



TRAVELCARD TERMS & CONDITIONS

Terms Used In This Document

Subject to the below, all capitalised words in these TravelCard Terms & Conditions have the same meaning given to them in a relevant TravelCard Real Time Travel Insurance product (**TravelCard Policy**) Combined Financial Services Guide and Product Disclosure Statement available at www.travelcard.com.au.

The following special definitions apply in these TravelCard Terms & Conditions:

We, Our and Us means the insurer The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL No. 241436), acting through its agent TCA Insurance Services Pty Ltd ACN 76 621 476 220 (AR No 1262773).

You means each person that agrees to receive a TravelCard, but only where We have agreed to send the TravelCard to them or their agent.

The TravelCard

If We agree, when you purchase a TravelCard Policy, you can choose to receive a TravelCard (the **TravelCard**).

By agreeing to receive a TravelCard You agree to these TravelCard Terms & Conditions governing Your use of the TravelCard, and are bound by all of them. If You have received a TravelCard and have not agreed to these TravelCard Terms & Conditions please contact Us immediately by telephone on 1300 123 413.

These TravelCard Terms & Conditions should be read and kept in a safe place for future reference.

We reserve the right to, at Our sole discretion, terminate, change, modify, suspend, make improvements to or discontinue any or all aspects of the TravelCard, temporarily or permanently, without notice. You agree that We and Our representatives will not be liable to You or any third party as a result of taking these actions. We may change the provider of this service at any time.

What Is The TravelCard?

The TravelCard is one of the ways that the insurer may pay certain approved claims under a TravelCard Policy (see '**When Can Claims Be Paid Using The TravelCard?**' below). It does not form part of any TravelCard Policy.

The TravelCard is a prepaid debit card with an initial nil value, which may be loaded with value in response to certain approved claims under a TravelCard Policy, in accordance with these TravelCard Terms & Conditions.

The TravelCard is provided for use by You by PCI Holdings AG (**PCI**) under a separate arrangement they have with the insurer. PCI has agreed to make TravelCards that have been issued to them by the issuer, Wirecard Bank Limited, available to the insurer's approved customers for the limited use described below.

The TravelCard is not available for everyday purchases or use by You or anyone else. The TravelCard is not a credit card, cannot be loaded with Your own monies and is not linked or connected in any way to any deposit account or other product You may have. You are not entitled to earn or receive any interest on any funds that are loaded onto the TravelCard, nor to the benefit of any deposit insurance relating to funds that may be loaded onto the TravelCard.

Do I Have To Receive or Use The TravelCard?

It is not mandatory to receive or use the TravelCard. Whether or not You choose to receive or use (where permitted) the TravelCard will not impact on any right You may have to claim under a TravelCard Policy by another method.

TCA Insurance Services Pty Ltd ABN 76 621 476 220 is an authorised representative (No 1262773) of the insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL No 241436).



If you have received a TravelCard and you did not consent to this please contact Us immediately by telephone on 1300 123 413, and either destroy the TravelCard or return it by post to Level 47, 19 Martin Place, Sydney, NSW 2000. You can also choose to do this at any time if You no longer want the TravelCard.

Who Can Use The TravelCard?

You and anyone that is an Insured Person under Your TravelCard Policy can use the TravelCard in accordance with these TravelCard Terms & Conditions, provided that You remain responsible for ensuring that any additional users understand and agree to abide by these TravelCard Terms & Conditions before passing the TravelCard to them to use, and in fact do abide by them. Where this occurs, any references to 'You' or 'Your' in these TravelCard Terms & Conditions should be read as applying to the relevant Insured Person.

When Can Claims Be Paid Using The TravelCard?

The TravelCard is one of the ways that all or part of an approved claim under the following sections of a TravelCard Policy may be paid:

- Corporate Annual and Single Journey TravelCard Real Time Travel Insurance products:
 - Section 2 Medical and Medical Evacuation Expenses,
 - Section 4 Luggage, Personal Effects, Travel Documents, subsections (2) Delayed or Mislaid Luggage and subsection (5) Money
- Leisure International TravelCard Real Time Travel Insurance products:
 - Section 1 Medical and Medical Evacuation Expenses,
 - Section 9 Theft of Cash
 - Section 11 Luggage and Personal Effects
- Leisure Domestic TravelCard Real Time Travel Insurance products:
 - Section 9 Theft of Cash
 - Section 11 Luggage and Personal Effects
- Business Class for Employees TravelCard Real Time Travel Insurance products:
 - Section 2 Medical and Medical Evacuation Expenses,
 - Section 4 Luggage, Personal Effects, Travel Documents for subsection (2) Delayed or Mislaid Luggage and subsection (5) Money

However, payment of all or part of an approved claim will only be authorised to be paid via the TravelCard if:

- You are on Your Journey and have the TravelCard with You;
- You agree to have the approved claim amount (or part thereof) paid onto the TravelCard; and
- the approved claim is under one of the abovementioned policy sections.

If an approved claim amount is loaded onto the TravelCard, You can then use the TravelCard:

- to pay service providers that accept Mastercard, have the specific MasterCard classification notified to You at the time of claim (for example, 'medical facility'); or
- to withdraw the amount from an ATM that accepts Mastercard,

subject to these TravelCard Terms and Conditions and any additional terms We may agree at the time of the claim.

The TravelCard will not be able to be used for more than 3 (three) transactions unless We specifically approve this, at Our discretion. If this limit has been reached and You believe You still have any outstanding claim entitlement please contact Us.

The TravelCard will not release any funds at any other merchants or through other cash withdrawal facilities that are not approved by Us.

If an amount is authorised to be loaded onto the TravelCard a one-time use PIN number will be sent to You by SMS (text message) or other means for usage as agreed with You at the time of authorisation.

You will not own any funds that are loaded onto the TravelCard.

How Long Will Loaded Funds Remain On The TravelCard?

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Any funds loaded onto the TravelCard that are unused within 3 (three) days of the amount being loaded onto the TravelCard may be withdrawn. If this occurs, The TravelCard will no longer be able to be used in relation to those funds without You contacting Us to have the TravelCard reloaded (if eligible). This will not impact any right You may have to claim under a TravelCard Policy by another method or by reloading the TravelCard (if eligible).

If this occurs, please contact Us whilst overseas on +61 (2) 7909 2777 or 1300 123 413 immediately so arrangements can be made to pay any outstanding claim entitlement.

We may also withdraw funds earlier at Our discretion if considered to be necessary to prevent cases of misuse, fraud, or similar. If that occurs, You will be contacted to arrange another method of claims settlement.

Please Keep Your Receipts

Please keep all receipts from all transactions using the TravelCard as We may require this to verify Your transactions.

Rights and Ownership relating to The TravelCard

The TravelCard is not "issued" to You or anyone else that may use it. The TravelCard remains the property of Wirecard Bank Limited and must be surrendered upon demand.

The TravelCard may be cancelled, repossessed, revoked or suspended at any time without prior notice, subject to applicable law.

You must take reasonable care to safeguard any PIN given to You, and the TravelCard, against loss, misuse or theft. To safeguard any PIN issued to You, keep it separate from the TravelCard and do not disclose it to anyone.

What Do I Do If There Is A Problem?

If there is any problem with the TravelCard or You cannot access any amount paid in relation to an approved claim as agreed with Us, or you lose the TravelCard, know or suspect someone has used it fraudulently or it has been stolen, contact Us immediately:

- Whilst travelling overseas on +61 2 7909 2777
- Whilst travelling in Australia on 1300 123 413.

Can the TravelCard Be Used For Subsequent TravelCard Policies?

The TravelCard cannot be used if it is not linked to a current TravelCard Policy.

When a TravelCard Policy comes to an end You can return the TravelCard to Us or hold onto it for use with a future TravelCard Policy with Our permission and subject to these TravelCard Terms & Conditions.

The TravelCard will expire 3 (three) years after the date of purchase of the TravelCard Policy that the TravelCard was first sent in relation to.

Other Important Information

Confidentiality

We may disclose information (including Your personal information) collected in the course of Your use of the TravelCard or the transactions and payments made by You using the TravelCard including to our service providers and related companies:

- when it is necessary for completing the transaction and providing this service to You and otherwise as necessary to fulfil our legal obligations;
- In order to comply with the requirements of government and regulatory authorities, a court order, or otherwise required under relevant laws; and/or
- In aggregate and anonymised form for data analysis.

The Privacy Policy is available on the website at: www.travelcard.com.au

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Responsibility

You are solely responsible for acquiring any device, wireless and Internet access, or other items required for You to use or access the TravelCard. Any related fees, expenses or other such charges are your sole responsibility. Without limitation, You agree to pay (without reimbursement from Us) any fees or charges that You may incur from your wireless provider for any calls or SMS (text) messages sent between Us and You.

Any fees, expenses or other such charges are Your sole responsibility, except for ATM fees charged to withdraw funds loaded to the TravelCard, and/or any additional processing/currency conversion fees that are charged to the TravelCard when used as approved by Us, which We agree to bear in the event of an approved claim paid onto the TravelCard. To the maximum extent permitted by law, We are not responsible for any goods or services associated with Your use of the TravelCard or anything purchased by You using TravelCard.

Complaints and Governing Law

If You have a complaint about Our services, please contact Us to supply details and We will try to resolve Your complaint within 30 days. You agree that the laws of New South Wales, Australia shall apply to the TravelCard Terms & Conditions and any dispute arising in connection with them or the use of the TravelCard will be considered by the courts of New South Wales, Australia.

General qualification on these TravelCard Terms & Conditions

The above terms and conditions will only apply to the extent that they are reasonably necessary to protect the legitimate business interests of TCA Insurance Services Pty Ltd, the insurer, PCI and/or any of their service providers.