



PREPAID EFTPOS CARD

cash for **travel** **study** **holiday** everyday!

A decorative graphic consisting of several overlapping, wavy lines in shades of orange and red, curving upwards from the bottom left towards the bottom right.

Conditions of Use

www.wctpay.com

Low Value Prepaid Card — Conditions of Use

Valid from 1st January 2010

1. BEFORE YOU USE YOUR PREPAID CARD AND INTRODUCTION

Please read these Conditions of Use. They apply to all transactions initiated by you through an Electronic Banking Terminal (which in these Conditions of Use refers to EFTPOS devices and ATMs) by the combined use of your Prepaid Card and a Personal Identification Number (PIN).

The first time that you use your Prepaid Card you will be requested to agree to abide by these Conditions of Use. Therefore, these Conditions of Use should be read carefully. We suggest that you seek advice if you do not understand any information contained within these Conditions of Use or how they apply to you. Once you accept these Conditions of Use, they will apply to your use of your Prepaid Card.

If you fail to properly safeguard your Prepaid Card and PIN you may increase your liability for unauthorised use (refer to section 14 for a list of circumstances where you may be held liable for unauthorised use of your Prepaid Card).

Words that are capitalised are defined in section 20 below.

2. CARD ISSUER

World Cash Transfers Pty Ltd (“WCT”) ABN 74 129 652 311 is the issuer of the Prepaid Card. By activating your Prepaid Card, you are entering into a contract with WCT.

3. SIGNING YOUR PREPAID CARD

You agree to sign your Prepaid Card as soon as you receive it and before using it, as a means of preventing unauthorised use.

4. THE PREPAID CARD

The Prepaid Card is an Eftpos Reloadable card.

The Prepaid Card allows purchases and payments to be made wherever Eftpos Prepaid Cards are accepted, if a sufficient Value is stored on the Prepaid Card. The Prepaid Card can be used to withdraw cash at ATMs. Some merchants may choose not to accept Eftpos prepaid cards. You should always check with the merchant that it will accept your Prepaid Card before you attempt to purchase any goods or services.

You acknowledge and agree that you will not earn any interest on any Value that is stored on your Prepaid Card from time to time.

WCT will debit (deduct) against the Value any transaction you authorise using your Prepaid Card.

WCT will (in the first instance) consider a transaction as having been authorised by you when:

- you conduct an Electronic Transaction;
- your Prepaid Card or information stored on your Prepaid Card is used to conduct an Electronic Transaction; or
- your Prepaid Card is presented to a merchant (or someone else on behalf of a merchant) in a way acceptable to WCT.

Fraudulent transactions can occur on your Prepaid Card. Where you advise WCT that a transaction that has been debited (deducted) is fraudulent, unauthorised or disputed, WCT will investigate and review that transaction in accordance with section 16 of these Conditions of Use.

5. ACTIVATING THE PREPAID CARD

After successful application for a Prepaid Card, you will be required to activate your Prepaid Card before using it.

To activate your Prepaid Card, you will need to go online at www.wctpay.com and follow the prompts.

6. PERSONAL IDENTIFICATION NUMBER (PIN) SECRECY

If you fail to properly safeguard your Prepaid Card or PIN, you may increase your liability for unauthorised use (refer to section 14 below for a list of circumstances where you may be held to be liable for an unauthorised transaction). We therefore strongly recommend that:

- you not record your PIN on your Prepaid Card or on anything with or near your Prepaid Card;
- you not tell anyone your PIN and try to prevent anyone else from seeing your PIN;
- you try to prevent anyone else seeing you enter your PIN into an Electronic Banking Terminal; and
- if you think that your PIN has become known to someone else, you must notify WCT immediately.

If you forget your PIN, or believe your PIN has been compromised, you are able to change your PIN 24 hours a day, 7 days a week by going online to www.wctpay.com and following the prompts. Refer to section 8 below.

7. IMPORTANT POINTS TO REMEMBER TO SAFEGUARD YOUR PREPAID CARD

Important information you should consider:

- no-one from WCT or any merchant will ever ask you for your PIN, therefore, you should never disclose it to anyone either verbally, in writing or electronically;
- do not access WCT's website via an email link embedded in an email. Always access the website directly from your internet page;
- cover your hand when entering your PIN at an Electronic Banking Terminal;

- do not allow anyone to swipe your Prepaid Card when it is not in full sight of you;
- maintain up-to-date anti-virus software and a firewall on your computer;
- don't choose a PIN that is easily identified with you, e.g. your date of birth, an alphabetical code which is recognisable part of your name or your car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- never lend your Prepaid Card to anyone;
- never leave your Prepaid Card unattended, e.g. in your car or at work;
- examine your card activity regularly to identify and report, as soon as possible, any instances of unauthorised use;
- immediately report the lost, theft or unauthorised use of your Prepaid Card to WCT;
- for security reasons, on the Expiry Date destroy your Prepaid Card by cutting it diagonally in half.

8. REPORTING THE LOSS OR THEFT OF YOUR PREPAID CARD

By Website

If you believe your PIN record has been lost or stolen or your PIN has become known to someone else, you should **IMMEDIATELY** logon to www.wctpay.com and select "change your PIN", and follow the prompts. A PIN Reset Fee applies in circumstances where you change your PIN (refer to section 11 below).

If you believe your Prepaid Card has been lost or stolen, you should **IMMEDIATELY** logon to www.wctpay.com and select "lost and stolen card" and follow the prompts.

Upon successful suspension of your Prepaid Card, all transactions will be blocked (other than transactions which are below merchant's floor limits and where no electronic approval is required) and even if you should find your Prepaid Card, you will not be able to use it until you have spoken with WCT to reactivate your Prepaid Card. WCT will use its best endeavours to contact you within 24 hours of the next Business Day from when you placed a stop on your Prepaid Card to arrange either a replacement card to be issued to you or for your Prepaid Card to be reactivated in circumstances where you have found it.

By Telephone

Alternatively, if you believe your Prepaid Card or PIN record has been lost or stolen, or your PIN has become known to someone else, you should **IMMEDIATELY** report this by:

Contacting WCT on 1300 788 273 during business hours

If the website referred to above or WCT's phone number is not operating when you try to use it for notification purposes, any losses occurring due to non-notification whilst the website or phone number referred to above is non-operational will be the liability of WCT. To avoid further losses you are required to continue to try to contact WCT either through the website or the phone number referred to above. Providing you continue to try to contact one of these parties as is reasonable in your circumstances, WCT will continue to be liable for any loss occurring on your Prepaid Card. If you do not try to contact WCT as is reasonable in your circumstances, then you may become liable for any losses occurring on your Prepaid Card in accordance with section 14 below.

Procedure

Once a replacement Prepaid Card is issued to you, the Value remaining on your lost or stolen Prepaid Card will be transferred to your new Prepaid Card less any unauthorised transactions for which you are liable (refer to section 14 for a list of circumstances where you may be held liable for unauthorised transactions) and the Prepaid Card Replacement Fee (refer to section 11 below).

You must give WCT a reasonable time to arrange cancellation and the issue of a replacement Prepaid Card.

9. USING YOUR PREPAID CARD

The Prepaid Card cannot be used to make or complete a transaction that exceeds the Value that is stored on your Prepaid Card from time to time. Any attempted transaction that you make that is in excess of the Value stored on your Prepaid Card at that time will be rejected. In these circumstances, a Decline Fee will apply (see section 11 below).

The Prepaid Card may be used as many times as desired as long as the necessary Value is available, the Expiry Date has not been reached and the Prepaid Card has not been suspended or cancelled.

WCT does not warrant or accept any responsibility if an Electronic Banking Terminal does not accept your Prepaid Card. You should always check with the relevant merchant that it will accept your Prepaid Card before purchasing any goods or services.

WCT is not responsible in the event that you have a dispute regarding the goods or services purchased using your Prepaid Card. In the first instance, you must contact the merchant directly. If you cannot resolve the dispute with the merchant, WCT has the ability in certain circumstances to investigate the disputed transaction on your behalf (refer to section 16 below for a list of the circumstances when WCT can investigate a disputed transaction) and attempt to obtain a refund for you.

10. LOADING VALUE

You can load (add) your own funds onto your Prepaid Card. Each time you complete a load transaction, you will be charged a Load Fee (see section 11 below).

You are able to load Value onto your Prepaid Card by visiting one of our Authorised Merchants, visiting one of our WCT Agents worldwide or via the WCTPay website at www.wctpay.com by transferring funds from your account to your WCTPay Prepaid Card. Fees and charges apply (refer to section 11 below).

The total Value that may be loaded (added) onto your Prepaid Card at any one time cannot exceed the Prepaid Card Limit. Any attempted load that would take the Prepaid Card Value over the Prepaid Card Limit at any one time will be rejected in full. To avoid this, WCT recommends that you regularly check your balance online.

After you conduct a load, it can take up to one business day for your funds to be available for use on your Prepaid Card.

11. FEES AND CHARGES

The following standard fees and charges apply. You agree to pay to WCT all fees and charges that are set out in these Conditions of Use. All fees and charges that are set out in this section 11 are inclusive of GST.

If you consider WCT has incorrectly charged you a fee or charge, you may dispute this by contacting WCT in accordance with section 16. Any incorrectly charged fee or charge will be reversed by WCT.

Load Fee

The below fees are paid directly by you to WCT, or a WCT Agent and will not be debited (deducted) from the Value that is stored on your Prepaid Cards.

- Via WCT Agent in Australia: \$5.00 per transaction: paid in cash to a WCT Agent. Refer to section 10 above.
- Via WCT Agent outside Australia: \$7.50 per transaction or equivalent in local currency: paid in cash to a WCT Agent. Refer to section 10 above.
- Via WCTPay website: \$3.50 per transaction: charge added to your load on the website transaction. Refer to section 10 above. For example, if you nominated on the WCTPay website to add (load) \$20.00 onto your Prepaid Card, your nominated account will be debited with \$23.50.

Other than the fees referred to above, WCT will deduct the following fees and charges from your Prepaid Card by debiting (deducting) the amount of the fee or charge in accordance with this section 11.

Load at Authorised Merchants: \$2.95 per transaction: deducted from your Prepaid Card at the same time the load transaction is credited (added) to your Prepaid Card. Refer to section 10 above. For example, when asking an Authorised Merchant to load your Prepaid Card with \$20, the value added onto your Prepaid Card will be \$20 less the load fee of \$2.95.

POS Transactions (EFTPOS devices)

POS Payment: \$0.60 per transaction, deducted from your Prepaid Card at the same time you successfully use your Prepaid Card at an EFTPOS device.

Decline Fee: \$0.30 per transaction, deducted from your Prepaid Card at the same time you attempt to use your Prepaid Card at an EFTPOS device, but that transaction is declined due to insufficient funds.

ATM Withdrawal

Westpac & St George ATM's:

ATM withdrawal and balance enquiry: \$2.50 per transaction, deducted from your Prepaid Card at the same time you successfully withdraw cash or complete a balance enquiry at a Westpac or St George branded ATM.

ATM Decline fee: \$0.80 per transaction, deducted from your Prepaid Card at the same time you attempt to withdraw cash from a Westpac or St George branded ATM, but that transaction is declined.

It is cheaper for you to use a St George or Westpac branded ATM and we recommend that you always use a St George or Westpac branded ATM.

All Other ATM's (other than Westpac & St George branded ATMs)

ATM Owner's Fee: as displayed on screen at time of withdrawal or balance enquiry transaction (not charged by WCT), PLUS

ATM Prepaid Card Issuer's Fee: \$1.00 per transaction, deducted from your Prepaid Card at the same time you successfully withdraw cash from an ATM or make a balance enquiry.

OR

ATM Decline fee: \$1.00 per transaction, deducted from your Prepaid Card at the same time you attempt to withdraw cash from an ATM, but that transaction is declined.

Other Fees

Monthly Service Fee: \$1.95 payable on the 1st day of each month.

PIN Reset Fee: \$0.15 per PIN change, deducted from your Prepaid Card at the same time you reset your PIN. Refer to section 8 above.

Prepaid Card Replacement Fee: \$15.00 per Card replaced. Refer to section 8 above.

Dispute Resolution Fee: \$38.00 per dispute

Voucher Retrieval: \$32.00 per voucher retrieval

Chargeback: \$42.00 per chargeback

Account Closure Fee: \$25.00. Refer to section 13 below.

Dormancy Fee: \$10.00 payable on the 1st day of each month or part thereof after your Prepaid Card has expired or been cancelled however Value still remains on your Prepaid Card (refer to section 12 and 13 below).

Expiry Fee: refer to sections 12 and 13 below.

12. CARD EXPIRY

The Prepaid Card is valid until the Expiry Date. You must use all available Value by the Expiry Date to ensure you receive the benefit of the Value.

Prior to the Expiry Date, you may contact WCT and request that a new Prepaid Card be distributed to you. In these circumstances you will be charged a Prepaid Card Replacement Fee (refer to section 11 above) but will not be charged a fee associated with transferring any Value remaining on your existing Prepaid Card to the new Prepaid Card.

Prior to the Expiry Date or cancellation of your Prepaid Card, you should ensure that you use all Value that is remaining on your Prepaid Card or alternatively, withdraw any Value remaining on your Prepaid Card by visiting an ATM.

If you have not made prior arrangements before the Expiry Date of your Prepaid Card, then on the Expiry Date we will stop your Prepaid Card and you will no longer be able to use it.

If on the Expiry Date, Value remains on your Prepaid Card, then:

- if this Value is less than \$10.00, you will be charged an Expiry Fee equal to the Value remaining on your Prepaid Card. For example, if the Value remaining on your Prepaid Card on the Expiry Date is \$7.22, on the Expiry Date we will charge you an Expiry Fee equal to \$7.22; or
- if this Value is greater than \$10.00, then WCT will make reasonable attempt to contact you to arrange for the Value remaining on your Prepaid Card to be returned to you by either cheque or electronic funds transfer to your nominated bank account.

If after 6 months after the Expiry Date WCT has not been able to contact you after reasonable enquiries have been made in order to return the Value remaining on your Prepaid Card to you (less the monthly Dormancy Fees), then all funds held will be forfeited to WCT. If you subsequently contact us within two (2) years after the Expiry Date and request a refund, we will refund the remaining value owing to you less the monthly Dormancy Fees.

During the period from the Expiry Date to the date that is 2 years after the Expiry Date, we will continue to charge you a monthly Dormancy Fee (refer to section 11 above) should Value remain on your Prepaid Card.

You must not use your Prepaid Card after the Expiry Date shown. In some circumstances your Prepaid Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Prepaid Card after the Expiry Date in these circumstances then you will be liable to WCT for the Value of any transaction as well as any reasonable costs incurred by WCT in collecting the amount owing. You should not use your Prepaid Card when you are asked to sign for purchases.

13. CANCELLATION OF YOUR CARD

The Prepaid Card always remains the property of WCT.

WCT may cancel and demand the return of the Prepaid Card issued to you at any time:

- for security reasons and to protect the remaining Value where the Prepaid Card has been or is reasonable suspected by WCT to have been compromised and such compromise has been caused directly by you or third parties; or
- if you breach these Conditions of Use and that breach is of a serious nature.

If these circumstances arise, WCT will notify you that your Prepaid Card has been cancelled.

You may cancel your Prepaid Card at any time by giving WCT notice in writing or by telephone. Prior to the cancellation of your Prepaid Card, you should ensure that you use all Value that is remaining on your Prepaid Card or alternatively, withdraw any Value remaining on your Prepaid Card by visiting an ATM.

On the date that your Prepaid Card is cancelled by WCT or you in accordance with this section 13 (referred to as the Cancellation Date), you will be charged an Account Closure Fee which will automatically be deducted from the Value remaining on your Prepaid Card.

If on the Cancellation Date (and after payment of the Account Closure Fee) Value remains on your Prepaid Card then:

- if this Value is less than \$10.00, you will be charged an Expiry Fee equal to the Value remaining on your Prepaid Card. For example, if the Value remaining on your Prepaid Card on the Cancellation Date after payment of the Account Closure Fee is \$7.22, on the Cancellation Date we will charge you an Expiry Fee equal to \$7.22; or
- if this Value is greater than \$10.00, then we make reasonable attempts to contact you to arrange for the Value remaining on your Prepaid Card to be returned to you by either

cheque or electronic funds transfer to your nominated bank account.

If after 6 months after the Cancellation Date WCT has not been able to contact you after reasonable enquiries have been made in order for us to return the Value remaining on your Prepaid Card to you (less the monthly Dormancy Fee and Account Closure Fee), then all funds held will be forfeited to us. If you subsequently contact us within 2 years after the Cancellation Date and request a refund, we will refund the balance to you less the monthly Dormancy Fee and Account Closure Fee. During the period from the Cancellation Date to the date that is 2 years after the Cancellation Date, we will continue to charge you a monthly Dormancy Fee (refer to section 11 above) should Value remain on your Prepaid Card.

You must not use your Prepaid Card after the Cancellation Date. In some circumstances your Prepaid Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Prepaid Card after the Cancellation Date in these circumstances then you will be liable to WCT for the Value of any transaction as well as any reasonable costs incurred by WCT in collecting the amounts owing.

14. YOUR LIABILITY IN CASE YOUR PREPAID CARD IS LOST OR STOLEN OR IN CASE OF UNAUTHORISED USE

- (1) You are not liable for any unauthorised use of your Prepaid Card:
 - (a) before you have actually received your Prepaid Card or PIN;
 - (b) after you have reported it lost or stolen under Section 8; or
 - (c) if you did not contribute to any unauthorised use of your Prepaid Card.
- (2) For the purpose of section 14(1)(c) you will be taken to have contributed to any loss caused by unauthorised use of your Prepaid Card if:
 - (a) in relation to a transaction arising out of a sales or cash advance voucher, you unreasonably delay notification of your Prepaid Card being lost or stolen or of any unauthorised use of your Prepaid Card;
 - (b) you voluntarily disclose your PIN to anyone, including a family member or friend;
 - (c) you voluntarily allow someone else to observe you entering your PIN into an Electronic Banking Terminal;
 - (d) you write or indicate your PIN on your Prepaid Card;
 - (e) you write or indicate your PIN (without making any reasonable attempts to disguise the PIN) on any article carried with your Prepaid Card or likely to be lost or stolen at the same time as your Prepaid Card;

- (f) you allow anyone else to use your Prepaid Card;
 - (g) you unreasonably delay notification of:
 - (i) your Prepaid Card or PIN record being lost or stolen; or
 - (ii) unauthorised use of your Prepaid Card; or
 - (iii) the fact that someone else knows your PIN.
- (3) If you are taken to have contributed to the unauthorised use of your Prepaid Card under section 14(2), your liability will be the lesser of:
- (a) the actual loss when less than the Value stored on your Prepaid Card at that time the loss occurred; or
 - (b) the Card Limit.
- (4) Where a PIN was required to perform an unauthorised transaction and it is unclear whether or not you have contributed to any loss caused by unauthorised use of your Prepaid Card, your liability will be the lesser of:
- (a) \$150;
 - (b) the actual loss when less than the Value stored on your Prepaid Card at that time the loss occurred; or
 - (c) the actual loss at the time WCT is notified of the loss or theft of your Prepaid Card.
- (5) In determining your liability under section 14(4):
- (a) WCT will consider all reasonable evidence including all reasonable explanations for an unauthorised use having occurred; and
 - (b) the fact that an account is accessed with the correct PIN, while significant, is not of itself conclusive evidence that you have contributed to the loss.
- (6) Your liability for losses occurring as a result of unauthorised access will be determined under the EFT Code of Conduct as issued from time to time by the Australian Securities and Investments Commission. The guidelines set out at sections 6 and 7 to safeguard your Prepaid Card are the minimum suggested security measures you should take.

15. STATEMENT OF TRANSACTION HISTORY

You may check the Value that is on your Prepaid Card and your transaction history, 24 hours a day 7 days a week, by visiting the Website.

16. RESOLVING ERRORS ON ACCOUNT STATEMENTS

If you believe a transaction is wrong or unauthorised or your account statement contains any instances of unauthorised use or errors, you must immediately notify WCT on 1300-788-273. As soon as you can, you must also provide WCT the following:

- your name and address and Prepaid Card number;
- details of the transaction or the error you consider is wrong or unauthorised;

- the dollar amount and an explanation as to why you believe it is an unauthorised transaction or an error; and
- details of whether your Prepaid Card is signed and your PIN secure.

If WCT is unable to settle your complaint immediately to your satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.

Within 21 days of receiving these further relevant details from you, WCT will:

- advise you in writing of the results of its investigations; or
- advise you in writing that it requires further time (not exceeding a further 24 days) to complete its investigation.

Where an investigation continues beyond 45 days, WCT will provide you with monthly updates on the progress of the investigation and a date when a decision can be reasonably expected, except in cases where WCT is waiting for a response from you and you have been advised that WCT requires such a response.

WCT has the ability to investigate any disputed transactions which occurs on your Prepaid Card. You may wish to dispute a transaction in circumstances where:

- the transaction is not recognised by you;
- you did not authorise the transaction;
- you did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount;
- you did not receive the requested cash from an ATM (or you only received part of the cash requested); or
- you believe a transaction has been duplicated.

In these circumstances, a Dispute Resolution Fee, Voucher Retrieval Fee or Chargeback Fee will apply (refer to section 11 above). WCT will advise you upfront whether any of these fees will apply to you in order for you to decide whether to proceed with requesting WCT to investigate the transaction. You must ensure, if you decide to proceed, that there is sufficient Value on your card to cover the fees as described above.

If WCT finds that an error was made or that you are not liable for the transaction in accordance with the terms set out in section 14 above, then WCT will make the appropriate adjustments to your Prepaid Card and will advise you in writing of the amount of the adjustment.

17. PRIVACY AND INFORMATION COLLECTION

Collection of information

WCT may collect your personal information:

- to provide information about a product or service;

- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the promotion and provision of a product or service or suspend its operation until it is provided;
- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws and scheme rules.

Absence of relevant information

If you do not provide some or all of the information requested WCT may be unable to provide you with a product or service.

Providing your information to others

WCT may provide your information:

- to another member of its group;
- to any outsourced service providers (for example mailing houses, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of the Prepaid Card or third parties using your Prepaid Card or card information.

Accessing your personal information

Subject to the provisions of the Privacy Act 1988 (Cth), you may access any of your personal information at any time by calling WCT. WCT may charge you a reasonable administration fee for access. This fee will be advised to you upfront in order for you to determine whether you wish to access your personal information. If you can show that information about you is not accurate, complete and up to date, WCT will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date.

Collecting your sensitive information

WCT will not collect sensitive information about you, such as health information, without your consent.

18. CHANGES TO THESE CONDITIONS OF USE

WCT may only change, add or delete the terms and conditions set out in these Conditions of Use if WCT provides you with at least 30 days notice of the change or variation. If you wish to cancel your Prepaid Card as a result of any change or variation we make to these Conditions of Use, you must contact us to cancel your Prepaid Card. In these circumstances you will not be charged an Account

Closure Fee or any transaction fee in respect of us returning any Value remaining on your Prepaid Card to you.

Any notice we are required to give you concerning any changes to these Conditions of Use may be given to you by:

- a notice on electronic equipment (including the Website);
- press advertisements; or
- a letter.

Any notice or document may be given by us sending it to your last known address. If we send it to your last known address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

A copy of the latest version of these Conditions of Use will be available at all times online at www.wctpay.com at no cost to view.

19. OTHER GENERAL CONDITIONS

You may not assign your rights under these Conditions of Use to any other person. WCT may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has similar a more fair dispute resolution procedures than WCT. If WCT transfers or assigns the rights under these Conditions of Use, these Conditions of Use will apply to the transferee or assignee as if it were named as WCT. If we assign these Conditions of Use, we will provide you with notice and you will be able to cancel your Prepaid Card as a result of this assignment without being charged an Account Closure Fee or any transaction fee in respect of us returning any Value remaining on your Prepaid Card to you.

20. DEFINITIONS

In this document, unless otherwise indicated:

ATM means an automatic teller machine.

Authorised Merchant means a service provider authorised by WCT to load Value onto your Prepaid Card. A list of WCT's Authorised Merchants is available on www.wctpay.com.

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

EFTPOS means Electronic Funds Transfer Point of Sale.

Electronic Banking Terminal means an ATM or EFTPOS device.

Electronic Transaction means a transaction: (i) initiated by your instruction to purchase goods and/or services using the Prepaid Card and your PIN; (ii) arising from use of your Prepaid Card; or (iii) arising from information stored on your Prepaid Card.

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

PIN means the Personal Identification Number required to be entered by you when using the Prepaid Card for Electronic Transactions (except for transactions requiring a signature and transactions conducted over the internet). The PIN is set by you at the same time you activate your Prepaid Card and may be changed by you from time to time in accordance with section 8.

Prepaid Card means the EFTPOS prepaid reloadable Prepaid Card issued by WCT to you.

Prepaid Card Limit means the total Value that may be stored on a Prepaid Card at any one time, which as at the date of these Conditions of Use, is \$1,000.

Reloadable means that additional value may be loaded onto your Prepaid Card from time to time in accordance with these Conditions of Use and provided that the Value stored on your Prepaid Card does not exceed the Prepaid Card Limit.

Value means the monetary value stored on your Prepaid Card from time to time (expressed in Australian Dollars), that remains available to you.

WCT Agent means an authorised representative of WCT. A list of WCT's Authorised Merchants is available on www.wctpay.com.

We, us, our means WCT.

Website means www.wctpay.com.

21. INTERPRETATION

Reference to:

- one gender includes the other;
- the singular includes the plural and the plural includes the singular;
- a party named in these Conditions of Use includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- "Including" and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of these Conditions of Use or affect its interpretation;
- if an act must be done on a specified day which is not a Business Day, it must be done on the next business day.

www.wctpay.com