

FXgo®

Prepaid Travel Card.

Terms & Conditions /

Product Disclosure Statement.

11 April 2019

About this document

This PDS has been prepared by Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL No. 237879 under the Corporations Act 2001 (Cth).

The issuer of the Product described in this document is Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL No. 237879 and the use of the Product is subject to, the Terms and Conditions set forth below. It is important that you read and understand this PDS, including the Terms and Conditions. It is a legal document containing important information to assist you to decide whether the Product might meet your needs, compare it with other Products and decide whether to acquire the Product.

The information in this PDS does not take into account your individual objectives, financial situation or needs and is not a recommendation or opinion that the Product is appropriate for you. 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. This PDS is dated 11 April 2019.

General description of the Product

The FXgo® Prepaid Travel Card is a reloadable, VISA branded prepaid card that lets you load and hold funds in different currencies and pay for purchases or withdraw cash in local currency overseas or in Australia.

The Product allows you to:

- load funds onto it and hold the funds in different currencies (currency wallets);
- use the card to transact with merchants who accept VISA prepaid cards anywhere in the world (including online);
- use the card to withdraw cash at ATMs that display the VISA or PLUS logo anywhere in the world; and
- Transfer funds between currency wallets to convert funds from one currency to another (a wallet to wallet transfer)

Funds loaded in a currency other than AUD will be converted at our applicable foreign exchange rate current at the time of transfer.

The FXgo® Prepaid Travel Card is not an investment product or a credit card. It does not enable access to any credit and is not associated with or linked to any bank account held with us.

Any available balances on the FXgo® Prepaid Travel Card are not deposits with us, do not attract interest or generate any return and do not stand to the credit of any account you may have with us.

Parties involved in distribution and issue of the Product

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 is the holder of Australian Financial Services License no. 237879 and is both the issuer and distributor of the FXgo® Prepaid Travel Card.

Under its AFSL, Bendigo Bank Branches, Community Banks® and Bendigo Bank agencies are authorised to provide financial services including arranging for the issue of non-cash payment facilities such as the FXgo® Prepaid Travel Card. When providing financial services in relation to the Product, Bendigo and Adelaide Bank Limited acts on its own behalf.

For queries relating to the FXgo® Prepaid Travel Card please contact us 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia

Email: ContactUs@bendigoadelaide.com.au

Internet: www.bendigobank.com.au/FXgo

Significant benefits and risks

The benefits include:

- The FXgo® Prepaid Travel Card is a VISA prepaid card that can be used to buy goods and services from merchants in Australia and around the world who accept the VISA prepaid cards.
- The FXgo® Prepaid Travel Card is reloadable, which means that you can add extra funds to it using a variety of load methods.
- You have a choice of Currency Wallets and are offered competitive foreign exchange rates when loading, reloading and transferring funds between currencies.
- The FXgo® Prepaid Travel Card can be loaded with up to 10 different supported currencies including Australian Dollars (AUD).
- You can undertake purchase transactions with your FXgo® Card in-store or online, in Australia or overseas.
- The FXgo® Prepaid Travel Card can be used to withdraw cash at participating VISA and PLUS ATMs and financial institution outlets in over 200 countries and territories around the world. Withdrawals can be made in the local currency whether or not it is a supported currency.
- If you opt in to alerts on the FXgo® Cardholder Portal you can set and receive low balance alerts via SMS to remind you to check your available balance or reload before your next transaction when your available balance falls below a specified level.
- The FXgo® Prepaid Travel Card only accesses the value that you have loaded to the card and cannot access any credit.
- The FXgo® Prepaid Travel Card is not linked to a bank account.
- The FXgo® Prepaid Travel Card is supported by our 24/7 Australian based Customer Support Centre.

The risks include:

- We may cancel your Product at any time (see clause 20 of the Terms and Conditions).
- Foreign exchange rates can vary according to external market factors and the foreign exchange rate at the time you choose to load/reload funds onto the FXgo® Card, convert or transfer funds from one currency

to another, or conduct a transaction that involves converting funds from one currency to another may subsequently prove not to be the most favourable rate or time at which to load/reload funds or convert or transfer funds between currencies.

- The supported currencies may change at any time without prior notice to you, including removing existing currencies or adding a new supported currency.
- If you load funds in, or transfer funds to, a particular currency wallet, foreign exchange rate fluctuations may result in you having less money loaded than you were expecting.
- If you conduct a transaction that involves one or more conversion of funds held in one currency to another, foreign exchange rate fluctuations may result in the relative cost of the transaction being more than you were expecting.
- Unauthorised transactions can occur if the FXgo® Card is lost or stolen, if your personal identification number (PIN) is revealed to another person, as a result of fraud, or if you breach the terms and conditions outlined in this PDS.
- Unintended transactions or incorrect transactions can occur if electronic equipment with which the FXgo® Card is being used is operated incorrectly or incorrect details are entered.
- If the electronic network enabling the use of the FXgo® Card is unavailable, you may not be able to perform transactions or get information using the FXgo® Card.
- The FXgo® Card could be lost, destroyed or stolen in which case you may be unable to access the available balance until a replacement FXgo® Card is issued to you and activated.
- The amount of cash that can be withdrawn using the FXgo® Card may be limited at particular ATMs or financial institution outlets.
- In some circumstances, you might not be reimbursed if unauthorised transactions or mistaken transactions occur.
- In some circumstances, you may be liable for unauthorised transactions.
- The Australian Government's Financial Claims Scheme does not apply in relation to

funds loaded onto an FXgo® Card and your available balance is not backed by a deposit account in your name with Bendigo and Adelaide Bank Limited.

Other Important Information

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

IMPORTANT INFORMATION ABOUT THE FINANCIAL CLAIMS SCHEME

- The Financial Claims Scheme is a scheme of the Australian Government administered by the Australian Prudential Regulation Authority (APRA) to protect depositors of authorised deposit-taking institutions (such as Bendigo and Adelaide Bank Limited) from potential loss due to the failure of these institutions. For more information visit www.fcs.gov.au
 - Because the Financial Claims Scheme only applies to deposits and the Available Balance on an FXgo® Card is not a deposit with Bendigo and Adelaide Bank Limited, the Financial Claims Scheme does not apply in relation to the FXgo® Card or your Available Balance in the event of Bendigo and Adelaide Bank Limited's failure.
 - The risk of your loss of your Available Balance, in the event of Bendigo and Adelaide Bank Limited's failure, is therefore greater than if those funds were instead held in a deposit account covered by the Financial Claims Scheme.
- The Product is designed exclusively for electronic use. The primary method of communication that we will use to give you information, including information under the ePayments Code, will be electronic communication.
 - The Product supports up to 10 currencies, including AUD, USD, GBP, EUR, NZD, CAD, HKD, SGD, JPY and THB.
 - Only you can use your FXgo® Card. You cannot give it to anyone else or allow anyone else to use it.
 - A foreign exchange rate will apply when transferring funds between different currencies on your card or whenever a

transaction is conducted in a currency that is not a supported currency. The foreign exchange rate used will be determined by Bendigo and Adelaide Bank Limited at the time of conversion. If you acquire the Product, you will be able to view the applicable foreign exchange rates prior to making currency transfers or transactions on our website.

- If a transaction is conducted in a currency other than a supported currency or if there is insufficient available funds in the currency wallet of the currency of the transaction, the available funds held in other currencies (i.e. other currency wallets) will be used to complete the transaction. The funds will be converted at the applicable exchange rate. See clause 9 of the Terms and Conditions for the full details of how this will occur.
- The funds loaded onto your FXgo® Card form part of the available balance and do not generate or accrue any interest or other return.
- Fees and charges are payable to us as set out in the Terms and Conditions and merchants and ATM operators may also impose their own additional charges in relation to use of or their acceptance of an FXgo® Card.
- You may cancel your FXgo® Card and request a Card Closure/funds redemption at any time and have any remaining available balance paid to you. If this happens, any part of the available balance held in a currency other than AUD will be converted to AUD at the applicable exchange at that time before being paid to you.

USING A CARD AT A POINT OF SALE TERMINAL OR ATM

- You need to press the Credit [CR] button at point of sale terminals and ATMs in order to access the available balance.
- If you select the Cheque or Savings button at a point of sale terminal or ATM, the attempted transaction may not work.

Updates to this PDS

Information in this PDS is subject to change from time to time and is correct and current as at the date stated on the cover. Where new information is materially adverse, we will either issue a new PDS or a supplementary PDS setting out the updated information.

Where the new information is not materially adverse we may not issue a new PDS or a supplementary PDS to you, but you will be able to find the updated information on the FXgo® Cardholder Portal or you can contact us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia. If you ask us, we will send you a paper copy of the information free of charge.

We will notify you of any changes to the Terms and Conditions as set out in clause 27.

Queries

If you have a query relating to the FXgo® Prepaid Travel Card, you should first contact our FXgo Support Team or your nearest Bendigo Bank / Community Bank Branch:

- by phone on 1300 790 065 (from Australia);
- by phone on +61 3 5485 7899 (from overseas) and follow the 'FXgo Travel Card' options.

If you have a complaint

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise your complaint with us by:

- speaking to a member of our branch staff directly;
- telephoning the Customer Feedback Team on 1300 361 911 8.30am – 5:00pm (AEST/AEDT) Monday to Friday;
- faxing us on 1300 367 615
- emailing feedback@bendigoadelaide.com.au
- completing the Customer Feedback form 'Talk to us We're listening' available at your nearest branch or online at www.bendigobank.com.au

- write to the Customer Feedback Team, Bendigo and Adelaide Bank Ltd, Reply Paid 480, Bendigo 3552

If You are not satisfied with the response provided by our Customer Feedback Team, you have the option of referring the matter to the Customer Advocate who will impartially assess Your complaint, keep You informed of the progress and provide You with a response:

- telephone – 1300 139 527 (+61 3 5485 7919) between 8.30am and 5.00pm (AEST /AEDT) Monday to Friday
- email – customeradvocate@bendigoadelaide.com.au
- post/letter – write to Customer Advocate PO Box 480, Bendigo, VIC, 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the appropriate External Resolution scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

ePayments Code

Bendigo Bank has subscribed to the ePayments Code. We will comply with the requirements of the ePayments Code as it applies to us as a subscriber.

Table of Contents

About this Document	1
General description of the Product	1
Parties involved in distribution and issue of the Product	1
Significant benefits and risks	2
Other important information	3
Updates to this PDS	4
Queries	4
If you have a complaint	4
ePayments Code	4
Section A: Meaning Of Words	6
Section B: General Terms And Conditions	9
1. Introduction	9
2. Your FXgo® Card	9
3. Activating you FXgo® Card	9
4. Loading/Reloading Funds onto your FXgo® Card	10
5. Limits applying to funds loads/reloads	10
6. Currency Wallets	10
7. Using your FXgo® Card	11
8. Limitations on using your FXgo® Card	12
9. Currency Wallet Hierarchy	13
10. Foreign exchange rates	14
11. Fees	15
12. PIN	17
13. Security of your FXgo® Card and PINs	17
14. VISA Global Customer Assistance Service (GCAS)	18
15. Replacement of FXgo® Cards	18
16. Emergency cash transfer	18
17. Liability for unauthorised transactions	19
18. Mistaken transactions	20
19. Disputed transactions	20
20. Transaction history and statements	21
21. Card expiry and cancellation	21
22. Account Closure (Funds Redemption)	22

23. Unclaimed Monies	22
24. Liability	23
25. Privacy and information collection	23
26. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)	24
27. Communications	25
28. Changes to these Terms and Conditions	26
29. Parties	26
30. Website	26
31. FXgo® Mobile App and SMS services	26
32. Governing law	27

Section A: Meaning of words

“acceptable identification” means identification documentation acceptable to us for a 100 point ID check (including a current passport or current driver’s license).

“activation (also activate, activated)” means the process necessary to make your FXgo® Card ready and able to be used after you have received it (see clause 3 for details about how to activate your FXgo® Card).

“AFSL” means Australian financial services license.

“AML/CTF” means Anti-Money Laundering / Counter Terrorism Financing.

“applicable Exchange Rate” means Our applicable foreign exchange rate (see clause 10).

“ASIC” means Australian Securities and Investments Commission.

“ATM” means Automated teller machine.

“AUD” means Australian dollars.

“available balance” means the monetary value recorded by us as being available, at any given time, for use by you using your FXgo® Card across all currency wallets being the sum of all funds loaded onto your FXgo® Card less the value of any transactions conducted using your FXgo® Card (including pending transactions and merchant pre-authorisations), fees and charges and all other amounts debited to your FXgo® Card under these Terms and Conditions.

“backup card” means the additional FXgo® Card we issue to you with your primary card as a backup for use if your primary card is lost, damaged, stolen or compromised. Your backup card cannot be activated unless your primary card has been disabled or cancelled due to loss, damage, theft or becoming compromised.

“Bendigo Bank” means Bendigo and Adelaide Bank Limited (ABN 95 087 822 455, AFSL 244116) of The Bendigo Centre, PO Box 480, Bendigo, Victoria 3552 the issuer and distributor of the FXgo® Card.

“BPAY®” means the electronic payment system operated in Australia by BPAY Pty Ltd which enables payments to be made through a financial institution’s online, mobile or telephone banking facility to organisations which are registered as BPAY® billers.

“card closure” means the process to close and finalise your FXgo® Card and collect any remaining available balance.

“chargeback” means a chargeback is a process under the VISA card scheme rules agreed to by participants in the VISA electronic funds transfer network by which,

in certain circumstances only, a transaction can effectively be reversed by us debiting an amount to the relevant merchant’s financial institution and crediting it back to your available balance.

“compromised” means the state in which FXgo® Card number, CVV2 number and/or PIN have been discovered by, disclosed to or used by someone other than you.

“CVV2 number” means a 3-digit number recorded on the back of a VISA-branded card which is used to authenticate transactions using the card.

“currency wallet” means a separate part of your available balance that is denominated/held in a specific supported currency

“currency wallet hierarchy” means the order in which funds held in your FXgo® Card’s different currency wallets will be used for transactions (see clause 9).

“default hierarchy” means the default currency wallet hierarchy that applies when you have not set your preferred currency wallet hierarchy using the FXgo® Cardholder Portal (AUD, USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, SGD).

“emergency card replacement” means a replacement FXgo® Card we issue to you when your FXgo® Card has been lost, stolen or damaged when you are travelling or planning on travelling.

“emergency cash transfer” means the Cash we arrange to be made available to you at one of the VISA Emergency Service Locations, Western Union or MoneyGram offices in the event that your FXgo® Card has been lost or stolen.

“emergency service locations (ESL)” means a participating VISA issuer bank branch (or, at the option of VISA, another establishment) where cardholders can go to collect an emergency cash transfer or pick up their emergency card replacement card

“ePayments Code” means the ePayments Code administered by ASIC including any amendments or replacements that we subscribe to.

“foreign exchange rate” means the conversion rate of one currency into another. The foreign exchange rate that will apply to a conversion of currency is our foreign exchange rate at the time of the conversion. Our current rates are published on our Website.

“FXgo® Card” means FXgo® Prepaid Travel Card (a VISA prepaid card) issued to you by us. A transaction conducted using the card number, expiry date, CVV2 number or any other feature or information concerning the FXgo® Card is taken to be a transaction conducted using your FXgo® Card.

In these Terms and Conditions, FXgo® Card includes both your primary card and backup card unless the context requires or provides otherwise.

FXgo® is a registered trademark for the Prepaid Travel Card issued by us.

“FXgo® Cardholder Portal” means an internet self-service portal for you to use in relation to your FXgo® Card to conduct certain activity and access, view or provide information about you or your FXgo® Card. The FXgo® Cardholder Portal can be accessed online by visiting our website.

“FXgo® Customer Support Team” means our 24/7 in house support team which can be contacted by calling: +1300 790 065 within Australia or +61 3 5485 7899 from outside Australia or any additional or replacement phone number or phone numbers we notify to you as our contact numbers from time to time.

“FXgo® Mobile App” means an electronic software application we make available for you to download onto certain types of supported mobile devices for use with your FXgo® Card which allows you to perform some or all of the functions that can be performed using the **FXgo®** Cardholder Portal.

“Global Customer Assistance Services (GCAS)” means a VISA program that provides customer and emergency assistance services to eligible holders of VISA-branded cards by VISA through the VISA Global Customer Care Services Center (GCCS).

“hold” means the temporary restriction placed on part of the available funds making a specific amount unavailable for transactions for up to 30 days.

“identifier” means an identifier may be a word, card number, question and answer, or any combination of those things or other information used to identify you or your FXgo® Card.

“IVR” means interactive voice response – an automated method for accessing information using your phone.

“KYC” means Know Your Customer - the process and details used by us to verify your identity.

“load / reload” means crediting or adding funds to your FXgo® Card.

“local currency” means the currency used in the country where the transaction is being conducted.

“Merchant pre-authorisation” Pre-authorisation is a hold of a specific amount of the available balance for an anticipated or potential transaction using your

FXgo® Card. Often merchants may process a pre-authorisation for extras such as tips, property damage or consumption of goods or services which are not part of an agreed set cost.

“MoneyGram” means an international money transfer service used by VISA to facilitate emergency cash transfers.

“negative balance” means an available balance of less than \$0 arising as a result of one or more transactions being performed using your FXgo® Card that are greater than the available balance..

“PDS” means Product Disclosure Statement

“PIN” means your four digit personal identification number for your FXgo® Card.

“PLUS ATM” means An ATM displaying the PLUS logo.

“prepaid card” means a prepaid card is a payment card that is loaded with funds for use. A prepaid card has the appearance of a standard credit or debit card having a card number, signature strip, ‘scheme’ logo (VISA), expiry date, CVV2 number and branding but it only allows access to funds which have been loaded onto it - it does not provide access to credit or funds deposited in any bank account

“primary card” means the FXgo® Card nominated by us as your primary card.

“product” means Our FXgo® Prepaid Travel Card product.

“smart wallet transfer” means a transfer between currency wallets which occurs in order to complete a transaction when there are insufficient funds in the transaction wallet to complete the transaction (see clause 9).

“SMS” means a Short Message Service message sent by us to your mobile phone.

“supported currency” means each of the currencies listed in the table in section 6.5 of the Terms and Conditions which can be loaded to your FXgo Card as well as any other currency that we notify you is a supported currency for your FXgo® Card from time to time.

“terms and conditions” means the terms and conditions set out in this document.

“transaction” means an electronic payment (usually associated with a purchase) to a merchant that accepts VISA prepaid cards or a withdrawal of cash at an ATM.

“transaction wallet” means the currency wallet from which funds are used to process a transaction (see clause 9.3).

“unauthorised transaction” means a transaction that is not authorised by you. This does not include any transaction performed by you or a transaction performed by someone else with your knowledge or consent (express or implied).

“unsupported currency” means any currency which does not appear in the table in section 6.5 of the terms and conditions.

“user name and password” means your login credentials, access details or pass codes required to log in to the FXgo® Cardholder Portal.

“VISA” means Visa Inc. and any of its related bodies corporate – the operator of the card scheme and electronic funds transfer network used for transactions conducted using your FXgo® Card.

“VISA prepaid card” means A VISA-branded prepaid card.

“wallet to wallet transfers” means a transfer of funds from one currency wallet to another using the FXgo® Cardholder Portal, IVR, or the FXgo® Mobile App.

“we”, “us”, and “our” means Bendigo Bank.

“website” means www.bendigobank.com.au and any additional or replacement website we notify to you as the website for the purposes of these Terms and Conditions from time to time.

“Western Union” means authorised international money transfer service used by VISA to facilitate emergency cash transfers.

“you”, and “your” means The person who has requested and been (or is to be) issued with an FXgo® Card by us.

Section B: General terms and conditions

Unless you have previously agreed to be bound by these terms and conditions, your first use of any account or payment facility indicates that you understand and agree to be bound by these terms and conditions.

1. Introduction

- 1.1 These Terms and Conditions apply to the use of your FXgo® Prepaid Travel Card (FXgo® Card). Please read them carefully and keep a copy for your records.
- 1.2 To be eligible to apply for a FXgo® Card you must:
 - a. Be a Bendigo Bank account holder;
 - b. be a permanent Australian resident;
 - c. have an Australian residential address; and
 - d. be at least 12 years old.
- 1.3 Your FXgo® Card may only be activated and used to load/reload funds or conduct transactions by you (the person we issued the FXgo® Card to).
- 1.4 You must activate your FXgo® Card and sign the back of it before you can use it.
- 1.5 By activating your FXgo® Card, you accept these Terms and Conditions and will be deemed to have agreed to be bound by them.
- 1.6 You are financially responsible and liable for all use of your FXgo® Card, except where stated otherwise in these Terms and Conditions.
- 1.7 You also:
 - a. acknowledge that you have been given a copy of this PDS; and
 - b. acknowledge and agree to the information and disclosures contained in the PDS.
- 1.8 We warrant that we will comply with the ePayments Code in our dealings with you relating to your FXgo® Card to the extent we are required to do so as a subscriber to the ePayments Code.
- 1.9 In these Terms and Conditions, the singular includes the plural and vice versa.
- 1.10 All amounts of money stated in these Terms and Conditions are in AUD unless otherwise stated.
- 1.11 References to days, times or periods of time in these Terms and Conditions are calculated according to Australian Eastern Standard Time.
- 1.12 Your FXgo® Card is not a credit card or a debit card and can only be used to access funds you have loaded onto it. Your FXgo® Card cannot be used to access any credit or funds deposited in any bank account.
- 1.13 Your FXgo® Card does not constitute an account with us and funds loaded onto your FXgo® Card

do not constitute a deposit with us and are not protected under the Australian Government's Financial Claims Scheme.

2. Your FXgo® Card

- 2.1 You can apply for an FXgo® Card by visiting a Bendigo Bank or Community Bank® Branch or online agency.
 - 2.2 We may agree or refuse to issue an FXgo® Card to you in our absolute discretion.
 - 2.3 If we agree to issue an FXgo® Card to you we will issue you with:
 - a. A primary card; and
 - b. A backup card.
 - 2.4 You cannot use an FXgo® Card (either your primary or your backup card) until it has been activated (see clause 3 which explains how you can activate an FXgo® Card).
 - 2.5 Your primary card must be activated for use first.
 - 2.6 Your backup card may only be activated and used if your primary card is lost, damaged, stolen or otherwise compromised and has been stopped or cancelled. Once your backup card has been activated it accesses your available balance and can be used in the same way as your primary card.
 - 2.7 You must load funds onto your FXgo® Card before it can be used for a transaction (see clause 4 which explains how you can load funds onto your FXgo® Card).
 - 2.8 Before conducting or authorising a transaction using your FXgo® Card, you must ensure that the available balance is sufficient to cover the cost of the transaction.
 - 2.9 You must not give your FXgo® Card (either your primary or backup card) to anyone else.
- ### 3. Activating your FXgo® Card
- 3.1 You can activate an FXgo® Card:
 - a. online using the FXgo® Cardholder Portal (which can be accessed by visiting our website);
 - b. by contacting us on 1300 790 065 and selecting the 'FXgo® Travel Card' IVR option when prompted; or
 - c. via the FXgo® App available in the App Store or Google Play.
 - 3.2 Before you can activate your primary card, you must first register it using the FXgo® Cardholder Portal, via the app or by contacting us on 1300 790 065 and selecting the 'FXgo® Travel Card' IVR option when prompted.

3.3 You can activate your backup card only after your primary card has been stopped or cancelled due to it being lost, damaged, stolen or otherwise compromised.

4. Loading/Reloading Funds onto your FXgo® Card

4.1 Funds can be loaded only as specifically provided in these Terms and Conditions. Funds loaded onto your FXgo® Card do not constitute a deposit with us.

4.2 If you have an existing Bendigo Bank account with us you may load funds in person at any Bendigo Bank branch by transfer from such an account. Funds loaded in branch by transfer from an existing Bendigo Bank account will be immediately available for use as part of your available balance.

4.3 You can also load/reload funds on to your FXgo® Card using BPAY® by:

- a. Firstly, ordering the supported currency by logging in to the FXgo® Cardholder Portal, the App or via phone and following the prompts, choosing the amount of each supported currency you want to load, and confirming your order; and then
- b. Secondly, paying to us the total amount of your order by BPAY® payment from your financial institution account to:

Biller code:	250357
Reference:	BPAY reference we provide to you

4.4 The amount of your BPAY® payment must match the exact total amount (in AUD) of your order. Funds loaded onto your FXgo® Card using BPAY® may take up to 3 business days from the time the BPAY® payment is initiated by you to become available for use as part of your available balance.

4.5 You may not load an amount of funds onto your FXgo® Card if doing so would cause you to breach any limit imposed by clause 5 below. We may refuse or reverse any loading/reloading of funds if it causes you to breach such a limit.

5. Limits applying to funds loans/reloads

5.1 The limits shown in the Currency Wallets table apply to loading/reloading funds onto your FXgo® Card :

5.2 We may change the limits in the Currency Wallets table or impose new limits at any time. We will

notify you as required by clause 27 if changes are made to these limits or we impose new limits.

6. Currency Wallets

Limit description	Limit in AUD
Minimum amount of first load in branch	\$ 50.00
Maximum amount of any load/reload in branch	\$ 50,000.00
Minimum BPAY® load/reload per day	\$1.00
Maximum BPAY® load/reload per day	\$ 10,000.00
Maximum of all loads/reloads over any 12 month period	\$ 50,000.00
Maximum total available balance in all currencies allowed on a card at any one time (AUD equivalent)	\$ 50,000.00
Maximum amount/number of fund loads/reloads per day	Unlimited

6.1 Funds loaded onto your FXgo® Card are divided into separate currency wallets with each currency wallet being denominated in a separate supported currency.

6.2 There are 10 currency wallets* to choose from – AUD, USD, GBP, EUR, NZD, CAD, HKD, SGD, JPY and THB. (*see table in clause 6.5)

6.3 Funds loaded/reloaded onto your FXgo® Card will be credited to the currency wallet selected at the time the load/reload was ordered (see clause 4.3).

6.4 To transfer part of the available balance from one currency wallet to a different currency wallet (a wallet to wallet transfer), you can:

- a. log in to the FXgo® Cardholder Portal on our website (using your user name and password) or the FXgo® Mobile App and follow the instructions there;
- b. call 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia and use the IVR (follow the 'FXgo® Travel Card' prompts); or
- c. contact us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia for assistance with navigation of the FXgo® Cardholder Portal, FXgo® Mobile App or IVR.

6.5 The supported currencies as at the date of this PDS are detailed on the next page:

AUD Australian dollars	CAD Canadian dollars
USD United States dollars	HKD Hong Kong dollars
GBP Great Britain pounds sterling	SGD Singapore dollars
EUR Eurozone euros	JPY Japanese yen
NZD New Zealand dollars	THB Thai baht

Please note that at any time without prior notice to you, we may change this list of supported currencies.

7. Using your FXgo® Card

General rules

- 7.1 You may use your FXgo® Card to make payments and conduct transactions anywhere, including online, VISA prepaid cards are accepted. Some merchants may choose not to accept VISA prepaid cards.
- 7.2 You may use your FXgo® Card to withdraw cash at ATMs that accept VISA prepaid cards.
- 7.3 You must not authorise any direct debits or other regular or recurring payments (for example, to pay a regular monthly insurance premium) using your FXgo® Card.
- 7.4 Subject to the ePayments Code and these Terms and Conditions, you are responsible for all transactions conducted using your FXgo® Card.
- 7.5 You must not allow anyone else to use your FXgo® Card.
- 7.6 You agree not to conduct or attempt to conduct any transaction using your FXgo® Card that exceeds the available balance (including any fees payable by you as a result of the transaction).
- 7.7 If you conduct or attempt to conduct any transaction or otherwise use your FXgo® Card in a way that causes the available balance on your FXgo® Card to decrease below \$0.00, then you will be liable to us for, and must pay us on demand, any negative balance together with interest and any costs we incur in recovering or attempting to recover from you the amount you owe us.
- 7.8 If a negative balance arises, that does not mean that a negative balance will be allowed to arise or be increased in relation to subsequent attempted transactions.
- 7.9 We may restrict or cancel your FXgo® Card or decline any transaction if we consider that a transaction is suspicious or that there has been suspicious activity in relation to your FXgo® Card

and we reasonably believe taking such action is necessary to prevent unauthorised transactions or loss to you or us.

- 7.10 You cannot stop a transaction from being processed after it has been authorised. If you have a problem with a purchase for which payment was made using your FXgo® Card or a dispute with a merchant, you should first try to resolve your problem/dispute directly with the merchant involved. If you cannot resolve the problem/dispute with the merchant, you can contact us through our website or call 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia and follow our dispute resolution process. You should not, in any circumstances, contact VISA about such a dispute.

IMPORTANT INFORMATION ABOUT VISA 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 service you paid for.
- A chargeback is a right under the VISA card scheme rules by which a transaction can effectively be reversed by us debiting an amount to the merchant's financial institution and crediting it back to your available balance. We can only process chargebacks if the VISA card 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 us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia.
- The VISA card 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 card 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).

7.11 We are not liable to you in any way if we decline a transaction you attempt to conduct using your FXgo® Card regardless of our reasons for doing so.

Using your FXgo® Card overseas

7.12 Some overseas ATM operators and merchants may offer you the ability to complete a transaction in a currency other than the country's local currency. This is called 'dynamic currency conversion'. For example: as your country of origin is Australia it may be assumed that you would prefer to pay in AUD for your purchase.

If this occurs, the merchant or ATM operator will usually apply a foreign exchange margin to the applicable conversion rate to convert the transaction currency from the country's local currency into another currency. The merchant or ATM operator is required to inform you of the currency in which the transaction will be processed before you authorise and accept the transaction (you may wish to use one of the supported currencies in the available balance of your FXgo® Card).

By signing, entering your PIN or otherwise authorising a transaction using your FXgo® Card you authorise and accept the transaction being conducted in the currency stipulated by the merchant or ATM operator. You should take into account foreign exchange rates and transaction fees that might be incurred when deciding on which currency a transaction should be conducted in – especially dynamic currency conversion transactions.

7.13 If you withdraw funds from an ATM that dispenses a currency other than the local currency of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into the local currency before converting it back to the currency being dispensed and, as a result, the amount debited to your available balance may be greater than the amount which is actually dispensed by the ATM even when the currency being dispensed is the same as that of one of your currency wallets. Not all ATM operators will advise of the amount to be debited before you withdraw funds from their ATM.

7.14 Some ATMs in Japan do not accept foreign issued cards. If you travel to Japan look for a PLUS ATM which are supported by Citibank, Japan Post or 7Eleven retail networks where the VISA logo is displayed.

8. Limitations on using your FXgo® Card

8.1 The following limitations apply to the use of your FXgo® Card:

a. Illegal transactions or online/internet gambling

An FXgo® Card may not be used for, and we may decline, any illegal or inappropriate transactions.

b. Merchant Pre-authorisations

An FXgo® Card may not be used for, and we may decline, any merchant pre-authorisation.

8.2 Limits apply to the use of your FXgo® Card (in addition to the load/reload limits set out in clause 5 above) as follows:

Limit description	Limit in AUD
Maximum number of FXgo® cards that can be on issue to a person at any time (exc. backup card issued with primary card)	One (1)
Maximum value of all ATM cash withdrawals in a 24 hour period	\$ 2,500.00
Maximum value of all EFTPOS / POS transactions in a 24 hour period	\$ 9,000.00
Maximum number of EFTPOS / POS transactions in a 24 hour period	Unlimited
Maximum value of cash over the counter transactions in a 24 hour period	\$350.00
Maximum value and number of transfers between currencies on an FXgo® Card in a 24 hour period	Unlimited

You must not conduct, and we may decline, any transaction that breaches any of the above usage limits.

8.3 Merchants or other providers of ATMs or payment facilities may impose their own additional limits or choose not to accept VISA prepaid cards.

8.4 You cannot use your FXgo® Card to withdraw cash (cash-out) at a point of sale transaction (you must select 'Credit' (CR) and use your PIN or sign for the transaction).

9. Currency Wallet Hierarchy

9.1 The currency wallet hierarchy of your FXgo® Card determines the order in which the available balance held in each of your currency wallets will be used to process a transaction where:

- a. the currency of the transaction is a supported currency but the available balance held in the currency wallet for that supported currency is insufficient for the transaction; or
- b. the currency of the transaction is not a supported currency.

9.2 You can set your preferred currency wallet hierarchy by using the FXgo® Cardholder Portal. If you do not set your preferred currency wallet hierarchy, the following default currency wallet hierarchy will apply: AUD, USD, EUR, GBP, NZD, THB, CAD, HKD, JPY, and then SGD.

9.3 When your FXgo® card is used to conduct a transaction:

- a. if the currency of the transaction is a supported currency - we will draw funds from the currency wallet for that currency (“transaction wallet”) and apply the funds towards the transaction; or
- b. if the currency of the transaction is not a supported currency - we will draw funds from the highest currency wallet in the applicable currency wallet hierarchy (“transaction wallet”) and apply the funds towards the transaction by applying the applicable exchange rate.

9.4 If:

- a. there is insufficient available balance in the transaction wallet (determined as set out in clause 9.3 above) to complete the transaction; but
- b. there would be sufficient available balance to complete the transaction if part or all of the available balance of one or more of the other currency wallets was transferred to the transaction wallet (after being converted to the currency of the transaction wallet at the applicable exchange rates), then we will transfer such of the available balance of the other currency wallets to the transaction wallet, at the applicable exchange rates, as is necessary to complete the transaction starting with the available balance of the highest currency wallet in the applicable currency wallet hierarchy, and continuing to proceed to transfer funds from the next

currency wallet in the currency wallet hierarchy as each currency wallet’s available balance is used in full, until the transaction wallet has sufficient available balance to complete the transaction.

Each transfer to the transaction wallet from another currency wallet as set out in this clause is called a smart wallet transfer.

9.5 If there is insufficient available balance in the applicable transaction wallet to complete the transaction, and there would still be insufficient available balance to complete the transaction if the available balance of each of the other currency wallets was transferred to the transaction wallet at the applicable exchange rates, then we may decline the transaction.

**EXAMPLE OF DRAWDOWN SEQUENCE
WHERE SMART WALLET TRANSFER REQUIRED TO COMPLETE TRANSACTION**

- Currency wallets with available balance before transaction:
GBP 200, EUR 100, NZD 180.
- If you want to make a purchase for GBP 250:
 - The transaction wallet (from which funds for the transaction will be paid) will be the GBP currency wallet because it is a supported currency.
 - There are insufficient funds in your GBP currency wallet to complete the transaction but the transaction will still be approved because there will be sufficient funds if available funds from your other currency wallets are transferred to the GBP currency wallet.
 - There is GBP 200 in available funds in your GBP currency wallet so the remaining amount of GBP 50 will be drawn from your other currency wallets. Assuming the default currency wallet hierarchy applies, available funds in your EUR currency wallet will be used before your NZD currency wallet because EUR is higher than NZD in the applicable currency wallet hierarchy.
 - If the applicable exchange rate is GBP 1 = EUR 1.72, then this rate will apply to calculate the amount of EUR that is required to be deducted from your EUR currency wallet and converted to the GBP for the transaction (i.e. £50 × €1.72 = EUR86).
 - EUR 86 will be deducted from your EUR currency wallet and GBP 50 credited to your GBP currency wallet. Your GBP currency wallet will then have sufficient available balance to allow the transaction to be completed. No funds need to be transferred from your NZD currency wallet.
 - After the transaction has been completed the available balance in each of your currency wallets will be:
GBP 0, EUR 14 and NZD 180.

10. Foreign exchange rates

10.1 We will apply a foreign exchange rate whenever we are required to convert funds received, held or paid in one currency to another currency including in the circumstances listed in the following table. The table also tells you how to work out which of our foreign exchange rates will apply as the Applicable Exchange Rate in each of these circumstances.

Circumstances	Applicable Exchange Rate
You load funds onto your FXgo® Card into a currency wallet for a currency other than AUD	Our foreign exchange rate to convert AUD to the currency of the requested load
Whenever a smart wallet transfer is required as there are insufficient available funds in the transaction wallet to complete the transaction but there will be if available funds are transferred to the transaction wallet from your other currency wallets (see clause 9 above)	For each smart wallet transfer required, our foreign exchange rate to convert funds from the currency of the currency wallet from which funds are being transferred from to the currency of the transaction wallet to which funds are being transferred to
You use your FXgo® Card to perform a transaction in a currency that is not a supported currency	Our foreign exchange rate to convert funds from the currency of the transaction wallet (the highest currency wallet in the applicable currency wallet hierarchy) to the currency of the transaction
You transfer part of your available balance from one currency wallet to another	Our foreign exchange rate to convert funds from the currency of the currency wallet you are transferring funds from to the currency of the currency wallet you are transferring funds to
We need to calculate your total available balance (across all currency wallets) for any purpose* and any part of the available balance is held in a currency wallet with a currency other than AUD	For each part of the available balance that is held in a currency wallet that has a currency other than AUD, our foreign exchange rate to convert funds from the currency of that currency wallet to AUD

Circumstances	Applicable Exchange Rate
We need to determine whether a limit specified in these Terms and Conditions has been reached and any transactions that are relevant to doing so were conducted in a currency other than AUD	For each relevant transaction, our foreign exchange rate to convert funds from the currency of the transaction to AUD
We need to calculate the AUD equivalent amount of a transaction for any purpose in connection with your FXgo® Card **	Our foreign exchange rate to convert funds from the currency of the transaction to AUD

* For example, to calculate the available balance on expiry/cancellation/closure.

** For example, to calculate amounts for purposes of AML/CTF Laws.

- 10.2 The applicable exchange rate between any two currencies is our usual retail foreign exchange rate at the time of the conversion. Our retail foreign exchange rates are updated each day and are available on our website.

11. Fees

- 11.1 You agree to pay us the following fees and charges:

Type of Fee	Fee Issued	Amount
Issue fee for FXgo® Card	When we issue an FXgo® Card to you	\$10.00
Initial load fee	When you load funds onto your FXgo® Card for the first time	Free
Reload fee	Each time you load additional funds onto your FXgo® Card, excluding the initial load	Free
Transfer between currencies fee (wallet to wallet transfer)	Whenever you request the transfer of funds from one currency wallet to another on your FXgo® Card, via FXgo® Cardholder Portal	Free However, when an amount is converted the foreign exchange rate applicable to the conversion is our standard retail foreign exchange rate at the time of the conversion.
Purchase transaction fee	Upon conducting a purchase transaction using your FXgo® Card (in-store, EFTPOS, online or over the phone)	Free
Domestic ATM cash withdrawal fee	Whenever you withdraw cash from an ATM in Australia using your FXgo® Card	2% of the AUD value of the withdrawal*
International ATM cash withdrawal fee	Whenever you withdraw cash from any ATM outside of Australia	AUD\$3.00(or equivalent)*
ATM balance enquiry fee	Whenever you request confirmation of your available balance from an ATM in or outside of Australia	Free*
Monthly inactivity fee	Whenever no funds have been loaded or transactions have been conducted on your FXgo® Card for a period of 12 months and each month thereafter until a load or transaction is conducted	Free
International Transaction Fee (unsupported currency)	Whenever you conduct a transaction in a currency that is not a supported currency	2% of the AUD value of the transaction

Type of Fee	Fee Issued	Amount
Cross-currency conversion fee	Whenever a smart wallet transfer is required in order to process a transaction (see clause 9.4 above).	Free However, when an amount is converted the foreign exchange rate applicable to the conversion is our standard retail foreign exchange rate at the time of the conversion.
SMS alerts	When you request low balance alerts via SMS or when we send you alerts, payable for each SMS we send you	Free
Card replacement fee	Whenever you request a replacement FXgo® Card to replace a lost, stolen or damaged FXgo® Card	Free (includes cancellation of compromised cards)
Emergency Card replacement fee	Whenever you request a replacement FXgo® Card to replace a lost, stolen or damaged FXgo® Card while overseas	\$100
Emergency cash transfer	Whenever you request emergency cash to be provided to you due to both your primary card and backup card having been lost, stolen or damaged	\$100 Third parties involved in providing the emergency funds may also charge a fee
Card closure	Whenever you request the closure and cancellation of your FXgo® Card and redemption of any remaining available balance at any Bendigo Bank branch	Free However, any remaining available balance of any currency wallet in a currency other than AUD will be converted at our standard applicable retail foreign exchange rate at the time of closure.
Dispute handling fee	When you instigate the investigation of a disputed transaction	Free However, you must reimburse us for any charge we incur for any investigation we deem necessary. This cost will not be charged to you or, if charged, will be reversed if the dispute is resolved in your favour.
Government duties, taxes and charges	Whenever a government duty, tax or charge is imposed or payable in respect of your FXgo® Card or a transaction conducted using your FXgo® Card	The amount of the duty, tax or charge

*Some ATM operators may charge an additional fee to withdraw cash or when you request a balance enquiry from their ATMs. If you are outside of Australia, you may not be advised of such a fee at the time you incur it.

11.2 Whenever a fee or charge becomes payable by you under these Terms and Conditions, you authorise us to deduct it from the available balance of any currency wallet of your FXgo® Card and reduce the available balance accordingly.

we deduct a fee from a currency wallet that is in a currency other than AUD, we will apply the applicable exchange rate to convert the fee to the equivalent amount in the currency of the currency wallet that is debited.

11.3 All fees are expressed in AUD, unless otherwise indicated, and are inclusive of any applicable GST. If

11.4 Merchants and ATM providers may impose additional charges in relation to use of your FXgo®

Card. It is your responsibility to inform yourself of any such charges and ensure they are acceptable to you before you authorise a transaction.

12. PIN

- 12.1 You must set a PIN for your FXgo® Card when you activate it.
- 12.2 You may change the PIN for your FXgo® Card online using the FXgo® Cardholder Portal or by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia and following the 'FXgo® Travel Card' prompts.
- 12.3 If you forget your PIN, please phone contact us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia for assistance to reset it.
- 12.4 Your PIN must be used for all ATM withdrawals in all countries. However, while a PIN can be used for all purchases in Australia, in some other countries you may not be able to use a PIN when making a payment in person, in which case you may be required to sign a transaction voucher to authorise the transaction.
- 12.5 If you try to use your FXgo® Card but you enter an incorrect PIN, access to your FXgo® card will be suspended after the third incorrect PIN entry. Your PIN will be automatically reset after 24 hours. If you need to use your FXgo® Card before this time, please contact us on 1300 790 065 within Australia or +61 3 5485 7899 from outside of Australia to arrange an urgent PIN reset.
- 12.6 If your FXgo® Card is retained by any ATM because an incorrect PIN has been entered three times, it will be deemed to be lost or stolen and cannot be recovered. If this happens, you will need to contact us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia to arrange for your backup card to be activated or for a replacement FXgo® Card to be issued to you.

13. Security of your FXgo® Card and PINs

General

- 13.1 You must take all reasonable steps to protect the security of your FXgo® Card and your PIN.
- 13.2 Without limiting 13.1, you must not:
- allow anyone else to use your FXgo® Card;
 - interfere with the magnetic strip or any other integrated circuit (CHIP) on your FXgo® Card;
 - disclose your PIN to anyone, including a family member or friend;
- write or record your PIN on the FXgo® Card; or
 - record your PIN on anything carried with your FXgo® Card or on anything liable to loss or theft simultaneously with your FXgo® Card, unless you make a reasonable attempt to disguise it to protect the security of your PIN.
- 13.3 You must not act with extreme carelessness in failing to protect the security of your PIN. Extreme carelessness means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour.
- 13.4 You must not select a numeric PIN that represents your, or a family member's, birth date or an alphabetical PIN that is a recognisable part of your or their name. If you do so, the PIN may be more easily guessed and could result in unauthorised transactions for which you may be liable.

Lost or Stolen Cards

- 13.5 You must promptly notify us if:
- Your FXgo® Card is lost or stolen or you become aware that it has been used without your authority;
 - Your card is damaged or not working properly;
 - The security of your PIN is breached in any way; or
 - You suspect any of the above might have occurred.
- 13.6 If there is an unreasonable delay in you notifying us of the above matters, you may be responsible for any losses occurring as a result of the delay.
- 13.7 You can notify us of the above matters by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia. You must then confirm the notification in writing. We may require that you:
- notify the Police of the loss or theft and provide us with written confirmation in the form of a Police report; and/or
 - complete a lost/stolen notification form.
- 13.8 If you are unable to reach us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia for any reason you must telephone and notify VISA GCAS on +1 303 967 1090 (you can reverse the charges) or using the phone number listed on the VISA Website <http://www.visa.com.au/personal/assistance/lostyourcard.shtml>) for the country you are in.

13.9 If you have notified us that your primary card has been lost or stolen and we have deactivated or cancelled it, you may activate and use your backup card. Your backup card can be activated using the FXgo® Cardholder Portal, the FXgo® App or by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia and following the 'FXgo® Travel Card' prompts. You will also need to select a new PIN for the backup card. Once activated, your backup card will be able to access your available funds and be used in the same way as your primary card.

13.10 If you report your FXgo® Card as lost or stolen and it is subsequently found, you must not use it unless we have confirmed that it can be used.

14 VISA Global Customer Assistance Service (GCAS)

Your FXgo® Card is a VISA prepaid card and as such VISA GCAS may be used if you are unable to contact us for certain issues, questions or notifications. VISA GCAS may be used as an alternative contact point for any queries or issues you may have regarding:

- Lost or Stolen FXgo® Card Reporting
- Emergency Card Replacement
- Emergency Cash Transfer
- Cardholder Inquiry Service (CIS)

15 Replacement of FXgo® Cards

15.1 You may request the replacement of your FXgo® Card if it is lost, damaged or stolen. However, we are not required to issue you with a replacement FXgo® card if:

- you have failed to comply with the law or these Terms and Conditions;
- we reasonably suspect you have used your FXgo® Card illegally or in breach of these Terms and Conditions;
- we reasonably believe that doing so may cause loss to you or us; or
- there is a legal restriction on us issuing a replacement FXgo® Card to you.

15.2 If we issue you a replacement FXgo® Card it will be sent to you by post. This may take 5 – 7 business days to reach you depending on your location. The following restrictions will also apply:

- We must send a replacement card to you at a physical address such as any convenient VISA Emergency Service location. This service is

provided through the VISA Global Customer Assistance Services (GCAS).

- You will need to provide 'acceptable identification' to collect your replacement FXgo® Card.
- If your FXgo® Card is lost or stolen while you are travelling or planning to travel you may wish to request an emergency cash transfer from your available balance (see clause 16 below).

IMPORTANT – PLEASE NOTE

- Each time a new/replacement FXgo® Card is issued to you it will need to be activated before use and you will need to set a new PIN.

16. Emergency cash transfer

16.1 In an emergency situation, such as if both your primary card and backup card have been lost, stolen, compromised or damaged while you are travelling (or planning to travel), you can request an emergency cash transfer by contacting us on 1300 790 065 within Australia or +61 35485 7899 from outside Australia. If you are unable to contact us you may contact VISA GCAS by calling +1 303 967 1090 or at the phone number listed on the VISA Website (<http://www.visa.com.au/personal/assistance/lostyourcard.shtml>) for the country you are in.

16.2 The maximum amount of all emergency cash transfers you may request in any five business day period must not exceed USD 5,000 or equivalent. The approved amount provided to you will depend on the available balance on your FXgo® Card at the time you report the loss, damage or theft.

16.3 Depending on where you are, we will do our best to arrange an emergency cash transfer to a VISA Emergency Service Location, Western Union or MoneyGram office. We will only be able to do this if:

- a. we can verify your identity;
- b. you can attend an office of one of our nominated transfer agents and tell us in advance the country and the city of the transfer agent's office you can attend; and
- c. you tell us the currency in which you would like the emergency cash transfer to be provided and our transfer agent is able to provide that currency to you.

16.4 Emergency cash transfers are facilitated through the VISA Global Customer Assistance Services (GCAS) program and are provided at a fee of AUD100 (refer

to the Fees and Limits table on page 16). If we can arrange an emergency cash transfer, you may also be charged a service fee by the transfer agent on collection of the cash.

- 16.5 You must produce Acceptable Identification to the transfer agent to collect emergency cash.
- 16.6 All emergency cash transfers are subject to local laws and restrictions of the country in which the emergency cash is to be collected.
- 16.7 We do not guarantee that an emergency cash transfer will always be available to you. If we can arrange an emergency cash transfer, we do not have control over the time that it will take for the cash to be available to you and we will not be responsible to you for any loss or inconvenience caused by any delay in the cash being made available to you.

17. Liability for unauthorised transactions

- 17.1 Your liability for losses arising from unauthorised transactions will be determined according to this clause and the provisions of the ePayments Code.
- 17.2 You are not liable for loss resulting from an unauthorised transaction where it is clear that you have not contributed to the loss.
- 17.3 You are not liable for loss resulting from an unauthorised transaction if the cause of the loss is:
 - a. fraud or negligence by an employee or agent of us, a third party involved in networking arrangements, or a merchant or their employee or agent;
 - b. a card (or other device), identifier or PIN which is forged, faulty, expired or cancelled;
 - c. a transaction requiring the use of a card and/or PIN that occurred before you received your FXgo® Card and/or set your PIN (including a reissued FXgo® Card and/or a reset PIN);
 - d. a transaction being incorrectly debited more than once to your FXgo® Card; or
 - e. an unauthorised transaction performed after we have been informed that your FXgo® Card has been misused, lost or stolen, or that the security of your PIN has been compromised.
- 17.4 You are not liable for loss resulting from an unauthorised transaction that can be made using an identifier without your FXgo® Card or PIN. Where a transaction can be made using your FXgo® Card, or your FXgo® Card and an identifier, but does not require a PIN, you are liable only if you unreasonably delay reporting the loss or theft of your FXgo® Card.

- 17.5 You will be liable for losses arising from an unauthorised transaction if we can prove on the balance of probability that you contributed to the loss through fraud or breaching your obligations to keep your FXgo® Card and your PIN secure under these Terms and Conditions.

In those circumstances, you are liable in full for the actual losses that occur before the loss, theft or misuse of your FXgo® Card or breach of PIN security is reported to us, but:

- a. you are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit;
- b. you are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- c. you are not liable for the portion of losses that exceeds the available balance of your FXgo® Card.

- 17.6 You will be liable for losses arising from an unauthorised transaction that occurs because you contributed to losses by leaving your FXgo® Card in an ATM, if the ATM incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM.

- 17.7 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 your FXgo® Card, or that the security of your PIN has been compromised. In those circumstances, you are liable in full for the actual losses that occur between when you became aware of the matter, or should reasonably have become aware in the case of a loss or theft, and when you report the matter to us but:

- a. you are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit; and
- b. you are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- c. you are not liable for the portion of losses that exceeds the available balance.

- 17.8 If a PIN was required to perform an unauthorised transaction not already covered by the above terms in this clause 17, you will be liable for the lesser of:

- a. AU\$150; or
- b. the available balance; or
- c. the actual loss at the time that the misuse, loss or theft of your FXgo® 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 or other periodic transaction limit.

17.9 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 of our rights under the rules of the VISA scheme, at the time of the report, against other parties to the VISA scheme (for example, chargeback rights – see clause 7.10 for information about chargebacks).

18. Mistaken transactions

18.1 It is your responsibility to ensure all transaction information is correctly entered (including any transaction amounts and, where applicable, the correct currency) into:

- a) an ATM or any other system or equipment used to conduct or facilitate a transaction or information request associated with your FXgo® Card or FXgo® Card details (including reloading via BPAY®); and
- b) your mobile device when using the FXgo® App,

before you authorise or complete the transaction. You are responsible for the consequences of any transaction data being entered incorrectly where you have conducted or authorised the transaction (whether by signing, using your PIN or otherwise).

18.2 You will not be liable for loss caused by the failure of a system or equipment provided by any party to a shared electronic network to accept a transaction accepted by the system or equipment in accordance with your instructions.

18.3 However, where you should reasonably have been aware that the system or equipment was unavailable or malfunctioning, our liability is limited to:

- a) correcting any errors; and
- b) the refund of any fees or charges we imposed on you.

19. Disputed transactions

19.1 A disputed transaction may include:

- a. An unauthorised transaction – A transaction which you believe was not authorised by you. This includes any unauthorised telephone, internet, mail order, or any other unauthorised transaction on your account.
- b. General dispute – may constitute any of the following examples

- The amount listed on the statement may be different to the amount authorised
- Goods/services may not have been provided, or may be different from the description
- Goods may have been returned and the amount has not been refunded to your account

19.2 Despite notifying us of a disputed transaction, pending resolution of the dispute, you remain liable for any cash advance or purchase made.

19.3 If a dispute is withdrawn or resolved in favour of the merchant a voucher retrieval fee may apply.

19.4 If we need to order a copy of a voucher in order to investigate a disputed transaction, a fee will apply for any voucher subsequently identified as valid.

19.5 Where a dispute is resolved in your favour, we will make the necessary adjustments to any fees charged as a result of your dispute.

Notification procedure

19.6 We recommend you carefully check all entries on your statement or online transaction history.

19.7 You should immediately notify Bendigo Bank of any unauthorised transaction(s).

19.8 To report an unauthorised transaction, please contact the Bendigo Bank by:

- Secure email
- Downloading a form from our website at www.bendigobank.com.au/fxgo
- Telephone 1300 790 065
- In person at your local branch

Chargeback rights

19.9 As the card scheme for FXgo®, Visa has a dispute resolution process that is contained in the operating rules of the card scheme. This process sets out specific circumstances and timeframes in which a member of the scheme (e.g. a bank) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This is referred to as a 'chargeback right'.

19.10 Our ability to investigate any disputed transaction on your account, and subsequently process a chargeback is restricted by the time limits imposed under the operating rules of the applicable card scheme (in this case Visa).

Timeframes for notifying us

- 19.11 Our ability to dispute a transaction on your behalf (where a chargeback right exists) may be lost if you do not notify us within the required timeframes.
- 19.12 For this reason, it is in your best interest to report any disputed transaction to us immediately.
- 19.13 We will not accept a refusal of a chargeback by a merchant's financial institution unless it is consistent with the Visa scheme rules.
- 19.14 The timeframes for us to process a chargeback (where a chargeback right exists) vary between 45 days and 120 days, depending on the card scheme and the type of disputed transaction.
- 19.15 Where it can be shown that you have unreasonably delayed notifying us, you may be liable for the loss on any disputed transaction.

Electronic transactions

If the ePayments Code is applicable to a disputed transaction, the timeframes as specified in 19.14 may not apply in certain circumstances.

Disputed transaction advice

To query or dispute an FXgo® ATM or POS transaction, simply download and complete the dispute form available on the FXgo® Card Holder web site and follow the instructions on the form. If you need help to complete or lodge your dispute form, call in to your nearest Bendigo Bank branch for assistance.

Note: For FXgo® cardholders only. For disputes other than FXgo® please use the relative form available in the Disputed transactions section on the 'Contact Us' page at www.bendigobank.com.au. Other cardholders, please contact your own financial institution if you have experienced a problem using a Bendigo Bank ATM.

20. Transaction history and statements

- 20.1 Periodic statements showing the transactions on your FXgo® Card and the balances of your currency wallets will be made available on the FXgo® Cardholder Portal.
- 20.2 You may check the available balance and the transaction history on your FXgo® Card 24hrs per day/7days per week/365 days of the year using the FXgo® Cardholder Portal or the FXgo® App. You may also obtain the available balance and transaction history by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia and following the 'FXgo® Travel Card' prompts.

- 20.3 If you notice any error or unauthorised transaction (or possible error or unauthorised transaction) in any transaction listing or statement relating to your FXgo® Card, you must immediately notify us by calling 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia. We may require you to provide additional written information concerning any such error or unauthorised transaction.
- 20.4 As required by the ePayments Code, we will give you a statement of transactions performed using your FXgo® Card at least every six months, unless the available balance is zero and there were no transactions during the relevant statement period. Statements will be made available to you electronically on the FXgo® Cardholder Portal.
- 20.5 You have the option of accessing statements more frequently than every 6 months. You can also obtain a statement on request.

TIPS ABOUT STATEMENTS

- We will send you an email every 6 months, to tell you that you can retrieve statements from the FXgo® Cardholder Portal.
- Even if we haven't told you that there is a statement available on the FXgo® Cardholder Portal, you can use the FXgo® Cardholder Portal to access statements on a monthly or quarterly basis.

21. Card expiry and cancellation

- 21.1 Your FXgo® Card is valid until the expiry date shown on it, unless it is cancelled before that date for any reason.
- 21.2 Your FXgo® Card cannot be used after its expiry date.
- 21.3 If your FXgo® card has expired, please visit your local branch and we will issue you with a new card pack for free.
- 21.4 If the expiry date on your FXgo® Card is equal to or more than 5 years (five) after the date on which your FXgo® Card was first issued to you, we may require that you pay an additional issue fee to have a new FXgo® Card issued to you.

Cancellation

- 21.5 You may ask for your FXgo® Card to be cancelled at any time.

21.6 We may cancel your FXgo® Card at any time. Where possible, we will give you 20 days' prior notice of the cancellation. However, we may cancel your FXgo® Card without prior notice to you if:

- a. we reasonably believe that doing so is necessary to avoid loss to you or to us;
- b. we reasonably believe that it is required to protect the security of your FXgo® Card;
- c. you breach these Terms and Conditions or fail to comply with any of your obligations in relation to your FXgo® Card; or
- d. we suspect your FXgo® Card has been used illegally or for an illegal purpose.

21.7 If we cancel your FXgo® Card without prior notice to you, we will notify you as soon as reasonably practical afterwards.

Expired or cancelled FXgo® Cards

21.8 If your FXgo® Card expires or is cancelled:

- a. you must not attempt to use it;
- b. you must, if requested by us, surrender it to us or destroy it (including any backup card still in your possession); and
- c. you will not be able to access or use your available balance unless we issue you with a replacement FXgo® Card (see clause 15) or you apply for a card closure (see clause 22) to have the remaining available balance paid to you.

22. Account Closure (Funds Redemption)

- 22.1 You may apply to us for a card closure (funds redemption) whether or not your FXgo® Card has expired or been cancelled.
- 22.2 An Account closure can be processed on line via the FXgo® Cardholder Portal. You must complete all required fields and provide details of the bank account into which you would like your remaining available balance credited to.
- 22.3 Remaining available funds are only payable in AUD on account closure. If any part of your available balance is held in any currency wallet in a currency other than AUD, before we process the funds redemption we will convert/ transfer all parts of the available balance to AUD at the applicable exchange rate at the time of the funds redemption being processed.
- 22.4 We are under no obligation to process any card closure request until a request form has been completed, and lodged by you on line.

22.5 If your FXgo® Card has not expired or been cancelled when we close your account we will cancel it.

22.6 We may decide to process an account closure without receiving a request from you at any time if you do not have a current and activated FXgo® Card. If we do so, we may pay any remaining available balance (in AUD) to you by:

- a. if you hold a bank account with Bendigo Bank – by crediting it to any account you hold with us;
- b. by sending a cheque to you by post; or
- c. in any other way by agreement with you.

You must keep your contact details up-to-date in the FXgo® Cardholder Portal so that we may contact you with regard to refunding any remaining available balance if we process a card closure.

22.7 On an account closure, we do not need to pay the remaining available funds to you until:

- a. we are satisfied that there are no un-cancelled or unexpired authorisations or approvals for transactions on your FXgo® Card;
- b. we are satisfied that there are no outstanding (pending) transactions, or any amounts we anticipate debiting to your FXgo® Card; and
- c. we have received any surrendered or cancelled FXgo® Card from you (if requested by us).

IMPORTANT – PLEASE NOTE

Proceeds of card closure and funds redemption should ordinarily be received within 5 business days of receipt of the completed card closure request form (except where there are any outstanding transactions not yet debited from your balance).

23. Unclaimed Monies

- 23.1 If there have been no funds loaded onto your FXgo® Card or transactions using your FXgo® Card for seven years and the available balance exceeds AUD \$500 (or equivalent) or any other amount that the Australian Government advises from time to time, we may be required by law to transfer the available balance to the Australian Government as unclaimed money. We will usually notify you before we do this however there may be circumstances where we are not able to (such as where your recorded email address is no longer current). You can perform a free search of unclaimed money records held by ASIC (on behalf of the Australian Government) through the MoneySmart website - www.moneysmart.gov.au.

23.2 If any part of your available balance is held in a currency wallet of a currency other than AUD, that part of the available balance will be converted to AUD at the applicable exchange rate when we transfer the funds to the Commonwealth Government.

23.3 Available balances under the applicable threshold for unclaimed monies to be transferred to the Australian Government will remain with us and will be returned to you after we receive a completed card closure form from you (see clause 22 above).

24. Liability

24.1 We are not liable to you for any loss caused, or contributed to, by:

- a. the available balance not being sufficient or available to authorise and/or complete a transaction;
- b. a terminal or system not working properly or as you expect it would;
- c. any system or network failure or industrial dispute;
- d. any circumstances beyond our control;
- e. an ATM refusing to or being unable to accept an FXgo® Card;
- f. a merchant not accepting your FXgo® Card for payment;
- g. the way in which any refusal to accept your FXgo® Card, VISA prepaid cards or electronic payments is communicated to you;
- h. any infringement by you of any laws in the country where your FXgo® Card is used;
- i. any dispute between you and any supplier of any goods or services purchased with your FXgo® Card;
- j. any action we are required to take by any government, federal or state law or regulation or court order; or
- k. anything else for which our liability is specifically excluded or limited elsewhere in these Terms and Conditions,

or for any indirect, special or consequential losses.

24.2 However:

- a. your liability for unauthorised transactions will be determined according to clause 17 and the ePayments Code; and
- b. we will not avoid any obligation we have 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.

24.3 Our liability to you will not at any time exceed the amount of the available balance except in relation to:

- a. unauthorised transactions; and
- b. 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).

24.4 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 your FXgo® Card, then our liability for a breach of such a warranty or condition will in any event be limited to:

- a. supplying the services again; or
- b. paying the cost of having the services supplied again.

24.5 We do not make or give any express or implied warranty or representation in connection with your FXgo® Card (including quality or standard or fitness for any purpose), other than as set out in the PDS or these Terms and Conditions or when the warranty or representation is imposed or required by law and cannot be excluded.

24.6 Any failure or delay to enforce a term of these Terms and Conditions does not mean a waiver of it.

25. Privacy and information collection

25.1 We and our agents and suppliers may collect personal information about you in order to provide your FXgo® Card to you, facilitate transactions conducted by you using your FXgo® Card and comply with our obligations in relation to your FXgo® Card.

25.2 You agree that we may use and disclose your personal information to third parties (including third parties located outside Australia) including, but not limited to, our service providers, other parties to a shared electronic network and merchants to the extent we consider reasonably necessary to:

- a. provide the services contemplated by these Terms and Conditions to you;
- b. authorise and complete or decline a transaction conducted using your FXgo® Card;
- c. verify the existence and condition of your FXgo® Card;
- d. utilise services of affiliates who assist in providing your FXgo® Card or services relating to it;
- e. investigate and resolve any dispute lodged by you in relation to your FXgo® Card or a transaction conducted using your FXgo® Card;
- f. comply with our obligations in relation to your FXgo® Card;
- g. recover from you any money you owe us;
- h. deal with any legal proceedings or complaint in connection with your FXgo® Card; or
- i. to maintain the security of your FXgo® Card and protect against potential fraud and other crimes,

or for any other purpose for which we can reasonably infer your express or implied consent.

- 25.3 Our privacy policy is available on our website and sets out our guidelines on management of your personal information; how you may access the personal information we hold about you and, if necessary, seek correction of that information; and how you may complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint.

26. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) obligations

- 26.1 Pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and the rules and other subordinate instruments under that Act (“AML/CTF Laws”), before your FXgo® Card can be activated, we are obliged to collect certain identification information from you (and verify that information). Such identification information may include detailed 'know your customer' (KYC) information about you such as your:

- a. Full name,
- b. Address, and
- c. Date of birth.

- 26.2 We may be prohibited from offering services, including the provision of your FXgo® Card, or entering into or conducting transactions with you, if you do not provide this information.

- 26.3 Notwithstanding any other provision of these Terms and Conditions:

- a. we are not required to take any action or perform any obligation under or in connection with your FXgo® Card if we are not or do not remain satisfied as to your identity or where there are reasonable grounds to suspect that doing so may breach the AML/CTF Laws;
- b. 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, we and our correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with the transaction or attempted use of your FXgo® Card;
- c. we may from time to time require additional information from you to assist us in complying with our obligations under AML/CTF Laws and you must provide the required information to us; and
- d. where we are obliged to do so under AML/CTF Laws, we will disclose information about you and transactions conducted using your FXgo® Card to regulatory and/or law enforcement agencies, other banks and financial institutions, service providers and other third parties.

- 26.4 You provide to us the following undertakings and indemnify us against any losses arising from any breach by you of such undertakings:

- a. you will not initiate, engage or effect a transaction using your FXgo® Card that is or may be in breach of Australian law or sanctions or the law or sanctions of any other country; and
- b. the underlying activity for which your FXgo® Card is being provided does not breach any Australian law or sanctions or the law or sanctions of any other country.

27. Communications

How we communicate with you

- 27.1 You agree that we may give written notices, information or other communications relating to your FXgo® Card (including information under the ePayments Code such as statements) to you by:
- sending the notice, information or communication by e-mail to your nominated e-mail address; or
 - sending the notice, information or communication by SMS to your mobile telephone number we have recorded for you;
 - by making the notice, information or communication available to you electronically (such as at our website or the FXgo® Cardholder Portal) and notifying you that it is so available.
- 27.2 You may vary your nominated e-mail address and mobile telephone number for electronic communication by notifying us and satisfying us of your identity online using the FXgo® Cardholder Portal or by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia.
- 27.3 We may also give notices, information or other communications to you relating to your FXgo® Card (including information under the ePayments Code such as statements):
- by post to you at your residential or postal address last known to us; or
 - by giving it to you personally or leaving it at your residential or postal address last known to us; or
 - by publishing it in a newspaper circulating nationally in Australia.
- 27.4 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 by us;
 - by post – you are taken to have received it when it would be delivered in the ordinary course of the post; or
 - by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery.
- 27.5 You agree that, for the purpose of telephone communications initiated or received by us, and for the purpose of electronic communications received by us or through the FXgo® Cardholder Portal, we or the operator of the FXgo® Cardholder Portal:

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

Keeping your contact details up to date

- 27.6 You must notify us immediately of any changes to your contact details (including phone number and email address) by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia.
- 27.7 If you change your name you must notify us either by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia or visiting your nearest Bendigo Bank branch.
- 27.8 We will not be responsible or liable for any loss or inconvenience you suffer that is caused by or contributed to by:
- any notice or correspondence that has been sent to you in accordance with contact details you have provided to us (including where you have provided us with incorrect or inaccurate contact details);
 - you failing to notify us of changes to your contact details; or
 - delays or non-delivery of notices or communications caused by constraints or failures of telecommunications or postal networks or providers.

Promotions

- 27.9 You agree that we may contact you to inform you of promotions relating your FXgo® Card via your nominated email address or mobile number (including by SMS). Any such communication will be in accordance with our Privacy Policy, which can be accessed on our website. You can choose not to receive these types of communications by letting us know by contacting us on 1300 790 065 within Australia or +61 3 5485 7899 from outside Australia or for communication received via SMS, by replying 'STOP'.

28. Changes to these Terms and Conditions

28.1 We may change these Terms and Conditions (including fees and charges and any limits imposed under these Terms and Conditions) at any time without your consent including, without limitation, for the following reasons:

- a. to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- b. to reflect any decision of a court, ombudsman or regulator;
- c. to reflect a change in our systems or procedures, including security arrangements;
- d. any changed circumstances (including by adding benefits or new features);
- e. to respond proportionately to changes in the cost of providing your FXgo® Card; or
- f. to resolve or clarify any ambiguity.

28.2 A change may:

- a. change the fees and charges payable by you under these Terms and Conditions (including the introduction of new fees or charges); or
- b. introduce new Terms and Conditions; or
- c. otherwise vary the Terms and Conditions.

28.3 We will notify you of any changes to these Terms and Conditions (in a manner provided by clause 26):

- a. if the change involves increasing a fee or charge, the introduction of a new fee or charge or a change that materially adversely affects your rights or obligations under these Terms and Conditions – at least 30 days before the change takes effect; or
- b. otherwise - at least 20 days before the change takes effect.

28.4 Notwithstanding any other term in this clause 27, if we reasonably consider a change to these Terms and Conditions is necessary to restore or maintain the security of your FXgo® Card, any system associated with your FXgo® Card, your personal information or to avoid, mitigate or lessen the risk of loss to you or us through theft or fraud, we may, subject to the ePayments Code, change these Terms and Conditions with immediate effect upon giving you notice of the change.

28.5 You may obtain an updated copy of this PDS and these Terms and Conditions at any time on our website.

29. Parties

29.1 We may transfer or assign our rights and obligations in relation to your FXgo® Card (including all rights and obligations under these Terms and Conditions) at any time without your consent.

29.2 If we do so, references to us in these Terms and Conditions are to be read as references to the party who assumes our rights and obligations under the transfer or assignment.

29.3 We may use service providers or agents to perform or assist us with any function or any of our

29.4 obligations in relation to your FXgo® Card and to exercise any or all of our rights.

29.5 You cannot transfer or assign any of your rights or obligations in relation to your FXgo® Card (including your rights and obligations under these Terms and Conditions).

30. Website

30.1 Although considerable effort is expended to make the FXgo® Cardholder Portal and our website and any other operating communication channels available at all times, no warranty is given that these channels will always be available and error free.

30.2 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, forces of nature, labour disputes and armed conflicts.

31. FXgo® Mobile App and SMS services

31.1 The FXgo® Mobile App is an optional electronic software application we provide for download onto certain compatible mobile devices, which enables you to perform some or all of the functions that can be performed through the FXgo® Cardholder Portal in relation to your FXgo® Card.

31.2 Information regarding the FXgo® Mobile App can be found in the FXgo® Cardholder Portal including details of the types of compatible mobile devices that can be used with the FXgo® Mobile App.

31.3 The FXgo® Mobile App may be downloaded from the App Store (for iOS devices) or Google Play store (for Android devices).

31.4 The FXgo® Mobile App allows you to:

- a. view your FXgo® Card transaction history, funds transfers, balance lookups and event notifications;

- b. initiate reloads (using BPAY®) and wallet-to-wallet transfers ; and
 - c. set 'low balance alerts' and SMS alerts to alert you when the available balance of your currency wallets reduces below a specified balance.
- 31.5 To use the FXgo® Mobile App, you will have to agree to additional app-specific terms and conditions that apply to your use of the app. Those terms and conditions will be available in the FXgo® Cardholder Portal or when you first download the app. These Terms and Conditions apply to your use of the FXgo® Mobile App, and any functions or activity of you in using the FXgo® Mobile App, in addition to any app-specific terms and conditions.
- 31.6 We are not responsible for any loss or damage incurred by you in relying on your ability to use the FXgo® Mobile App or your use of the low balance notification settings.
- 31.7 You must only download and use an app we make available for use with your FXgo® Card on mobile devices that are secure and you trust. You must take all reasonable precautions to keep your mobile device secure and protected against unauthorised use by third parties.
- 31.8 You can also set 'low balance alerts', without using the FXgo® Mobile App, online through the FXgo® Cardholder Portal.
- 31.9 To 'opt out' of receiving SMS alerts by logging onto the FXgo® mobile app or the FXgo® cardholder portal to switch off your alerts.

32. Governing law

- 32.1 Your FXgo® Card and these Terms and Conditions are governed by the laws of Victoria, Australia.
- 32.2 Any legal proceedings concerning FXgo® Card and these Terms and Conditions may be conducted in the courts at Melbourne, Victoria, Australia.

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 790 065
Online	At bendigobank.com.au/fxgo
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL No. 237879.

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