

St. George Worldwide Wallet

Product Disclosure Statement

Effective as at 27 October 2023

You've got questions? We've got time to talk.



Contact us 24 hours a day, 7 days a week:

Australia: 1300 277 103

Overseas: +61 2 9155 7803

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting **accesshub.gov.au/about-the-nrs**

Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

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About this Product Disclosure Statement

This document is set out in two parts:

- Part A: Product Disclosure Statement containing general information about the St.George Worldwide Wallet (the **Product**) (e.g. key features, benefits, and risks).
- Part B: Terms and Conditions that apply to the Product.

This Product Disclosure Statement (**PDS**) contains important information about the Product.

It is important that you read and understand this PDS to help you decide whether the Product is right for you. You should also retain a copy of this PDS for future reference. This PDS is available at stgeorge.com.au/worldwidewallet

This PDS has been prepared without taking account of your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs.

Capitalised words have the meaning given to them in the Glossary from page 42.

When this PDS takes effect

You agree to be bound by the Terms and Conditions when you apply for the Product.

Contact us

This PDS is issued by and was prepared by St.George – a division of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac). If you are unsure about the information contained in this PDS, or have a query about the Product, please contact us on the number below, or visit one of our branches.



Calling within Australia: 1300 277 103

Calling from overseas: +61 2 9155 7803

24 hours a day, 7 days a week.

Part A: General Information

What is the Product?

The Product is a reloadable prepaid payment facility for travel, domestic, and online use. You can make purchases or withdraw cash in Australia and overseas, where Mastercard® cards are accepted. The Product is designed exclusively for electronic use. This means that all information we give you about the Product (including statements) will be given to you electronically via Internet Banking or Mobile Banking. Paper copies will not be available.

The Product allows you to:

- load funds into your Account;
- access your pre-loaded funds, which can be stored in your Account in up to 11 Supported Currencies;
- use the Card to transact with merchants wherever Mastercard cards are accepted;
- use the Card to withdraw cash at ATMs where Mastercard cards are accepted anywhere in the world;
- move funds between Supported Currencies at the Applicable Exchange Rate at the time of transfer.

The Product is not a credit card and allows you to only access your Available Balance. The Card is designed for personal use only.

Important information about foreign exchange rates

- When travelling overseas, you may choose to allow the transaction to be completed in that country's local currency. You may be given the option overseas to pay in AUD, and if you choose this option the merchant's financial institution will apply its own exchange rate to convert funds from AUD to the local currency and you may also be charged additional fees. The decision to complete the transaction in the local currency instructs the payment network to follow the currency conversion rules of the Card (see **section 6 – Drawdown Sequence**) and allows us to correctly source funds from currencies that you have already loaded.
- Mastercard's foreign exchange rate will apply when transacting in unsupported currencies, or converting currencies using the Drawdown Sequence. When Mastercard's exchange rates are used, we will tell you (in your transaction history in Internet Banking and Mobile Banking) the Applicable Exchange Rates once the transaction is completed.
- St.George's foreign exchange rate will apply when converting currencies in Internet Banking, Mobile Banking or when we otherwise convert on your behalf. When you use St.George's exchange rates, you will be able to view the Applicable Exchange Rates in Internet Banking or Mobile Banking prior to converting the currencies.

Who can apply for the Product?

To apply for the Product, you must be:

- 14 years or over;
- an Australian resident;
- registered for Internet Banking; and
- meet our identification requirements.

(For more information on how we identify you, please visit stgeorge.com.au/customer-id). We reserve the right to refuse an application for the Product at our sole discretion on any lawful grounds, including but not limited to where we are unable to satisfy ourselves as to your identity or where your profile is inconsistent with our customer profile for the Product.

Key benefits include...	Key risks include...
<p>Fees</p> <ul style="list-style-type: none"> • No monthly account fee. • No conversion fee. • No load or unload fee. • No foreign transaction fee on purchases. • No account closure fees • No ATM withdrawal fee when using St.George, Westpac Group, Westpac Group Partner, and Global ATM Alliance ATMs. See stgeorge.com.au/locator for a list of Global ATM Alliance ATMs. ATM fees will apply when using other ATMs. <p><i>Please note:</i> You may incur additional fees or charges from merchants, merchant's financial institution or third party ATM operators.</p>	<p>Exchange rate</p> <ul style="list-style-type: none"> • When you buy or sell foreign currencies, you are exposed to, and accept the risk of, foreign exchange fluctuations due to external market factors. Exchange rate fluctuations may result in a loss of money due to an unfavourable exchange rate and you having less money in your Account than anticipated. • You can only transfer funds out of your Account using AUD currency. For example, if you only have funds in USD currency, you must first convert USD currency into AUD currency before you transfer the funds out of the Account. This may result in loss of value due to an unfavourable movement in the exchange rate. • Different currency rates will be applied depending on whether you are buying or selling a currency. This means that the money you exchange may be subject to differing exchange rates depending on whether you are buying or selling the currency. For example, you may convert AUD 100 into USD and receive USD 64. However, if you were to convert USD 64 to AUD at that same time, you may receive less than AUD 100. • When Mastercard's exchange rates are used, we will inform you of the Applicable Exchange Rates once the transaction is completed.
<p>Exchange rate</p> <ul style="list-style-type: none"> • You have a choice of 11 Supported Currencies, and you can exchange funds when it suits you. If St.George's exchange rates are used, you'll always know the Applicable Exchange Rate when you exchange Supported Currencies in your Worldwide Wallet. 	
<p>Cards</p> <ul style="list-style-type: none"> • You'll receive two Cards under the same Account, in case one is lost or stolen. You can lock or unlock the Cards individually. • The Card is a Mastercard prepaid card that can be used to buy goods and services from merchants in Australia and overseas who accept Mastercard prepaid cards. 	

Key benefits include...	Key risks include...
<ul style="list-style-type: none"> • The Product is reloadable. • Mastercard’s contactless transaction allows you to pay for purchases under the applicable transaction limit (AUD 100 in Australia or other amount as advised from time to time) without a PIN or signature, simply by tapping your Card against the contactless terminal. Transaction limits for contactless transactions may change from time to time. For transactions above the limit, additional authorisation (such as a PIN) is required. Different transaction limits apply in different countries. 	<p data-bbox="572 156 1030 196">Cards</p> <ul style="list-style-type: none"> • We may close your Product and cancel your Card by providing you with 30 days’ notice. We also reserve the right to close the Product and cancel the Card at any time, to protect you or us from fraud or other losses, to manage regulatory risk, or where it is reasonable for us to manage material and immediate risk. If we exercise that right and cancel your Card, we will give you notice as soon as reasonably practical afterwards. • Unintended transactions can happen if Electronic equipment with which the Card is used is operated incorrectly or incorrect details are entered. • Your Card(s) could be lost, stolen or destroyed.

Key benefits include...	Key risks include...
<p>Peace of mind</p> <ul style="list-style-type: none"> • In an emergency situation (e.g. when both your Cards are lost, stolen or damaged while overseas) you may be eligible for emergency cash of up to AUD 3,000 or your Available Balance – whichever is lesser. (See section 9 - Emergency Cash). • If you have insufficient funds to complete a transaction in a Supported Currency, or the transaction is in an unsupported currency, the transaction will be automatically processed by drawing down from another currency in your Account (provided that there are sufficient funds available in one or more other currencies to complete the transaction). Funds will be withdrawn according to the Drawdown Sequence, and the Applicable Exchange Rate will apply (See section 6 - Drawdown Sequence). 	<p>Unauthorised and mistaken transactions</p> <ul style="list-style-type: none"> • Unauthorised transactions can happen if your Card(s) is lost or stolen, if your personal identification number (PIN) is revealed to an unauthorised person, as a result of fraud, or if you breach the Terms and Conditions of the Product. • You may not get your money back for unauthorised and mistaken transactions in some situations (e.g. when you breach the Terms and Conditions). See section 13 - Liability for Unauthorised Transactions for more information.

Key benefits include...	Key risks include...
	<p data-bbox="572 156 751 185">Other key risks</p> <ul data-bbox="572 209 1025 995" style="list-style-type: none"> <li data-bbox="572 209 1025 523">• If an ATM or electronic terminal at point of sale is not available due to service disruption, you may not be able to do transactions using the Card. The Product is designed exclusively for electronic use, and St.George and Mastercard rely on technology and communications providers to enable use of the Product. <li data-bbox="572 539 1025 788">• The Available Balance is not a deposit with St.George, and you don't have deposit protection under the Financial Claims Scheme or any government guarantee. In the unlikely event that St.George becomes insolvent, you may lose all or part of your Available Balance. <li data-bbox="572 804 1025 863">• You don't earn interest on the funds in your Account. <li data-bbox="572 879 1025 995">• The amount of cash that can be withdrawn using the Card may be limited at particular ATMs or financial institution outlets.

How we communicate with you

We will give you information electronically. You must ensure your email address and contact details are up to date and notify us when they change. See **section 23 - Communications** for more information.

Complaints

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

You can contact St.George by:



Australia: 1300 277 103
Overseas: +61 2 9155 7803
24 hours a day, 7 days a week.



Go to the 'Feedback and Complaints' or 'Contact Us' pages on stgeorge.com.au or use Mobile Banking.



stgeorgecustomersolutions@stgeorge.com.au



St.George Customer Solutions
Mail Locked Bag 1, Kogarah 1485



Visit us in branch.

If you are still unhappy

You may be able to lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**). AFCA's details are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001.

Part B: Terms and Conditions

1. Introduction

- These Terms and Conditions govern the use of the Product. Please read them carefully and keep a copy for your records.
- You agree to be bound by these Terms and Conditions when you apply for the Product. By agreeing to the Terms and Conditions, you also acknowledge that you have been given an electronic copy of the PDS and acknowledge and agree to the information and disclosures contained in the PDS.
- You agree that you are financially responsible for all uses of your Card, except where stated otherwise in these Terms and Conditions.
- All amounts of money stated in these Terms and Conditions are in Australian dollars (**AUD**) unless stated otherwise.
- We may restrict or stop your use of the Product if we reasonably suspect you're engaging in unlawful activities.

2. Applying for the Product

- You can apply for the Product in Internet Banking or Mobile Banking.
To apply for the Product, you must be:
 - 14 years or over;
 - an Australian resident;
 - registered for Internet Banking; and
 - meet our identification requirements.(For more information on how we identify you, please visit stgeorge.com.au/customer-id). We may refuse an application for the Product on any reasonable and lawful grounds, including where we are unable to satisfactorily identify you or where you do not meet the eligibility criteria for the Product.
- You may have only one Account at any time.

3. Cards

Activation

- You must sign the back of the Card and activate the Card before use. You can activate a Card in Internet Banking or Mobile Banking, or by calling the number on the back of your Card.
- When you first activate a Card for the Product in Internet Banking or Mobile Banking, we will automatically activate the other Card. If you activate a Card by calling the number on the back of your Card, we will not automatically activate the other Card and you will have to activate each Card separately (although you can do this on the same call by asking Customer Assistance).

Card features

- When you acquire the Product, you will be issued with two Cards (a primary Card and a spare Card). Each Card has a unique 16 digit Mastercard number, and can be used to access the same Account and Available Balance.
- The Available Balance can be held in up to 11 Supported Currencies.
- Your spare Card is linked to the same Account as your primary Card. You must not give a Card to anyone else. The spare Card is for your use in the event that the primary Card is lost or stolen or can't be used.
- If your primary Card is lost, damaged or stolen, you can simply call us to cancel it and carry on using the spare Card in its place (after activating it). This may provide comfort that you won't be left in the lurch if something happens to your primary Card. However, if you do lose both Cards, we can help you access emergency funds of up to AUD 3,000 from your Available Balance. Fees and charges may apply. See **section 9 - Emergency Cash** for more information.
- You can temporarily lock or unlock a Card, individually. If you lock a Card, you can continue to add funds to your Account but:
 - your Card will remain locked indefinitely (or until you unlock it via Internet or Mobile Banking or by contacting Customer Assistance); and
 - you cannot make payments or withdraw funds from your Account.
- If your Card is cancelled or expired, you must stop using it and destroy it by immediately cutting it into several pieces and disposing them securely.
- All Cards remain our property.

Use of Cards

- A Card is not a credit card, and we do not advance funds to enable purchases or withdrawals with the Card. You can only use the Available Balance on the Card.
- You must press the Credit [CR] button at point of sale terminals and ATMs in order to access the Available Balance.
- To make a transaction, there must be Available Balance equal to, or more than, the transaction amount.
- You must not permit anyone else to use your Card. If you do, you will be responsible for any transactions initiated by that person with the Card.
- You can use a Card to make a purchase or withdraw cash from ATMs in Australia and overseas, wherever Mastercard card is accepted. This includes online shopping.
- When you make a Card transaction, you authorise us to act on the instructions entered in the Electronic equipment. You should ensure the transaction amount is correct before entering the PIN or otherwise when using the Card at the Electronic equipment. By entering the PIN, signing a transaction record, using the Card for an online transaction (by entering the Card number), or holding the Card in front of a contactless terminal, you indicate your agreement that the transaction amount is correct.
- Mastercard contactless allows you to pay for purchases under the applicable transaction limit (AUD 100 in Australia or other amount as advised from time to time) without a PIN or signature, simply by tapping your Card against the contactless terminal. Transaction limits for contactless transactions may change from time to time. For transactions above the limit, additional authorisation is required, such as a PIN or signature. Different transaction limits apply in different countries.
- ATM transaction fees may apply (see **section 8 - Fees**). Those fees are in addition to any ATM operator fees that may be charged by the ATM operator. If there is not a sufficient Available Balance for an ATM transaction plus the applicable fees, the transaction will be declined.
- If you are entitled to a refund for disputes and chargebacks, the funds will be returned to your Account for the corresponding amounts in the currency or currencies that were debited from your Account when the disputed transaction was initially processed.
- If you are entitled to a refund for any other reason relating to a transaction, you agree to accept the refund under the policy of that specific merchant. Refunds will be returned to your Account in the same currency in which you made the refunded transaction.
- Except where it is due to the failure of our system to accept a transaction because of a malfunction, we are not liable in any way when authorisation is declined for any particular transaction.

- If you withdraw funds from your Available Balance at an ATM that dispenses multiple currencies, the ATM operator may offer to convert the amount being withdrawn to a currency other than the local currency at their exchange rate which may or may not be disclosed. In order to withdraw funds in the local currency, you should reject the offer and select the option to withdraw funds in the local currency.
- You are responsible for all transactions using a Card, other than as stated elsewhere in these Terms and Conditions (see **section 13 - Liability for Unauthorised Transactions**).
- We don't support recurring payments with the Card. (Recurring payment is a payment that you have authorised a third party to charge your Card number.)

Time and date of transaction

The time and date shown for transactions is the time and date in St. Louis, Missouri, USA (GMT-6).

Other Card limitations

- Some retailers may choose not to accept Mastercard prepaid cards.
- You cannot 'stop payment' on any transaction after it has been authorised. If you have a problem with a purchase made with the Card, or a dispute with a merchant, you must deal directly with the merchant involved. If you cannot resolve the dispute with the merchant, please follow our dispute resolution process set out in the **Complaints** section and **Disputing Transactions** section of the PDS. You should not contact Mastercard.
- A Card may not be used for, and authorisation may be declined for, any illegal transactions. We also reserve the right to decline authorisations for certain merchant category codes (e.g. internet gambling transactions).
- When using a Card to make a transaction, the transaction may need pre-
authorisation - by us, the merchant, or another person involved in the transaction. For example, we may choose not to authorise a transaction if there are insufficient funds available in the Account for the transaction.

Some merchants, for example, hotels and car rental agencies, may request confirmation that your Account has sufficient Available Balance to meet the estimated cost of goods and services they will supply. We treat the request as a request for pre-
authorisation of the transaction.

Once the pre-
authorisation is given, the Available Balance is reduced by up to the amount of the estimated cost of the goods and services. This means, even though the Available Balance of your Account is shown as a certain amount, you may actually have a lower Available Balance (or no Available Balance).

When the goods or services have been supplied, the merchant may request a subsequent authorisation for the actual cost of the goods or services supplied. Each authorisation will have the effect of reducing the Available Balance by the amount of the authorisation. You should ensure that the merchant cancels the pre-authorisation before processing the final transaction. If the purchase or other transaction is not completed, the Available Balance may continue to be reduced until the pre-authorisation is reversed.

4. Account limits

	Limit Amount (AUD or equivalent).
Maximum Available Balance	\$50,000
Maximum annual load (for any given 12 month period)	\$100,000* *Any internal transfers you make between your St.George accounts and this Product will be excluded from any daily internet and telephone banking transaction limits applicable to other accounts you may hold with St.George.
ATM withdrawals in a 24 hour period**	Lower of \$2,000 (AUD or equivalent) or any withdrawal limits set by the individual ATM operator.
Total point of sale or online purchases in a 24 hour period**	Lower of \$15,000 (AUD or equivalent) or any withdrawal limits set by the individual operator*. *Merchants or other providers of facilities may impose additional limits.

** NOTE: 24hr reset occurs at St. Louis, Missouri, USA (GMT -6) time.

The Product can only be used if it is in credit. If you make or attempt to make any transactions that exceed the Available Balance, you will be liable for any Negative Balance and it will be payable immediately. We retain the right to recover this debt by deducting any Supported Currency funds held on the Product at any time.

If, notwithstanding any such deduction, a Negative Balance remains, it will immediately become a debt payable by you to us.

If the Product becomes overdrawn, every attempt should be made by you to stop subsequent transactions. If a Negative Balance arises, that does not mean that a Negative Balance will be allowed to arise or be increased on subsequent occasions.

Whenever a Negative Balance arises on your Account, we reserve the discretionary right to suspend your Account and you may not be able to transact with your Card until the Negative Balance is cleared. You may call us or visit one of our branches for further information.

Example of Maximum Annual Load Limit.

The annual load available is reduced by the amount of each loading transaction and reinstated by the same amount 12 months after each loading transaction. You will not be able to make further load into your Account once the maximum annual load limit is reached, however you can still spend your Available Balance as usual.

The following table is a simple example of how the maximum annual load limit on your Account works. Assume you make your first load into your Account on Year 1.

Load Date	Load Amount (AUD)	Accumulated load amount (AUD)	Annual load balance remaining (AUD)
Year 1 transactions			
5 May	40,000	40,000	60,000
1 September	50,000	90,000	10,000
7 November	10,000	100,000	0
Year 2 transactions			
5 May	0	60,000	40,000
1 September	0	10,000	90,000
7 November	0	0	100,000

5. Loading and transferring funds

To use the Product, you must load funds in AUD. You can then transfer the funds from AUD to another Supported Currency.

How to load funds	When funds become available in the Account
Transfer funds from your eligible St.George account to your Account in Internet Banking or Mobile Banking	Immediately once you receive confirmation that the transfer has been processed.
Transfer funds from a St.George account not held by you to your Account	Funds will be available in your Account within 1 Business Day from when the owner of the eligible St.George account receives confirmation that the transfer has been processed.
Transfer funds from another financial institution to your Account	Subject to the other financial institution's cut off and processing times*. *We will make your funds available in your Account within 1 Business Day from the time we receive instruction from the other financial institution. We are not responsible for processing interruptions or delays beyond our control.

You can transfer funds out of your Account only to an eligible St.George account in the name of the Account holder requesting the transfer. You can only transfer funds from your Account using AUD currency. For example, if you only have funds in USD currency, you must first convert USD currency into AUD currency before you transfer funds out of the Account.

If any loading, transfer or withdrawal transactions have been processed to your Product and/or Account due to system error (including, but not limited to, duplicate transactions), we may reverse these transactions when we identify them. For clarity, these situations do not include Unauthorised Transactions (see section 13) and Mistaken Transactions (see section 15).

6. Drawdown Sequence

When using your Card to make a transaction, we will automatically draw funds from the Available Balance using the local currency (if it's a Supported Currency) in your Account.

When you have insufficient Available Balance in the local currency, or you transact in an unsupported currency.

If you have insufficient Available Balance in the local currency or you are transacting in an unsupported currency (**Currency 1**), your Card will draw funds from the next available currency in your Account as per the Drawdown Sequence (**Currency 2**) (always starting from AUD) and convert that Currency 2 to Currency 1 using the Applicable Exchange Rate. This is called an 'auto currency transfer'.

The Drawdown Sequence cannot be changed, and is in the following order:

1. Australian Dollar (AUD)
2. United States Dollar (USD)
3. Euro (EUR)
4. British Pound (GBP)
5. New Zealand Dollar (NZD)
6. Canadian Dollar (CAD)
7. Japanese Yen (JPY)
8. Thai Baht (THB)
9. South African Rand (ZAR)
10. Singapore Dollar (SGD)
11. Hong Kong Dollar (HKD)

If the Available Balance in Currency 2 is insufficient to pay the transaction amount in full, your Card will then draw funds from the next available currency in the Drawdown Sequence (**Currency 3**) for the purposes of paying the remainder of the transaction amount. It will do this by performing an auto currency transfer from Currency 3 to Currency 1, and the Applicable Exchange Rate will apply.

The Card will continue to draw funds from the next available currency in the Drawdown Sequence until the transaction amount is paid in full. Each time that the Card draws funds from a currency which is not held in the local currency, it will perform an auto currency transfer from the next available currency in the Drawdown Sequence to Currency 1. The Applicable Exchange Rate will apply to each such transfer.

Example of Drawdown Sequence

- Currencies Available: USD 200 and EUR 100
- If you want to make a purchase for USD 250, but you only have USD 200, the transaction will be approved because funds will be drawn from your next available currency – provided that there is sufficient Available Balance.
- USD 200 will be used first, then EUR, at the Applicable Exchange Rate.

If the Applicable Exchange Rate is USD 1 = EUR 0.74, then this rate will apply to the USD 50 required to complete the transaction i.e. $USD\ 50 \times 0.74 = EUR\ 37$. This means that EUR37 will be drawn and used to allow the transaction to be completed.

While we do our best to complete the transaction by utilising the Drawdown Sequence and drawing funds from all your available currencies, if the Available Balance in local currency is insufficient to pay the transaction amount in full, the transaction may be declined. The timing of any loading of funds onto the Card or transactions that you may undertake on the Card may affect how the Drawdown Sequence is applied.

Any transactions made in an unsupported currency may experience currency conversion settlement delays and your final unsupported currency transaction value drawn in accordance with the Drawdown Sequence may be subject to adjustments as a result.

7. Foreign Exchange

We will apply a foreign exchange rate in the circumstances listed in the following table. We update the Applicable Exchange Rate throughout the day.

For example, when you exchange Currency A into Currency B, then later exchange the same amount from Currency B back to Currency A, you may get less or more, due to the Applicable Exchange Rate and foreign exchange fluctuations.

We also buy and sell currency at different rates. This may mean that when you exchange from Currency A to Currency B, you will receive a different exchange rate than if you were exchanging Currency B to Currency A.

Circumstances	Applicable Exchange Rate
<p>Using the 'Transfer Funds' options in Internet Banking or Mobile Banking, you transfer funds between your Account and another eligible St.George account that is accessible through Internet Banking or Mobile Banking.</p> <p>Note: You may only transfer funds in Australian dollars. If you don't have any Australian dollars in Worldwide Wallet, you must first convert foreign currency into Australian dollars before the amount can be transferred out of your Account to another St.George account.</p>	<p>This transfer is done in Australian currency and so there is no conversion of currencies.</p>
<p>You use the Card to perform a transaction in a Supported Currency but:</p> <ul style="list-style-type: none"> • you do not have sufficient funds in the Supported Currency to complete the transaction; and • you have sufficient funds in other Supported Currencies. 	<p>Each amount in a Supported Currency (other than the local currency of the transaction) used to fund the full transaction amount is converted into the local currency of the transaction using Mastercard's foreign exchange rate.</p> <p>Note: When Mastercard's foreign exchange rate is used we will tell you (in Internet Banking and Mobile Banking) the applicable exchange rate after the transaction is processed.</p>
<p>You use the Card to perform a transaction in a local currency that is not a Supported Currency.</p>	<p>Any Australian currency is converted into the local currency of the transaction by using Mastercard's foreign exchange rate.</p> <p>If there are insufficient funds available in Australian currency, each amount of Supported Currency used to fund the transaction according to the Drawdown Sequence will be converted into Australian dollars, then into the local currency of the transaction (by using Mastercard's foreign exchange rate).</p>
<p>You transfer part of your Available Balance from one currency to another in your Account using Internet Banking or Mobile Banking.</p>	<p>The Supported Currency from which that part of your Available Balance is being transferred is converted to the Supported Currency to which that part of your Available Balance is transferred, by using St.George's foreign exchange rates.</p>

Circumstances	Applicable Exchange Rate
We need to calculate or convert your Available Balance into Australian currency for any other purpose.	If the calculation is requested by your estate, or is required by us in order to close your Account, or for any other purpose, including returning mistaken internet payments under our ePayments Code obligations, non-Australian currency is converted to Australian dollars using St.George's foreign exchange rates.
We need to calculate whether a limit (e.g. daily and annual Account limit) has been reached.	The currency of the transaction is converted to Australian dollars using Mastercard's foreign exchange rate.
We need to calculate the Australian dollar amount of a transaction for any purpose contemplated by these Terms and Conditions.	The currency of the transaction is converted to Australian dollars, using St.George's foreign exchange rate.

When travelling overseas, if you agree to a transaction being completed in AUD, you are choosing to use the merchant's currency conversion facility and a different exchange rate may be charged by the merchant's financial institution. You may also incur fees charged by the merchant's financial institution for using that facility.

When shopping online, the local currency of the transaction will generally be the local currency of the merchant (even if it looks like the website is based in Australia).

8. Fees

You agree to pay the fees set out in these Terms and Conditions. Whenever any of these fees are incurred or become payable, you authorise us to deduct them from the Available Balance, in accordance with the Drawdown Sequence, and reduce the Available Balance accordingly. Any fees payable in relation to a transaction will be added to the amount of that transaction, and the total amount will be deducted together.

Certain merchants may charge an additional fee for a transaction. The fee is determined and charged by the merchant and is not retained or received by us.

All fees are in Australian dollars (except where specified otherwise) and are inclusive of any applicable GST. Information on current standard fees, and charges is available on request.

Account fees

<ul style="list-style-type: none">Account opening feeAccount closure fee	Nil.
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Card issue and replacement fees

<ul style="list-style-type: none">Card issue fee (when we first issue the Card to you); orCard replacement fee (when you ask us to replace a lost, stolen or expiring Card).	Nil.
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Transaction fees

Loading fee (to add funds into the Account).	Nil.
Currency conversion fee.	Nil.
Account fee.	Nil.
Telephone support fee (for calling Customer Assistance).	Nil.
Electronic statement fee (available in Internet Banking or Mobile Banking).	Nil.
Fee payable when a government duty, tax or charge is imposed relating to the Product, a Card or a transaction.	The amount of the duty, tax or charge.

Emergency cash fees

Emergency cash fees.	Nil.
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ATM fees

ATM transaction fees per currency

Payable whenever you use an ATM to transact in the following currencies (unless at a St. George ATM, Westpac Group ATM, Westpac Group Partner ATM, or a Global ATM Alliance ATM). This fee will be paid from your Available Balance in accordance with the Drawdown Sequence:

Australia	AUD 2.00
United States of America	USD 2.00
United Kingdom	GBP 1.50
Europe	EUR 2.00
New Zealand	NZD 3.00
Canada	CAD 2.50
Hong Kong	HKD 15.00

ATM fees (continued)

Singapore	SGD 3.00
Japan	JPY 200
Thailand	THB 75.00
South Africa	ZAR 20.00

ATM balance enquiry fee

Payable whenever you make an enquiry in respect of your Available Balance in the following currencies using an ATM (unless at a St.George ATM, Westpac Group ATM, Westpac Group Partner ATM, or a Global ATM Alliance ATM). This fee will be paid from your Available Balance in accordance with the Drawdown Sequence. This fee does not apply if you check your Available Balance through Internet Banking and Mobile Banking.

Australia	AUD 2.00
United States of America	USD 2.00
United Kingdom	GBP 1.50
Europe	EUR 2.00
New Zealand	NZD 3.00
Canada	CAD 2.50
Hong Kong	HKD 15.00
Singapore	SGD 3.00
Japan	JPY 200
Thailand	THB 75.00
South Africa	ZAR 20.00

As every ATM may operate differently, please follow the appropriate on-screen prompts to perform a balance enquiry.

Balance enquiry information shown may vary depending on the ATM you use. You should check your Available Balance through Internet Banking or Mobile Banking when it is convenient for you to do so.

Other banks' ATM fees

Some banks may also apply a surcharge or fee to withdrawals from their ATMs. This should usually be drawn to your attention before you proceed with your transaction. This surcharge or fee amount will be added to your withdrawal amount.

Note: These ATM fees are in addition to any ATM operator fees that may be charged by the ATM operator.

9. Emergency Cash

- In an emergency (e.g. both of your Cards have been lost, stolen or damaged while you are travelling), you can request an emergency cash transfer by contacting Customer Assistance.
- Once we verify your identity and confirm that you have sufficient Available Balance in your Account, we will arrange an emergency cash transfer through Mastercard's preferred global money transfer agent. Please note, once we submit a request to a global money transfer agent, we don't have control over the cash to be made available to you.
- The maximum amount of an emergency cash transfer is AUD 3,000.
- Emergency cash may not be available in some locations.
- If we can arrange an emergency cash transfer to you:
 - the amount of the emergency cash (including the associated fees) will be debited from your Available Balance as one transaction and therefore the amount of that transaction cannot exceed your Available Balance;
 - the transferred amount will be debited from any Supported Currency in the Account;
 - you will need to attend the office of Mastercard's preferred global money transfer agent to collect the emergency cash, and satisfy the global money transfer agent of your identity according to their identification procedures;
 - if the emergency cash is being provided in a Supported Currency but you do not have sufficient funds available in your Available Balance in the required Supported Currency, Mastercard will convert your funds into the required currency by following the Drawdown Sequence (**section 6 – Drawdown Sequence**) and by using the Mastercard foreign exchange rate, and will process the payment via Mastercard's preferred global money transfer agent.
- Emergency Cash services are provided by Mastercard and we do not guarantee that Emergency Cash will always be available, be suitable for any purpose, or be provided to any particular standard.

10. PINs

You must set up your PIN for a Card when you Activate your Card. You may change your PIN in Internet Banking and Mobile Banking.

If you forget a PIN, please reset the PIN using Internet Banking or Mobile Banking.

If you enter an incorrect PIN three times when a transaction is attempted using a Card, the Card will be temporarily suspended and you will not be able to use it to do transactions while it is suspended. Please call Customer Assistance to remove the suspension, and use Internet Banking or Mobile Banking to reset your PIN.

Should a Card be retained by any ATM because of incorrect PIN entries, the Card is deemed to be lost or stolen and hence cannot be recovered. In that event, you will need to contact Customer Assistance immediately and arrange to be issued with a new Card.

11. Security of Cards and PINs

- You must not, in respect of your Card:
 - voluntarily disclose one or more PINs to anyone, including a family member or friend; or
 - write or record a PIN on the Card to which it relates (without making a reasonable attempt to protect the security of the PIN or PINs); or
 - keep a record of a PIN on anything carried with the Card to which it relates or which is liable to loss or theft simultaneously with a Card (without making a reasonable attempt to protect the security of the PIN or PINs).
- Some of the ways a reasonable attempt can be made to protect the security of a PIN when making a record of it are:
 - hiding or disguising the record among other records; or
 - hiding or disguising the record in a place where it would not be expected to be found; or
 - keeping the record in a securely locked container; or
 - preventing unauthorised access to the record if it is kept electronically.
- You must not act with extreme carelessness in failing to protect the security of all PINs. Extreme carelessness is a degree of carelessness that greatly exceeds what would normally be considered careless behaviour. (An example of extreme carelessness is writing your PIN on your Card.)
- You must not select a numeric PIN that represents your birth date or an alphabetical PIN that is a recognisable part of your name, because the consequences of doing so are that the PIN is more likely to be easily guessed and could result in Unauthorised Transactions.
- You should keep all transaction records given to you when using your Card. You can use these to verify the transactions on your Account.
- You must immediately notify us (by calling us on 1300 277 103 or +61 2 9155 7803 from overseas) if:
 - a Card is misused, lost or stolen; or
 - a Card is damaged or not working properly; or
 - the security of a PIN is breached in any way; or
 - there has been an Unauthorised Transaction in respect of your Product; or
 - there is reason to believe any of the above might occur or might have occurred.

This will enable us to block your Card(s) straight away, and prevent or minimise losses resulting from Unauthorised Transactions and your potential liability for such losses. If you've misplaced your Card(s), you can put a temporary lock on it by using Internet Banking or Mobile Banking. If your Card has been lost or stolen, you'll need to contact us immediately to cancel your Card.

- If you do not notify us immediately, you may be responsible for the losses occurring as a result of the delay.

Tips about PIN Selection and Security

- When selecting a PIN, select and memorise one that other people won't be able to guess easily. Avoid obvious PINs like '1234', '9999', your postcode or your date of birth.
- Do not record a PIN in reverse order, or disguised as a phone number or date where no other phone numbers or dates are recorded.
- Do not record a PIN in an easily decoded format based on the alphabet (e.g. A=1, B=2, etc).
- Do not record a PIN in a series of numbers with the actual numbers circled or highlighted in any way.
- Do not allow anyone to watch as the PIN is entered into an ATM or other device (such as a point of sale terminal).

Note: Whether you follow these tips does not determine responsibility for losses arising from Unauthorised Transactions. Your liability for losses arising from Unauthorised Transactions is set out in **section 13 - Liability for Unauthorised Transactions**.

12. Replacement of Cards

- A Card is valid until the expiry date shown on the back of the Card. We will send you a renewal Card approximately 90 days before the Card is due to expire.
- In order for us to issue you a renewal Card, you must have activated at least one Card.
- We will not be able to send you a renewal Card if:
 - you have not satisfied the requirements outlined in this section 12; or
 - the expiring Card has been put on hold or suspended for any reason, reported for potential fraud, or as lost or stolen; or
 - we are already in the process of replacing your expiring Card; or
 - you have closed the Product before the Card's expiry date.

- You should make sure that we have your correct and current email address (as well as other contact details) at all times. If you haven't given us your up-to-date contact details, you might not receive your Card from us.
- You may request and provide consent to us to send you a replacement for a Card if it's misused, lost or stolen, but you must have activated at least one Card or otherwise have satisfied our requirements to allow us to issue you a replacement Card. We will not issue a replacement Card if, for example, you have not activated your Card, you have failed to comply with the law or these Terms and Conditions, if we believe that doing so may cause loss to you or us, if we reasonably and have basis to suspect the Product has been used illegally or if there is a legal restriction on us issuing the replacement Card. If we issue you with a replacement for one of your Cards, your other existing Card will remain valid.
- If we issue a replacement Card, we will send it to you by post. We cannot be responsible for the delivery times once we have posted a replacement Card but as a rule you should allow:
 - 7 to 10 business days for the replacement Card to arrive if you are in Australia; or
 - the usual delivery time for standard mail from Australia to the required destination for the replacement Card to arrive if you are overseas.

Tips about Lost or Stolen Cards

If your Card is lost or stolen, you'll need to call Customer Assistance to cancel your Card. You can also lock your Card in Internet Banking or Mobile Banking. In addition to requesting a replacement Card, you can use your spare Card or request an emergency cash transfer (see **section 9 - Emergency cash**).

13. Liability for Unauthorised Transactions

Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code.

When you are not liable

You are not liable for losses resulting from Unauthorised Transactions that:

- are caused by the fraudulent or negligent conduct of our staff or another subscriber to the ePayments Code, a third party involved in networking arrangements, or a merchant or their employee or agent;
- require the use of a Card or a PIN and happen before you receive the Card or select a PIN (as the case may be), including a replacement or reissued Card or PIN;
- require the use of a Card or PIN and happen after you notify us that the Card has been misused, lost or stolen or that the security of the PIN has been breached;
- require the use of a Card and happen after you have requested us to cancel the Card and have either returned the Card to us, or taken all reasonable steps to have the Card returned to us or securely destroy the Card;
- are made with a Card, PIN or identifier that is forged, faulty, expired or cancelled;
- are the result of the same transaction being incorrectly debited more than once to the same Account;
- are able to be made using the Card without a PIN, provided you did not unreasonably delay in reporting the loss or theft of the Card; or
- are able to be made using an identifier without the Card or a PIN.

You are also not liable for loss arising from an Unauthorised Transaction where it is clear that you have not contributed to the loss.

When you are liable

You will be liable for losses resulting from transactions which are carried out by you, or by another person with your knowledge and consent.

You will also be liable for losses resulting from an Unauthorised Transaction if we can prove on the balance of probability that you contributed to the loss through fraud or breaching **section 11 - Security of Cards and PINs**. In those circumstances, you are liable in full for the actual losses that occurred before the loss, theft or misuse of the Card or breach of PIN security is reported to us, but:

- you are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit; and
- you are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- you are not liable for the portion of losses that exceeds the Available Balance; and

- you are not liable for the portion of losses incurred if we had not agreed with you that the Available Balance could be accessed using the Card or identifier and/or PIN used to perform the transaction.

You will be liable for losses arising from an Unauthorised Transaction that occurs because you contributed to the losses by leaving a Card in an ATM, as long as the ATM incorporates reasonable safety standards that mitigate the risk of a card being left in the ATM.

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 losses by unreasonably delaying reporting the misuse, loss or theft of a Card, or that the security of all PINs has been breached. In those circumstances, you are liable in full for the actual losses that occur between when you became aware of the security compromise, or should reasonably have become aware in the case of a lost or stolen Card, and when you reported the security compromise to us, but:

- you are not liable for the portion of losses incurred on any one day in excess of any applicable daily transaction limit; and
- you are not liable for the portion of losses incurred in any period in excess of any applicable periodic transaction limit; and
- you are not liable for the portion of losses that exceeds the Available Balance; and
- you are not liable for the portion of losses incurred if we and you had not agreed that the Available Balance could be accessed using the Card or identifier and/or PIN used to perform the transaction.

If a PIN was required to perform an Unauthorised Transaction not already covered above, you will be liable for the least of:

- \$150 (AUD equivalent); or
- the Available Balance; or
- the actual loss at the time that the misuse, loss or theft of a 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.

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 rights under the rules of the Mastercard scheme, at the time of the report, against other parties to the Mastercard scheme (for example, chargeback rights).

14. Disputing Transactions

If you need to dispute a transaction, you should contact us as soon as possible. You can raise a dispute online by completing and submitting a Dispute Claim Form. You may also contact us by using the number on the back of your Card if you have any queries or would like further instructions on how to raise a dispute. We may ask you to provide information in writing to support your dispute.

We must comply with Mastercard scheme rules which set out dispute procedures and notification timeframes. If you don't notify us promptly, we may not be able to investigate your dispute.

For transaction disputes unrelated to fraud, you must notify us within 90 days of the transaction taking place.

The timeframe for disputing a transaction may not apply where the ePayments Code applies.

15. Mistaken Transactions

- It is your responsibility to correctly enter all information into an ATM or other system or equipment with which you undertake a transaction or information request using a Card or Card details, including any transaction amounts. We will not be responsible for the consequences of incorrect data entries.
- 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 complete a transaction accepted by the system or equipment in accordance with your instructions.
- However, where you should reasonably have been aware that the system or equipment was unavailable or malfunctioning, our liability is limited to:
 - correcting any errors; and
 - refunding any fees or charges imposed on you.

16. Transaction History and Statements

You should check your transaction history every 30 days and report any unrecognised transactions, immediately.

We will give you a monthly statement of transactions. We may not give you a statement at the time the Product is closed and you have deregistered from Internet and Mobile Banking or if the Available Balance on your Card is zero and there were no transactions during the statement period. Should you require any assistance with statements, including accessing your last statement, please call us or visit one of our branches.

Statements will only be made available electronically in Internet Banking or Mobile Banking.

Even if we haven't told you that there is a statement available in Internet Banking or Mobile Banking, you may check the Available Balance and the transaction history:

- in Internet Banking or Mobile Banking, 24 hours a day, 7 days a week; or
- by phoning Customer Assistance.

You can view, print and save your statement in Internet Banking or Mobile Banking.

If you notice any error (or possible error) in any transaction relating to your Product, you must notify us by calling Customer Assistance immediately. We may require you to provide additional written information concerning any error (or possible error).

Internet Banking access

You must have active Internet Banking to be able to use the Account and Card(s). If you want to close Internet Banking, you must also close your Account and Card(s).

17. Closing the Product

When you want to close the Product

You may close your Product at any time by calling the number on the back of your card. There must be no funds left in the Account before you close the Product. Before you can close the Product you must either spend or withdraw all of the remaining Available Balance, or any foreign currency must be converted into Australian Dollars (using the Applicable Exchange Rate) and your Available Balance transferred to another eligible St.George account.

If at any time you have an outstanding Available Balance but you have closed your Product and you do not hold any other eligible St.George accounts, you may contact us by calling Customer Assistance and have the Available Balance sent to you by cheque at the last known address provided by you.

When we may close the Product

We may close the Product and cancel any Card by providing you with 30 days' notice.

We also reserve the right to suspend or close the Product and cancel any Card at any time to protect you or us from fraud or other losses, or to manage regulatory risk, or where it is reasonable for us to manage material and immediate risk. If we exercise that right and cancel your Card, we will give you notice as soon as reasonably practical afterwards.

If we close the Product, any foreign currency must be converted into Australian Dollars (using the Applicable Exchange Rate), then:

- (a) you will need to transfer your Available Balance in the Account to another eligible St.George account; or
- (b) we will transfer your Available Balance into your eligible St.George account which is held in your name only; or
- (c) we may send your Available Balance to you by cheque at your last known address.

18. Unclaimed Monies

If you have not made a deposit or withdrawal from your Available Balance for seven years and the Available Balance is AUD 500 or more (or any other amount that the Commonwealth Government advises from time to time), St.George may be required to transfer the Available Balance to the Commonwealth Government in accordance with the law. We will usually notify you before we do this; however, there may be circumstances where we are not able to (such as where the record of your email address is no longer current). You can do a free search of unclaimed money records held by ASIC (on behalf of the Commonwealth Government) through the MoneySmart website - www.moneysmart.gov.au.

Unclaimed balances under AUD 500 (or any other amount that the Commonwealth Government advises from time to time) will remain with St.George. You can request to have this money returned to you at any time by contacting Customer Assistance, and we will transfer your funds within 15 Business Days of request.

19. Liabilities and disclaimers

- We are not liable:
 - if, through no fault of our own, the Available Balance is not enough to cover a transaction; or
 - if, through no fault of our own, a terminal or system does not work properly; or
 - if circumstances beyond our control prevent a transaction, despite any reasonable precautions having been taken by us; or
 - for any loss resulting from any failure due to events outside our reasonable control; or
 - for any loss resulting from any system failure or industrial dispute outside our reasonable control; or
 - for any ATM refusing to, or being unable to, accept a Card; or
 - for the way in which any refusal to accept a Card is communicated; or
 - for any indirect, special or consequential losses relating to the situations where we are not liable as described in this clause; or

- for any infringement by you of any currency laws in the country where a Card is issued or used; or
- for any dispute between you and the supplier of any goods or services purchased with a Card; or
- if we take any action required by any government, federal or state law or regulation or court order; or
- for anything else for which our liability is specifically excluded or limited elsewhere in these Terms and Conditions.
- However:
 - your liability for Unauthorised Transactions will be determined according to the ePayments Code (see **section 13 - Liability for Unauthorised Transactions**); and
 - we will not avoid any obligation 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.
- Our liability will not exceed the amount of the Available Balance except in relation to:
 - Unauthorised Transactions (**section 13 - Liability for Unauthorised Transactions**); and
 - 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).
- If any warranties or conditions are implied because of Part 2 of the *Australian Securities and Investments Commission Act 2001* (Cth) or any similar law in respect of services supplied under these Terms and Conditions or in connection with the Product, then our liability for a breach of such a warranty or condition will in any event be limited to:
 - the supplying of the services again; or
 - the payment of the cost of having the services supplied again.
- St. George does not make or give any express or implied warranty or representation in connection with the Product (including quality or standard of 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.
- Any failure or delay to enforce a term of these Terms and Conditions does not mean a waiver of that term.
- You agree that St. George is 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.

20. Privacy Statement and Consent Request

Privacy Statement

Our Privacy Statement explains how we collect, use and disclose your personal information and credit-related information. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint and is available at stgeorge.com.au/privacy/privacy-statement or by calling us on 13 33 30.

In certain circumstances, additional documents might also apply to our collection, use and disclosure of your personal information (including sensitive information).

- If we verify your identity information with Official Record Holders for identity documents, for example, when you provide your identity information online, our Identity Verification Notice contains further information about how we collect, use and disclose your personal information.
- If you require additional support to do your banking, our Vulnerable Customer Notice contains further information about how we collect, use and disclose your personal information (including sensitive information).
- If you make a hardship application, our Hardship Information Collection Notice contains further information about how we collect, use and disclose your personal information (including sensitive information).

Marketing Communications

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

21. Duty Of Confidentiality

St.George also has a general duty of confidentiality towards you, except in the following circumstances:

- where disclosure is compelled by law;
- where there is a duty to the public to disclose;
- where the interests of the Bank require disclosure;
- where disclosure is made with your express or implied consent.

22. Anti-Money Laundering and Counter-Terrorism Financing Obligations

We are subject to *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and the Rules and other subordinate instruments under that Act (**AML/CTF Laws**) which may prohibit us from offering services or entering into agreements or conducting transactions.

To meet our regulatory and compliance obligations:

- 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 any other country). Where transactions are delayed, blocked, frozen or refused St.George and its correspondents are not liable for any loss you suffer (including consequential loss) in connection with this Product;
- we may from time to time require additional information from you to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide St.George the following undertakings and indemnify St.George against any potential losses arising from any breach by you of such undertakings:

- you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- the underlying activity for which any deposit product is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

23. Payments made in error

Where we reasonably believe that a payment made to your account may be a payment made in error, we may, without your consent, deduct from your account an amount no greater than the payment amount made in error and return it to the understood source of origin or as required by law, code or regulation. A payment made in error includes a fraudulent payment, a payment as a result of a scam affecting you or another person, an over payment, a duplicate payment or a payment error made by us. We will take steps, acting reasonably, to contact you in relation to a payment made in error where we consider it relates to a scam or fraud, unless we are unable.

24. Tax Reporting Obligations

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your Product, or limiting functions or services of your Product, or closing it.

Unless you tell us otherwise, by completing any application for products covered by these terms and conditions, you certify that you, any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify such beneficiary and, in any case, before such distribution is to be made to them. You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

25. Communications

- You agree that we may give notices, information or other communications to you relating to the Product (including information under the ePayments Code such as statements) by:
 - sending the notice, information or communication using electronic communication;
 - using electronic communication to notify you that the notice, information or communication is available from an electronic address (e.g. Internet Banking);
 - where permitted, making information about changes available on the Website; or
 - another manner agreed between you and us.
- You must ensure your email address and contact details are up to date and notify us when they change. You may vary your contact details in Internet Banking or Mobile Banking or by contacting Customer Assistance.
- We will not be responsible if you do not receive any notice or correspondence that has been sent in accordance with the contact details you have provided, because those contact details have changed and you have not notified us of the new contact details.
- If we give a notice, information or other communication to you:
 - by writing to you – you are taken to have received it when it would be delivered in the ordinary course of the post;
 - by giving it to you personally or leaving it for you – you are taken to have received it on the day of delivery; or
 - electronically – you are taken to have received it on the day it is transmitted.
- You agree that, for the purpose of communications originated or received by us or Customer Assistance, and for the purpose of electronic communications received by us or Customer Assistance or through the Website, we or Customer Assistance or the operator of the Website:
 - may verify your identity by reference to any or all of the information given by you when applying for the Product 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.
- We accept no responsibility or liability for late, lost or misdirected e-mails caused by inaccurate provision of personal details by you, or by system constraints or failures experienced by your email or mobile phone service providers.
- We may also contact you to inform you of product updates or promotions via your nominated postal address, email address or mobile number. Any communication will be in line with our Privacy Statement, which can be viewed in full on stgeorge.com.au/privacy/privacy-statement. You can choose not to receive these communications by letting us know via Customer Assistance or via Internet Banking or Mobile Banking.

26. Changes to these Terms and Conditions

- We may change these Terms and Conditions and any information in the PDS relating to the Terms and Conditions (including fees and charges and load and transaction limits) at any time without your consent for one or more of the following reasons:
 - to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice; or
 - to reflect any decision of a court, ombudsman or regulator; or
 - to reflect a change in our systems or procedures, including for security reasons; or
 - as a result of changed circumstances (including by adding benefits or new features); or
 - to respond proportionately to changes in the cost of providing the Product; or
 - to make them clearer.
- A change may:
 - change the fees payable under these Terms and Conditions or introduce new fees; or
 - bring in new Terms and Conditions; or
 - alter these Terms and Conditions in some other way.
- Except in the case of any changes that are not unfavourable to you, we will notify you at least 30 days before any changes to these Terms and Conditions take effect, including changes which involve an increase to our fees and charges or the introduction of a new fee or charge. For any other change (other than the introduction or variation of a government charge in respect of the Product), we will notify you before the change or event occurs or as soon as practicable after, but not more than 3 months after, the change or event occurs.
- If the government introduces or varies a charge in respect of the Product, we will notify you in advance of the change, or reasonably promptly after the government, a government agency or representative body notifies us, unless the change has been publicised by a government agency, government or representative body.
- We will notify you of the above changes to these Terms and Conditions by sending an individual notice to you (by electronic communication using Internet Banking or Mobile Banking or email) or through an advertisement in a major newspaper.
- If a change to the PDS or the Terms and Conditions is not a material change, we may update such information by making information about the change available on the Website.
- However, changes necessitated by an immediate need to restore or maintain the security of the system in which the Card can be used can be made earlier or without notification.

27. Governing Law

These Terms and Conditions are governed by the laws of New South Wales, Australia.

28. Assignment

We may transfer our rights and obligations under our agreement with you (including any rights and obligations performed by Mastercard) to any other party. If this happens, the party assumes all of our rights and obligations under the agreement. From then on, references in these Terms and Conditions to us are to be read as references to the party to which the agreement was transferred.

You cannot transfer any of your rights or obligations under the agreement.

We may use service providers or agents (including Mastercard) to perform any function under the agreement and to exercise any or all of our rights.

29. ePayments Code

We will comply with the requirements of the ePayments Code where it applies. The ePayments Code governs certain electronic payments to or from your Account. For example, using your card at ATMs, online payments, and telephone banking payments.

30. Banking Code of Practice

We will comply with the Banking Code of Practice (**Banking Code**) where it applies to the banking services provided to you. You can view a copy of the Banking Code on stgeorge.com.au or ask us for a hard copy in branch or over the phone.

31. Appropriate use of our services

Your use of the Product and services we provide must not breach any law of Australia or any other country. Where it's necessary for us to meet our regulatory and compliance obligations:

- (a) you must provide us with the necessary information we reasonably request to meet the obligation;
- (b) we will disclose information we hold to regulatory and law enforcement agencies (including the Australian Tax Office), other financial institutions, third parties and members of the Westpac Group; and
- (c) we may delay, block, suspend or refuse to provide any of our services to you or close your Product and Account.

We will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of us properly and reasonably exercising our rights under this clause.

Glossary

Account means the account we maintain for the Product issued to you.

Applicable Exchange Rate means the foreign exchange rate to be applied in the circumstances specified in **section 7 - Foreign Exchange**.

ATM means an automated teller machine that accepts cards with the Mastercard brand for cash withdrawals and Available Balance enquiries.

AUD means Australian Dollar - the lawful currency of Australia.

Available Balance means the monetary value recorded by us or our agent as available for transactions using Cards, less any purchases, authorisations, cash withdrawals, fees and charges or other amounts debited under the Terms and Conditions.

Business Day means any weekday when St.George is open for business in any State or Territory of Australia. If St.George is closed for business in your State or Territory but open in other States and Territories then St.George will still regard that as a Business Day. Saturdays and Sundays are not Business Days even though some St.George branches may be open for business.

CAD means Canadian Dollar - the lawful currency of Canada.

Card means a St.George Worldwide Wallet Mastercard prepaid card, which can be used to access the Product when activated.

Contactless terminal means an electronic terminal or Electronic equipment which can be used to make a contactless transaction.

Contactless transaction means a transaction made by holding your card (which is capable of making a contactless transaction) in front of a contactless terminal and without having to insert or swipe the card.

Customer Assistance means the number listed at the back of this document.

Drawdown Sequence means the following order (by currency) in which the Available Balance will be drawn when you perform transactions using your Card:

1. Australian Dollar (AUD)
2. United States Dollar (USD)
3. Euro (EUR)
4. British Pound (GBP)
5. New Zealand Dollar (NZD)
6. Canadian Dollar (CAD)
7. Japanese Yen (JPY)
8. Thai Baht (THB)
9. South African Rand (ZAR)
10. Singapore Dollar (SGD)
11. Hong Kong Dollar (HKD)

Electronic equipment means electronic terminals (e.g. ATMs, point of sale terminals and terminals located at the counter in a branch), computers, and telephones.

ePayments Code means the ePayments Code released by the Australian Securities and Investments Commission on 29 March 2016, including any subsequent amendments or replacements that St.George adopts.

EUR means Euros – the lawful currency of European Union.

GBP means British Pound – the lawful currency of the United Kingdom.

HKD means Hong Kong Dollar – the lawful currency of Hong Kong.

Internet Banking means St.George Internet Banking, available online at stgeorge.com.au.

JPY means Japanese Yen – the lawful currency of Japan.

Mobile Banking means the St.George Mobile Banking App.

Negative Balance means a negative rather than positive Available Balance, arising because the total of the amounts credited is less than the total of the amounts debited to the Product.

NZD means New Zealand Dollar – the lawful currency of New Zealand.

PDS means this Product Disclosure Statement in Part A of this document.

PIN means a personal identification number that you set and which must be used to undertake certain transactions and enquiries using your Card.

Product means the St.George Worldwide Wallet, a facility for making non-cash payments using a Card or Electronic equipment to access funds in your Account.

SGD means Singapore Dollar – the lawful currency of Singapore.

St.George, we, us, our means St.George Bank – a Division of Westpac Banking Corporation (**Westpac**) ABN 33 007 457 141 AFSL and Australian credit licence 233714.

Supported Currency means Australian Dollar, United States Dollar, Euro, British Pound, New Zealand Dollar, Canadian Dollar, Hong Kong Dollars, Japanese Yen, Singapore Dollar, Thai Baht, South African Rand and any other currency that we designate as a Supported Currency, and notify to you, from time to time.

Terms and Conditions means the terms and conditions in Part B of this document, which includes sections 1 to 29.

THB means Thai Baht – the lawful currency of Thailand.

Transfer Funds means a funds transfer or Pay Anyone payment from an account held at St.George or any other Australian financial institution (as relevant).

Unauthorised Transaction means a transaction that is not authorised by you, but does not include a transaction performed by you or by anyone else who performs the transaction with your knowledge and consent.

USD means United States Dollar – the lawful currency of United States of America.

Website means stgeorge.com.au/worldwidewallet 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.

Westpac Group means Westpac and its related bodies corporate.

Westpac Group Partner ATM refers to a third party ATM operator who Westpac has an arrangement with. The available ATM locations can be found on our website at the ATM locator stgeorge.com.au/locator or via the St.George Mobile Banking App.

ZAR means South African Rand – the lawful currency of South Africa.

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St. George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.

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