

## **NOTICE OF CHANGE**

### **IMPORTANT INFORMATION REGARDING TRAVEL MONEYOZ CURRENCY PASS (FLIGHT CENTRE - KEY TO THE WORLD) CARDS**

The below changes to the matters as described in the Product Disclosure Statement for the Travel MoneyOz Currency Pass (Flight Centre - Key To The World) Card will become effective on 9 November 2023.

#### **General**

1. In any provision of the Product Disclosure Statement that requires you to immediately notify of an event, that provision will be read as only requiring that you promptly notify of that event.
2. To the extent any provision of the Product Disclosure Statement requires you to indemnify Issuer, Flight Centre Travel Group or Mastercard or otherwise limits the liability of one of those parties, that obligation to indemnify or limitation on liability shall be limited to the extent that any default, damage or loss is caused by that party's fraud, negligence or wilful misconduct, including that of its officers, employees, contractors, or agents.

#### **Part B of the Product Disclosure Statement**

1. Under the heading 'Counterparty Risk', amend the second sentence to read: " The balance you load on the Facility is not a deposit and you do not have any depositor protection under the Financial Claims Scheme or any government guarantee which means you may lose all or part of your remaining balance of your Card in the event of an insolvency of the Issuer."
2. Under the heading 'Issuing of cards' in clause 3, amend clause 3.9 to read: The issuance of a Card is subject to you satisfying the relevant application criteria, as determined by us from time to time in order to meet customer identification and know your customer requirements set by law, including by providing us with sufficient information and proof in relation to your identity. We may at our discretion limit application criteria to drivers licence and/or passport holders of particular countries or by reference to particular types of identification at our discretion if we believe this is necessary for know your customer or due diligence purposes."
3. Under the heading 'Issuing of cards' in clause 3, amend clause 3.11 to read: " We reserve the right to refuse an application at our 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 Card."
4. Under the heading 'Card Fund', amend clause 8.8 to read: " Provided that you have complied with all reasonable requests for information we will correct the error if it is our or any of our service providers' fault. If, acting reasonably, we reasonably decide it is not our fault we will notify you in writing or by email as soon as this decision is made. Where we are required to do so, we normally re-credit the Card Fund within 10 business days, although there may be a delay while investigations are completed."

5. Under the heading 'Closing the Facility', amend clause 11.2 to read: The Issuer may, with or without notice and without incurring any liability to you, except to the extent that the loss is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees, contractors, or agents), cancel or suspend the Facility and/or terminate this agreement with you if:
  - (a) the Issuer considers the Facility has been or is likely to be misused;
  - (b) you breach any of these Terms and Conditions, and the Issuer reasonably considers that this is likely to have a material impact on your ability to meet the obligations of these Terms and Conditions;
  - (c) the Issuer suspects any illegal use of the Facility;
  - (d) you gave the Issuer, Flight Centre Travel Group or Mastercard false, inaccurate, or incomplete information when you applied for the Facility.
  - (e) for security reasons; or
  - (f) the Issuer has reasonable grounds to believe that there is a material risk of loss to you or the Issuer.

However, unless there are exceptional circumstances (e.g., fraud or criminal activity), the Issuer will give you at least 14 days advance notice before closing your Facility, and/or terminating this agreement.
6. Under the heading 'Loss, theft and misuse of Cards' amend clause 14.2 to read: You may be required to confirm details of the loss, theft or misuse in writing (and to provide particular information in the confirmation) and you must comply with that requirement.
7. Under the heading 'Changing the Terms and Conditions', amend clause 16.1 to read: "We may change these Terms and Conditions (including bringing in new fees, changes in the fees or limits and the services we offer) at our reasonable discretion. You may close the Card in accordance with clause 11 if such changes are not suitable to you."
8. Under the heading 'Our liability', amend the first sentence of clause 18.4 to read: "You should not interpret anything in these Terms and Conditions as excluding, restricting or modifying any guarantee, condition or warranty which is implied by that Act."
9. Under the heading 'Third Parties', insert at the conclusion of clause 20.1: "The Issuer does not need your consent to transfer its rights. The Issuer will notify you in writing as soon as reasonably practicable if it is reasonable to do so."
10. Under the heading 'Third Parties', insert at the conclusion of clause 20.2: "Except in those circumstances, nothing in these Terms and Conditions will confer on any third party any benefit or the right to enforce any terms of the agreement between you and the Issuer."