



Woolworths Money VISA Prepaid Gift Card Terms and Conditions

The Card is issued by Macquarie Bank Limited ABN 46 008 583 542 (AFSL and Australian Credit Licence 237502) (**we, us or our**). Woolworths Limited ACN 000 014 675 (**Woolworths**) of 1 Woolworths Way, Bella Vista, NSW 2153 is the distributor of this Card and is responsible for providing various services. If the purchaser of the Card is not the intended Card user, the purchaser must provide these Terms and Conditions to the intended Card user. A reference in these Terms and Conditions to '**you**' is a reference to the user of the Card.

The Card issued by us does not form part of a deposit account that may be held with us or any Macquarie Group company or a protected account for the purposes of the Australian Government Guarantee (Financial Claims Scheme) and accordingly you will not be entitled to the statutory protection afforded under the Banking Act 1959 (Cth).

1. By purchasing and loading funds onto the Card or signing and using it, you agree to be bound by these Terms and Conditions. You should read them carefully. The Card must be signed before use and it may only be used by the person who has signed it. The Card remains our property.
2. The Card can be loaded once with a value of between \$20 and \$500. It can be used to make purchases up to the value loaded anywhere Visa is accepted electronically worldwide, in person, online or by telephone.
3. The Card cannot be used:
 - a) to obtain cash at an ATM or any other means;
 - b) for direct debits or recurring payments;
 - c) for gambling services;
 - d) for illegal transactions;
 - e) for purchases or withdrawals where transactions are prohibited by international laws and sanctions. This may include, but is not limited to, Cuba, Iran, Libya, North Korea and Sudan; or
 - f) for transactions at merchants that are completely manual (for example using an imprinter (click clack machine)).

We may cancel or suspend use of the Card if we have reasonable grounds for doing so, including if we reasonably believe your Card is being misused.

4. Some merchants may choose not to accept Visa prepaid cards or may impose fees or limits on the use of your Card. We are not responsible if they do, regardless of reason.

5. If you have a complaint about the goods or services purchased with your Card or, if you wish to seek a refund, you must first attempt to resolve this directly with the merchant. The question of a refund is a matter for the merchant as is whether it may be by way of credit to the Card or in-store credit.
6. You may use the Card as often as you like until the available balance is spent or the Card expires.
7. When using your Card at EFTPOS terminals, you must select the "credit" button and not "cheque" or "savings", a PIN is not required. However, the merchant may require you sign a voucher to confirm the transaction. Visa payWave is not available on the Card.
8. The Card cannot be reloaded and you cannot spend more than the Card balance. If you attempt to make a purchase for an amount greater than the Card balance the merchant may allow you to pay any excess using a different payment method. You do not earn interest on the Card balance.
9. The expiry date is printed on the front of the Card and it cannot be extended. You should spend any Card balance before the expiry date. You will not be able to use your Card after the expiry date and any unused balance at that time will be forfeited. We will not give you any notice before this happens.
10. You are responsible for checking your transaction history and knowing your Card balance. You can check your transaction history and Card balance at woolworthsmoney.com.au (free of charge) or by phone on 1300 10 1234 (fees apply). We will not send you statements in connection with your Card.
11. The following fees apply to your use of the Card:

Card Purchase Fee = \$5.50

Card Replacement Fee = \$10.00

International Transaction Fee = 3.5% of the Australian dollar value of the transaction

Call-centre-assisted Card balance or transaction history enquiries = \$4 per enquiry

The Card Purchase Fee is paid on purchase. All other fees and charges are deducted from the Card balance. We may also deduct any government duties, taxes, rates or charges we incur in connection with your use of the Card from the Card balance.

12. When you make a transaction on your Card in a currency other than Australian dollars, the transaction amount will be converted into Australian dollars by Visa and an International Transaction Fee will be debited to the Card balance. The exchange rate used to perform the conversion will be either a wholesale market rate selected by Visa from a range of wholesale rates one day before the transaction is processed or the government-mandated rate (if any) in effect for the applicable processing date. Visa may convert the foreign currency amount into US dollars prior to converting it into Australian dollars.
13. You must treat your Card like cash. We are not liable or obliged to replace a lost or stolen Card, nor to refund or reload the value loaded onto it. In some circumstances, we may be able to replace your Card. If so, the Card replacement fee will apply and we do not guarantee we will reload any lost value from the lost or stolen Card, We

may have a right to seek a chargeback (reversal of a transaction) on your behalf under the Visa scheme rules in limited circumstances if you notify Woolworths promptly (generally within 45 days of the transaction) at woolworthsmoney.com.au or on 1300 10 1234, and provide enough information.

14. In limited situations, we may replace your Card or offer you a refund (for example, if the Card is defective or we have breached an obligation implied by law under consumer protection legislation). Except where there has been fraud or negligence by us, you are liable for all transactions made on your Card regardless of whether they were made with or without your knowledge or authority, including where the Card has been lost or stolen. You cannot cancel a Card nor stop a transaction once it has been authorised and completed.
15. **Privacy Statement:** We generally don't require information from you for use of the Card. If you register for online access to your Card account or if you have a complaint or enquiry, we and/or Woolworths may collect personal information directly from you for these purposes. Any personal information collected will be handled in accordance with our Privacy Policy or the Woolworths Money Privacy Disclosure Statement, respectively available at macquarie.com or woolworthsmoney.com.au. This may include disclosure of your information to service providers located in New Zealand and the Philippines. The Privacy Policies contain further details about when your information is disclosed, and how you can access or correct any personal information held about you.
16. We may change these Terms and Conditions at any time. Changes will be published on the Card's website at woolworthsmoney.com.au. Any change that introduces or varies a fee or charge will be published on the website at least 30 days before the change takes effect. We recommend that you check the website regularly.
17. For complaints or enquiries or to report unauthorised transactions you can contact Woolworths on 1300 10 1234 in Australia or +61 2 8276 0144 internationally or via the „Contact Us“ page at woolworthsmoney.com.au. If you remain dissatisfied with the response received for your complaint, you may refer your complaint to the Financial Ombudsman Service (call 1300 780 808 or go to www.fos.org.au)