

Privacy Declarations and Consents

In this clause, ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and Wildcard is Wildcard Systems Incorporated (a service provider outside Australia retained by ANZ for the purposes of the PrepaidShop Card).

ANZ and Wildcard are collecting your personal information to provide you a PrepaidShop Card. Without this information we may not be able to provide this product to you. You consent to ANZ and Wildcard disclosing your personal information to:

- any service provider ANZ engages to carry out or assist their functions and activities;
- other persons ANZ or Wildcard are authorised or required by law to disclose information to (and other persons where you have consented to the disclosure).

You authorise these people to have access to your personal information.

You may request access to your information by calling **1800 206 212**. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected. If you have provided another person's personal information during this application, please show them a copy of this declaration.

Promotion of other products or services

ANZ may use your personal information to help ANZ plan, research, market and promote their products or services or those of their related companies and ANZ's alliance partners. ANZ may also disclose your personal information to its related companies and alliance partners to enable them, to market their products or services.

Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling **1800 206 212** at any time.

Terms and conditions PrepaidShop Visa Gift Card

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ('ANZ') is the issuer of the PrepaidShop Visa Gift Card ('Card'). Any reference to 'we' or 'us' is a reference to ANZ. The Card remains the property of ANZ, and is not for resale.

1. Card can be used for purchases for goods and services, where Visa is accepted and processed electronically (excluding cash and cash equivalent transactions at ATMs and over the counter at Financial Institutions, and gambling merchants, and a small number of merchants displaying the Visa logo who elect not to accept Visa prepaid gift cards). The available balance cannot be exceeded. Where a purchase exceeds the available balance, the excess must be paid using another payment method.
2. Card cannot be used to obtain or redeem for cash and cannot be used for direct debit, recurring, or instalment payments.
3. Card is not reloadable and will expire at the date shown on the front of the card. Once the card balance is fully depleted or the card has expired, destroy the card by cutting it in half. Any remaining balance on the card after expiry will be forfeited.
4. By using, signing or activating the Card you accept these terms and conditions. The Card must be signed and activated before use. The activation code required will be advised to the purchaser when buying the card. If the purchaser is not the intended card user, the purchaser is liable for providing the information necessary for activation and these terms and conditions to the recipient.
5. Details of Card balance are available at www.prepaidshop.com.au at no charge. For a fee of AUD\$1.20, balance information can also be obtained by calling 1800 206 212. If you choose to speak with a customer service representative, a fee of AUD\$4.00 will apply. Fees will be deducted directly from Card balance. All transactions in an overseas currency are subject to a conversion fee of 2.5%, which is included in the total transaction amount debited to the Card.
6. Card should be treated like cash. The Card user is liable for all transactions on the Card, except where there has been fraud or negligence by ANZ. If you believe an error has occurred in relation to your card, call 1800 206 212. ANZ is not responsible for replacing lost or stolen activated Cards.
7. For disputed transactions, you should notify us immediately by visiting www.prepaidshop.com.au (at no charge), or call 1800 206 212 (a fee applies). Credit Card Scheme operating rules impose time limits after the expiry of which we are not able to reverse a transaction. The time limit generally applicable is 75 days after the disputed transaction was made, but some time limits are longer. If you do not notify us in time, we may be unable to investigate your claim in which case you will be liable for the transaction. It is your responsibility to review carefully your online transaction history. ANZ is not responsible for any loss to you if you do not request ANZ to dispute the transaction within an applicable time limit.
8. If you have a complaint about the Card, or service, please call ANZ on 1800 805 154.
9. A copy of ANZ's privacy policy, containing guidelines about ANZ's use of your personal information, can be viewed at www.prepaidshop.com.au . ANZ reserves the right to change these terms and conditions from time to time. Any changes to the terms and conditions can be viewed on our website www.prepaidshop.com.au .
10. If you do not wish to receive promotional material, please call 1800 206 212, and tell us.