

# Travel MoneyOz

## Financial Services Guide

Mastercard Prepaid Management Services Australia Pty Ltd  
ABN 47 145 452 044, AFSL 386837  
72 Christie Street  
St Leonards NSW 2065

Date of preparation: 1 March 2023.

### What is this document?

Under the Corporations Act 2001 (Cth), the authorised representatives named in this document ("we" or "us") is required to provide you with this Financial Services Guide ("FSG") to inform you of some key facts before we provide you with a financial service.

This FSG has been prepared by Mastercard Prepaid Management Services Australia Pty Ltd: ABN 47 145 452 044; AFSL 386 837 ("Mastercard")

This is an important document which provides information to assist you in deciding whether to use the financial services offered in this FSG. This FSG explains who we are, the services we are authorised to provide on behalf of Mastercard, how we and other relevant parties are remunerated, details of how complaints are dealt with, privacy considerations and the conflicts of interest that may arise between Mastercard and other issuers. If you have any questions about the information contained in this FSG, you should contact the authorised representative whose details appear in this FSG. In addition to this FSG, if we provide you with a financial product or offer to issue, or arrange the issue of a financial product, we may also provide you with a Product Disclosure Statement (PDS) containing information about the particular product to assist you in making an informed decision about that product. You should consider the content of the PDS carefully before acquiring the product. Refer to <https://www.travelmoneyoz.com/travel-money-card> for the latest copy of the PDS.

### Who are we? Who do we act for?

In providing the products and services referred to in this FSG, we are acting as an authorised representative of Mastercard whose registered office is at 72 Christie St, St Leonards, New South Wales 2065. Mastercard holds an Australian Financial Services Licence (No. 386837) and is authorised to deal in and provide general financial product advice in relation to non-cash payment products, foreign exchange contracts, and miscellaneous financial risk products limited to foreign currency risk products.

Mastercard has authorised us to deal in non-cash payment products including the Travel MoneyOz Currency Pass ("Card") as its authorised representative. We have also been authorised by Mastercard to distribute this FSG. Mastercard has not authorised us to provide you with personal or general financial advice. We are not entitled to provide you with personal financial advice in relation to the products. If such advice is given you should not rely on it. You should only rely on the information contained in this FSG and/or in the PDS (if any) for the relevant product provided.

### **Providing instructions to us**

You may (depending on the financial product or service we are selling to you) provide instructions to us:

- in-store;
- by phone;
- by facsimile; or
- by email.

Instructions received for certain financial products or services require identification verification and/or your signature. In addition, some products and services may have their own rules on how to provide instructions or execute certain transactions. Please refer to the PDS, other disclosure documents or the terms and conditions of that product or service for instruction details.

### **What financial services do we provide on behalf of mastercard?**

As an authorised representative of Mastercard, we and our employees, agents and contractors are authorised to deal in certain financial products. We are also authorised to provide services including the sale and reload of the Card.

### **Who does mastercard act for?**

Mastercard may authorise us to sell products on behalf of other Issuers and when Mastercard does, Mastercard acts for the Product Issuer and not for you. The Product Issuer of the products we offer you are:

<b>Financial Product</b>	<b>Product Issuer</b>
Travel MoneyOz Currency Pass	Heritage and People's Choice Limited trading as Heritage Bank

### **How are we and mastercard remunerated for providing the financial services?**

Our employees are remunerated on a salary basis, with some employees also receiving incentives based on sales of products and services. Mastercard's employees are remunerated on a salary basis with performance incentives based on the overall financial performance of Mastercard, the performance of the Business Unit in which they operate and individual performance. Some Mastercard

and Flight Centre Travel Group employees are also paid incentives based on sales of financial products and services. Our staff may also be provided with discounted rates on Mastercard products and incentives (such as vouchers) based on sales of Mastercard products. For each product issued or arranged by Mastercard and supplied to you by us, we may receive fees and commissions from Mastercard.

We, or our employees, may also receive sales-based incentives paid by Mastercard on the sale of Mastercard products. These incentives are run on an ad-hoc or ongoing basis and may include cash incentives, gift vouchers and prizes. The incentives may be based on the volume or value of sales made.

With respect to products issued by Mastercard, Mastercard will earn income on the margin between the wholesale cost of supply and the revenue on sales at prices offered to customers less the remuneration payable to us, as described above.

You can request more specific details of the fees and other benefits that will be received by Mastercard in relation to a financial service described in this FSG by contacting Mastercard General Enquiries directly on 1800 098 231. If you wish to be provided with this information, you must make your request within a reasonable time after you are provided with this FSG, and in any event, before any financial service is provided to you by us. In instances where products are issued by an entity other than Mastercard and supplied to you by us, Mastercard may receive a commission and/or a fee for such a transaction. The details of these commissions and fees are set out below:

- Travel MoneyOz Currency Pass: up to 6% per foreign exchange transaction.

### **Conflicts of interest**

Where products are not issued by Mastercard, Mastercard will ensure that it has entered into the appropriate supply agreements with each providing entity to enable it, and us, as their authorised representative, to sell these products. Mastercard is part of a larger financial services group that offers various products and services. Mastercard is part of the Mastercard Group, and its ultimate parent company is Mastercard Inc. a company listed on the New York Stock Exchange. We have a conflict-of-interest policy that aims to avoid and manage conflicts of interests that may arise both within the group and between us and third parties from time to time.

### **Financial advice**

We are not authorised by Mastercard to provide you with any financial product advice. This means that any information we provide you will be factual only and we will not take into account your financial needs, circumstances, or objectives in any of the information we provide. We do not recommend or make any statements of opinion in relation to the products offered to you. You should consider your own objectives, financial situation and specific needs and rely only on the information contained in this FSG and the PDS provided to you, to make your own decision on whether the financial products or services offered are right for your circumstances.

## **Privacy**

In addition to information we collect about you as our customer, which is subject to the terms of our privacy policy (available at [www.travelmoneyoz.com/privacy-policy](http://www.travelmoneyoz.com/privacy-policy)), to provide an effective service in relation to the financial products the subject of this FSG we may collect personal information about you on behalf of Mastercard. Information is collected only where it is required to complete foreign exchange or related transactions for you, to promote and market Mastercard products and services to you and to inform you of our special offers, promotions, or competitions, including by way of direct mail and telemarketing (unless you tell us otherwise) or for us to comply with laws and regulatory requirements. If you do not provide us with the information we may request, we may not be able to provide the service you have requested. In some instances, Mastercard may contract with external companies for the provision of products and services to you. These companies may include, or be associated with, money transfer services (including international funds transfers), insurance, information technology services and records management. Only information about you that is pertinent to the supply of these products or services to you is provided to any third party and strict security and confidentiality requirements are adhered to. In collecting and managing personal information, Mastercard complies with the Australian Privacy Principles ('APPs') of the Privacy Act 1988 (Cth). In the event that personal information is disclosed to an external company operating in a foreign country, Mastercard will ensure that the information will be protected by a law or a contract which upholds privacy principles similar to the APPs.

Mastercard will take reasonable steps to protect information we collect from you, and you have the right to access that information to ensure it is accurate. For more details, you should see the privacy policy contained on [www.travelmoneyoz.com/privacy-policy](http://www.travelmoneyoz.com/privacy-policy). If you wish to access your information, please contact the Mastercard Privacy Officer at Mastercard's principal business address listed in this FSG, or call 1800 098 231 or send an email to the address shown in [www.travelmoneyoz.com](http://www.travelmoneyoz.com)

## **Compensation arrangements**

Mastercard is covered by a professional indemnity insurance policy (the policy) designed to pay claims by third parties (including customers) arising out of any professional negligence on its part, subject to terms and exclusions of the policy. The policy extends to cover for claims made in relation to the conduct of representatives/employees after they cease to be employed by or act for Mastercard. The terms and conditions of the policy satisfy the requirements of s912B Corporations Act 2001 (Cth) for compensation arrangements. You do not have a direct right to claim under this policy which is taken out to ensure sufficient resources will be available to meet claims against Mastercard.

## **Dispute resolution**

You should address any complaint relating to the financial products or services provided by us directly to Mastercard on the details provided on the back cover of this FSG or by contacting Mastercard's Card Services General Enquiries directly on 1800 098 231. If these steps are unable to resolve your complaint, the matter will be

automatically escalated to the relevant Mastercard Sales Manager. If a resolution is not reached within a reasonable time period, the matter will be further escalated to the Mastercard Compliance Manager who will refer the matter to Senior Management for resolution. All complaints are logged at each stage of the process. If you have any enquiries about the Mastercard dispute resolution process, please contact the Mastercard Compliance Manager at the principal business address of Mastercard, listed in this FSG, or call 1800 098 231 or send an e-mail to the address shown on [www.travelmoneyoz.com](http://www.travelmoneyoz.com). If you are dissatisfied with the resolution of a complaint you have lodged with Mastercard, you may refer your complaint to:

**Australian Financial Complaints Authority**

GPO Box 3 Melbourne Vic 3001

Toll Free Number: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

**What happens if this FSG changes before you receive a financial service from us?**

If we revise this FSG, we will provide you with the updated version before we provide you with a financial service.

**Flight Centre Travel Group Limited**

as authorised representative of Mastercard Prepaid Management Services

Australia Pty Limited ABN 47 145 452 044

Australian Financial Services Licence No. 386837

72 Christie Street, St Leonards, NSW 2065,

Tel (02) 9126 8501

[www.travelmoneyoz.com](http://www.travelmoneyoz.com)

Authorised Representative No.: 000228097

**Travel Money Currency Exchange Pty Ltd**

as authorised representative of Mastercard Prepaid Management Services

Australia Pty Limited ABN 47 145 452 044

Australian Financial Services Licence No. 386837

72 Christie Street, St Leonards, NSW 2065,

Tel (02) 9126 8501

[www.travelmoneyoz.com](http://www.travelmoneyoz.com)

Authorised Representative No.: 001238363

**Australian OpCo Pty Ltd**

as authorised representative of Mastercard Prepaid Management Services

Australia Pty Limited ABN 47 145 452 044

Australian Financial Services Licence No. 386837

72 Christie Street, St Leonards, NSW 2065,

Tel (02) 9126 8501

[www.travelmoneyoz.com](http://www.travelmoneyoz.com)

Authorised Representative No.: 000321577