfy identification requirements under the Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth) and the Rules and other subordinate instruments under that Act and such information may be exchanged with verification agencies (which may be overseas).

We may also exchange information with Pays Providers:

- To enable the use of the Card with the Device Wallet and to improve and promote the Pays Providers generally; and
- To detect and address suspected security breaches or fraud.

Without your information, we cannot make the Card available to you and you should not apply for the product.

If you provide us with Personal Information about someone else, you should ensure that you are authorised to do so and agree to inform that person of the contents of this notice.

Information will be disclosed to third parties about the Card, or transactions made with the Card, whenever allowed by law and when necessary:

- For completing a transaction; or
- In order to verify the existence and condition of a Card; or
- To utilise services of affiliates who assist in providing a Card; or
- If you give us permission; or
- If you owe us money; or
- If there are legal proceedings or a complaint in connection with the Card; or
- To protect against potential fraud and other crimes.

We will not disclose your personal information outside Australia.

By applying for and using the Card, you consent to us collecting, using and disclosing your Personal Information under these terms and conditions in the manner described above.

Our Privacy Policies sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. Our Privacy Policies are available at:

iGoDirect:	Privacy Policy - True Rewards - Digital Gift Cards and Rewards
United Currency Exchange:	https://unitedcurrencyexchange.com.au/

You may contact United Currency Exchange Privacy Officer in relation to your Personal Information (or to opt out of marketing) admin@unitedcurrencyexchange.com.au

The Privacy Policies of the Pays Providers are available at:

Apple Pay: https://www.apple.com/au/privacy/

Google Pay: https://policies.google.com/privacy?hl=en&gl=au

15.20. COMMUNICATIONS

You agree that we may give written notices or other communications to you under or in connection with these Terms and Conditions (including information under the ePayments Code such as statements) by either:

- Sending the notice, information or communication using Electronic Communication; or
- Using Electronic Communication to notify you that the notice, information or communication is available from an electronic address (such as the Website)

You may vary your nominated email address for Electronic Communication by notifying us through the Website and satisfying us of your identity.

In addition, we may give you notices, information or other communications to you relating to the Card (including information under the ePayments Code such as statements):

- By Electronic Communication to your email address last known to us or which you last gave us for sending notices and communications to you; or
- If the notice or communication is not personal to you – by publishing a notice to the Website.

If we give a notice, information or other communication to you electronically, you are taken to have received it on the day it is transmitted.

You agree that, for the purpose of telephone communications originated or received by us and for the purpose of Electronic Communications received by us or through the Website, we:

- May verify your identity by reference to any or all of the information given by you when applying for the Card or during the Card activation or any changes made to this information; and
- May proceed on the basis that we are satisfied by that verification.

15.21. KEEPING YOUR CONTACT DETAILS UP TO DATE

You must notify us immediately of any change to your address and other contract details by updating your details through the Website. We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided.

We accept no responsibility or liability for late, lost or misdirected SMS messages or emails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers.

15.22. CHANGES TO THESE TERMS AND CONDITIONS

We may change these Terms and Conditions and any information in this PDS relating to the Terms and Conditions (including fees and charges and load and transaction limits) at any time without your consent for one or more of the following reasons:

- To comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice; or
- To reflect any decision of a court, ombudsman or regulator;
- To reflect a change in our systems or procedures, for security reasons; or
- As a result of changed circumstances (including by adding benefits or new features); or
- To respond proportionality to changes in the cost of providing the Card; or
- To make them clearer.

Except in the case of changes to fees and charges or the introduction of a new fee or charge and any changes that are not materially adverse, we will notify you at least 20 days before any changes to these Terms and Conditions take effect.

If the change involves an increase to our fees and charges or the introduction of a new fee or charge, we will give you notice at least 30 days before the change takes effect.

We will notify you of the above changes to these Terms and Conditions by sending an individual notice to you (either by giving it to you personally or by electronic communication).

If a change to this PDS, including these Terms and Conditions, is not materially adverse, we may update the information by making information about the change available on the Website. You can obtain a paper copy of this information on request free of charge.

However, changes necessitated by an immediate need to restore or maintain the security of the system in which the Card is used can be made subject to the law and the ePayments Code without prior notice.

15.23. THE WEBSITE & MOBILE APP

Although considerable effort is expended to make the Website and any other operating communication channels available at all times, no warranty is given that these channels will be available and error free every minute of every day.

You agree that we are not responsible for temporary interruptions in service due to failure beyond our control including, but not limited to, the failure of interconnecting operating systems, computer viruses, and forces of nature, labor disputes and armed conflicts.

15.24. GOVERNING LAW

Any legal questions concerning these Terms and Conditions, the agreement between you and us (which is governed by these Terms and Conditions) or the Card will be decided under the laws of Victoria, Australia.

Any legal proceedings concerning these Terms and Conditions, the agreement between you and iGoDirect (which is governed by these Terms and Conditions) or the Card may be conducted in the courts at Melbourne, Victoria, Australia.