

Financial Services Guide



Access Prepaid Australia Pty Ltd
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Financial Services Guide

Under the *Corporations Act 2001* (Cth) we are 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 about Access Prepaid Australia Pty Ltd (ABN 47 145 452 044) ('Access', 'we', 'our' and 'us') to help you decide whether to use the financial services we provide.

The FSG explains who we are, the services we are authorised to provide, how we are remunerated, any conflicts of interest and details of our dispute resolution procedures and how they can be accessed.

Other documents you may receive

If we recommend a financial product or offer to issue, or arrange the issue of a financial product, we will 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.

Who will provide the financial service to you?

This FSG has been prepared by Access Prepaid Australia Pty Ltd. Access Prepaid Australia Pty Ltd and its authorised representatives provide financial services pursuant to an Australian Financial Services Licence ('AFSL') Number 386837. An authorised representative may provide services to you on our behalf.

What financial services do we provide?

Access is considered to be providing financial services because we:

- deal in a financial product; and/or
- provide financial product advice.

We are 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.

We will only provide you with general financial product advice. We are not authorised to and will not consider your personal circumstances when providing financial services to you.

Providing instructions to us

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

- in person at an authorised representative or a financial institution partner entity branch;
- by phone;
- by facsimile; or
- electronically.

Instructions received for certain financial products or services we sell will require your signature for the purposes of verification. In addition, some products and services may have their own rules around 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 those instruction details.

What products and services are we licensed to provide?

We are authorised to deal in and provide general financial product advice for non-cash payment products, foreign exchange contracts, and miscellaneous financial risk products limited to foreign currency risk products. Our products and services include:

- General foreign exchange advice; and
- Pre-paid travel money cards (Cash Passport Visa Card, Cash Passport MasterCard Prepaid Currency Card and Multi-currency Cash Passport Prepaid MasterCard Currency Card).

Who do we act for when we provide financial products and services to you?

We sell financial products on behalf of other issuers and in doing so act for the issuer and not for you. These financial products currently include:

Financial Product	Product Issuer
Cash Passport	Heritage Bank Limited

How do you pay for the financial services?

Access employees are remunerated on a salary basis with performance incentives based on the overall financial performance of Access, 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.

We earn income from the products we supply on the margin between the wholesale cost of supply and the revenue on sales at prices offered to customers. These margins vary in accordance with the size of the transaction and the type of product.

In the instance where we offer to sell you a product on behalf of another issuer or providing entity, we may receive a commission and/or a fee for such a transaction. Such commissions may be received from:

Financial Product	Product Issuer	Commission Range
Cash Passport	Heritage Bank Limited	Up to 5% per foreign exchange transaction

We do not charge for the time spent providing a financial service to you, including the provision of any general product advice given to you.

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.

Are there any conflicts of interest which may influence us with the provision of financial services to you?

Some products we offer to you may be issued by members of the Access Prepaid Worldwide Group. We may also from time to time

offer products on behalf of other issuers. When this is the case, we will ensure that we have the appropriate supply agreements with each providing entity to enable us to sell their products. However, we are not part of another financial services group whose products we are obliged to offer. We are part of a larger financial services group that offers various products and services. We are part of the MasterCard Group and our 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.

Will we pay anyone for referring you to us?

In limited circumstances, you may have been referred to Access directly or incidentally. Depending on the circumstances, the referring entity may receive a commission, based either on a flat referral fee or on gross sales upon the referral. In addition, employees of our distribution partners may receive other sales-based incentives such as gift vouchers.

Will we give you advice which is suitable to your financial needs?

No. We will only provide general advice in relation to the financial products we sell and do not provide personal advice.

What should you know about the risks associated with the financial strategies we recommend to you?

We will explain to you any significant risks associated with financial products or strategies we recommend to you, as identified in the PDS for the financial product. If you do not believe this explanation to be adequate, you should ask us to explain these risks further. Where we provide general advice only, you must make your own decision on whether our financial products or services are right for your circumstances.

Do we have adequate compliance systems?

We remain up to date on industry compliance requirements pursuant to the conditions of our Australian Financial Services Licence which requires staff to undergo ongoing training in respect of our responsibilities to you and the products we offer.

Is your privacy protected?

To provide an effective service to our customers, we may collect personal information about you. Information is collected only where it is required to complete foreign exchange or related transactions for you or to meet our obligations under the relevant anti-money laundering and counter terrorist financing legislation or other regulatory requirements. If you do not provide us with this information, we may not be able to provide the service you have requested. In some instances we 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), information technology services and/or records management. Only personal information that is pertinent to the supply of these products or services is provided and strict security and confidentiality requirements

are adhered to. In collecting and managing personal information, we comply with the National Privacy Principles ('NPPs') of the Privacy Act 1988 (Cth). In the instance where personal information is disclosed to an external company operating in a foreign country, we will ensure that the information is protected by a relevant law or a contract which upholds privacy principles similar to the NPPs is in place to protect your personal information.

We take reasonable steps to protect the information we collect and you have the right to access that information to ensure that it is accurate. For more details, you should ask for a copy of our Privacy Statement or visit our web site at www.cashpassport.com. If you wish to access your information, please contact the Privacy Officer by calling (02) 9126 8501. You can also email us at 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 s 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.

Who can you talk to if you have a complaint about the provision of financial services to you by us?

You should address any complaint relating to a product or service to us directly by contacting Access Card Services General Enquiries on 1800 098 231. If they are unable to resolve the complaint, the matter will be automatically escalated to the relevant Business Unit 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 our dispute resolution process, please contact the Compliance Manager by calling 1800 098 231 or send an email to the address shown in www.cashpassport.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 Limited

GPO Box 3

Melbourne Vic 3001

Toll Free Number: 1300 780 808

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 product or service.

Contacting us

If you require further information about us or would like to contact us, you may do so in the following ways:

By Mail:

Access Prepaid Australia Pty Ltd

PO Box 1653

North Sydney NSW 2060

By Telephone: 1800 098 231 or (02) 9126 8501

By Internet: www.cashpassport.com.au

Email: info@fos.org.au

Access Prepaid Australia Pty Ltd

ABN 47 145 452 044 AFSL 386837

PO Box 1653

North Sydney NSW 2060

Tel (02) 9126 8501

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Write to us or call

Australia 1800 098 231

www.cashpassport.com.au