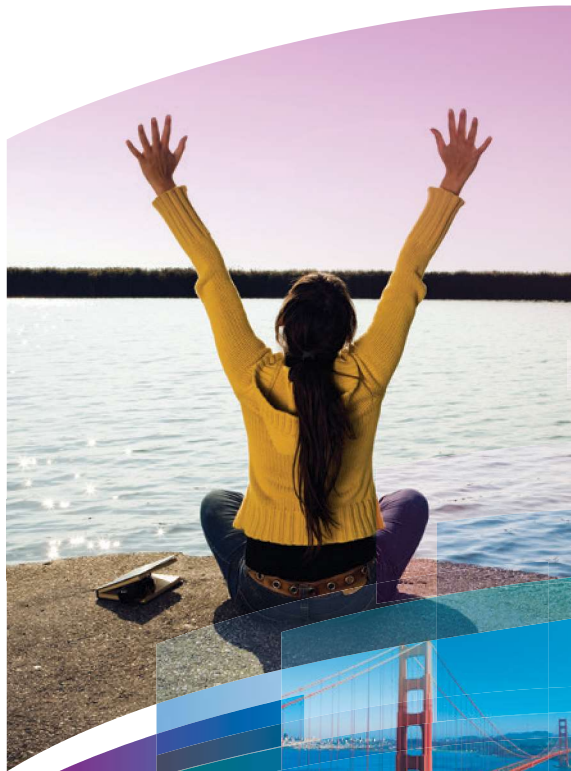


In partnership with



Cash Passport™

How Money Should Travel



Your easy guide
to making the most
of **Cash Passport™**



The simple, secure and smart choice.

Mastercard® Cash Passport™ is How Money Should Travel. It's the clever alternative to pockets full of cash or your debit card when you're away.

Perfect for a family holiday, weekend break or a year off travelling around the world¹.

Before you go

- Sign the back of your card as soon as you get it, and memorise your PIN
- Register your card on 'My Account' at cashpassport.mastercard.com/za, by following the instructions on the screen
- Download the mobile app
- Your Cash Passport will generally be activated within twenty-four (24) hours of purchase or as advised by the branch where you purchased the card
- Load currency when the exchange rates are at their best, subject to Exchange Control Regulations

Our Cash Passport mobile app allows you to manage your money more easily on the go.



¹The card may only be used outside the Common Monetary Area (being South Africa, Lesotho, Swaziland and Namibia). The card may be used for online purchases provided that the website used is not registered in the Common Monetary Area. In addition, there may be some other countries or geographical regions where usage of the card is prohibited. Please verify the list of prohibited countries and regions at cashpassport.mastercard.com/za

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Travel with confidence

Take control of your budget. You can...

- **Carry 7 currencies*** on one card
- **Reload** via FNB Online Banking, the Foreign Exchange Advisory Team or at an FNB branch
- **Lock in exchange rates** each time you load and reload
- **Move** your money between different currencies
- **Check** your balance when you want to, where you want
- **View** your transactions online via 'My Account' or the mobile app

Loading money on your card? Easy does it

Choose one of 3 simple ways to reload your card, until the card expires and subject to Exchange Control Regulations.

- **Online** - simply log in to your FNB Online Banking profile on www.fnb.co.za to reload your card. You may be required to upload a copy of your valid passport and proof of travel
- **By phone** - contact the Foreign Exchange Advisory Team on 0860 1 FOREX (36739) while in South Africa, or on +27 11 352 5025 while abroad, to top up your card over the phone. You may be required to email a copy of your valid passport and proof of travel to the email address advised by the Foreign Exchange Advisory Team
- **In branch** - visit an FNB branch before you travel, where you will be required to present your Cash Passport or Cash Passport number, with your valid passport and proof of travel

For more information on reload options, please visit cashpassport.mastercard.com/za

* USD, GBP, EUR and AUD available to load/reload and cash out via Online Banking, selected FNB branches and the Foreign Exchange Advisory Team. To load/reload and cash out AED, NZD and CAD, contact the Foreign Exchange Advisory Team on 0860 1 36739.

Get the most from Cash Passport

While you're away

- Enjoy the freedom of Mastercard – you can rest assured your card will be welcomed all over the world¹ – look out for a Mastercard Acceptance Mark 
- Feel secure with the added security of chip and PIN technology
- For a PIN reminder, you can log into 'My Account' at cashpassport.mastercard.com/za and choose the 'PIN reveal' option, or you can call Card Services to access the automated PIN read-back service, at any time. **Please note that you cannot change the PIN**
- If given the option, ALWAYS choose to pay in the local currency e.g. in Greece choose Euros, in Sydney choose AUS Dollars – This will save you being charged additional foreign exchange fees
- Keep track of your spending online via our secure 'My Account', through Card Services, or with our handy mobile app[#]
- Use your card to make contactless payments, wherever you see the contactless symbol 

When you're back

- Cash out your funds – it is a requirement of the Exchange Control Regulations that all unused foreign exchange is converted to ZAR within 30 days of returning to South Africa. We recommend that you wait until 10 days after your last transaction, before converting the funds back to ZAR, to ensure that all transactions have been processed.
- You can withdraw the balance remaining on your card at ATMs worldwide¹, displaying the Mastercard Acceptance Mark. Alternatively, you can cash out via FNB Online Banking, by calling the Foreign Exchange Advisory Team or at an FNB branch, and they'll refund the balance (minus any applicable fees, see the Fees and Limits section).
- Even with a zero balance, your card is still valid until the date printed on the front and you can reload it for your next trip².

- Review your transactions via 'My Account' or the mobile app – see where you overspent or where you could have saved.
- Use your card to shop online, internationally¹.

Smart wallet technology

It knows the right currency to use

Our clever technology allows you to load your card in any one of these currencies, or all of them at the same time:

US Dollar, British Pound, Euro, Australian Dollar, Canadian Dollar, New Zealand Dollar, Emirati Dirham.

It can intelligently select the right currency wallet to make a payment from at the time of your transaction. It will know if you are in Paris or in New York without you having to tell it!

It knows where your money is

If you don't have enough in the right currency for the payment you need to make, instead of declining a transaction, the smart wallet technology can process the transaction by using a different wallet, in the order set out above. There is a fee to do this – the foreign exchange fee.

¹ The Card may only be used outside the Common Monetary Area (being South Africa, Lesotho, Swaziland and Namibia). The card may be used for online purchases provided that the website used is not registered in the Common Monetary Area. In addition, there may be some other countries or geographical regions where usage of the card is prohibited. Please verify the list of prohibited countries and regions at cashpassport.mastercard.com/za

² Until card expiry and subject to Exchange Control Regulations and reload limits (see the Fees and Limits section).

[#] You may also be able to make a balance enquiry at some ATMs, although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries. If an ATM displays a balance for the Card Fund, then this may be displayed in USD or in a different currency, in which case the exchange rate applied may be different to ours and discrepancies can arise. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through 'My Account' at cashpassport.mastercard.com/za, through Card Services, or via the mobile app.

Manage your money with confidence, 24/7

We've got your back!

If you lose your Cash Passport or it's stolen

Contact Card Services by phone and as long as we can get a **Replacement Card** to you before the end of your holiday, we will. If that's not possible, we can get your money (**emergency cash**) to you (as long as you've got some on your card), so you can continue your holiday with as little inconvenience as possible. Availability may depend on whether you are near one of many money transfer locations.

Call us whenever you need assistance. Our Card Services team is ready to help 24 hours a day, 365 days a year!

Handy Hints!

Need some cash, but don't know where the nearest ATM is? Visit www.mastercard.com/interactivelocator/atm.html or download our mobile app to help - it can show you the nearest ATM that accepts Mastercard¹.

Use your card to¹:

- pay for hotel rooms and flights
- pay for trips and tours
- buy gifts and souvenirs
- buy meals out for the family
- Shop online internationally

Please note, when using your card to book a hire car or accommodation, on cruise ships or at automated fuel pumps, an additional amount may be held on your card (on top of the actual cost) as a deposit to cover potential damage, use of a mini bar etc. You won't be able to spend this deposit but will get the money back (if you don't owe it!). It can take time to show back on your card.



¹The card may only be used outside the Common Monetary Area (being South Africa, Lesotho, Swaziland and Namibia). The card may be used for online purchases provided that the website used is not registered in the Common Monetary Area. In addition, there may be some other countries or geographical regions where usage of the card is prohibited. Please verify the list of prohibited countries and regions at cashpassport.mastercard.com/za

Frequently asked questions

Can I get a PIN reminder?

Yes, you can log into 'My Account' at cashpassport.mastercard.com/za and choose the 'PIN Reveal' option, or call Card Services on the telephone numbers on the back of your card. Please note, it is not possible to change your PIN.

Will my card work anywhere in the world?

You can use your card all over the world wherever Mastercard is accepted, except in the Common Monetary Area, being South Africa, Lesotho, Swaziland and Namibia. In addition, there may be some other countries or geographical regions where usage of the card is prohibited. The list of countries and regions where use is currently prohibited can be found at cashpassport.mastercard.com/za

Can I use my card when I don't have the right currency loaded?

You can use your card to pay in any currency, but bear in mind you will have to pay a foreign exchange fee if it's a currency that isn't loaded on your card.

Which currency should I choose to pay in?

If given the option, ALWAYS choose to pay in the local currency e.g. in Greece choose Euros, in Sydney choose AUS Dollars - This will save you being charged additional foreign exchange fees.

Can I use an ATM to check my balance?

You can at most ATMs - however, the amount shown will be a total of all the wallets and the foreign exchange rates applied may be different from ours.



DISCOVER PRICELESS CITIES WITH YOUR CASH PASSPORT



TRAVEL BOLDLY.
LIVE EVERY DAY TO THE FULLEST.

YOUR MASTERCARD® CASH
PASSPORT MAKES IT POSSIBLE,
BUT YOU MAKE IT PRICELESS.

Enjoy a look behind-the-scenes, a spot at the front of the line, private experiences and tickets to the most coveted events, exclusively for Mastercard cardholders. Let Priceless Cities inspire you to go beyond the ordinary to tap the priceless possibilities awaiting you in the greatest cities in the world.

PRICELESS.COM



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CITIES

FEES

Fees – We're not hiding anything, see for yourself!

Fees	Fee Amount	Explanation
Card fee ³	See FNB pricing guide on www.fnb.co.za or speak to a consultant	The charge for purchasing your Card
Additional Card fee ³	See FNB pricing guide on www.fnb.co.za or speak to a consultant	The charge for purchasing a backup Card
Load / Reload fee	See FNB pricing guide on www.fnb.co.za or speak to a consultant	The charge for adding funds to your Card
Card usage fee	Free	Free to use at merchants worldwide (e.g. shops and restaurants). Some merchants may charge you their own fee
Replacement Card fee	Free	Free service to send you a new Card whilst you are away if your Card is lost, stolen or damaged
ATM withdrawal fee ⁴	US\$3.00 GB£1.80 EU€2.00 AUS\$3.00 CA\$3.25 NZ\$3.50 AED8.00	Flat rate fee charged when withdrawing money from an ATM. Some operators may also charge their own fee
Monthly inactivity fee	US\$2.00	Only charged after a 12-month period of you not reloading your Card or using your Card for transactions. No balance, no fee
Foreign exchange fee	4.00%	Fee charged if using your Card for a transaction in a currency not on your Card or if you don't have enough balance in the local currency and the rest is taken from another currency wallet
Currency to currency transfer fee	A variable foreign exchange rate (including a margin) applies and is disclosed to you before you complete the transfer	Charged when transferring money between wallets
Cash out fee	See FNB pricing guide on www.fnb.co.za or speak to a consultant	Cash out the money left on your Card by converting it back into ZAR into your FNB account. Note: your Card will remain active
Shortfall fee	US\$15.00 (or currency equivalent)	Charged if a payment takes you below zero
Needing help	Free	Call our Card Services team for Free. There are even some Freephone numbers to call when you are abroad
Mobile App	Free	Download for free. Whilst away, do be aware of roaming charges

LIMITS

For your security there are some limits placed on your Card.

Limits ⁵	Amount
Minimum amount you can load	US\$100
Maximum you can withdraw from an ATM in 24 hours ⁶	US\$2,500
Maximum amount you can spend at merchants in 24 hours ⁶	US\$7,500
The most you can have on your Card at any one time	US\$80,000
Maximum amount you can load in total in a 12-month period	US\$80,000
Maximum number of active accounts you may hold at any one time	1
Card life	see Card for expiry date
Maximum number of Additional Cards linked to the same funds	1
Maximum number of PIN tries	3

³Exclusive of Value Added Tax (VAT).

⁴If the currency of your transaction matches one of the currencies on the Card and there are sufficient funds in that currency to cover the whole transaction, the ATM withdrawal fee for that currency will be applied. If the currency of your transaction does not match one of the currencies on the Card or there are insufficient funds in the relevant currency to cover the whole transaction, then the USD ATM withdrawal fee will be applied and will be converted into the last currency being used to fund the transaction, at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

⁵The limits shown refer to the USD equivalent of the total limits available on the Card (when combining all currencies).

⁶Some operators or merchants may set their own limits.



Mastercard® Cash Passport™ Terms and Conditions

You acknowledge and agree that you have been given adequate opportunity to read and understand the terms and conditions set out below and you have read and are aware of all of the terms which are printed in bold, together with the 'Fees and Limits section' in the easy guide.

By purchasing the Cash Passport card (the "**Card**"), you confirm that you accept and will comply with these terms and conditions and the 'Fees and Limits section' in the easy guide (together the "**Agreement**").

This is a copy of the Agreement for you to keep. A further copy is available on request (see 'Contact details').

1. Definitions

In these terms and conditions:

Additional Card means an additional Card that may be purchased by you, to use as a backup for security purposes, in accordance with clause 2.4;

AED means Emirati Dirham, which is the lawful currency of the United Arab Emirates;

ATM means an automated teller machine;

AUD or **AUS** means Australian Dollar, which is the lawful currency of Australia;

CAD or **CA\$** means Canadian Dollar, which is the lawful currency of Canada;

Card means the "Cash Passport Prepaid Mastercard" with ATM and merchant access and functionality, as set out in the Agreement;

Card Fund means the aggregate sum of the funds loaded onto the Card in each Currency and available for transactions;

Card Services means any services, including call centre services, provided by us or our third party service provider, Mastercard Prepaid Management Services Limited (the "**Programme Manager**"), in connection with the Card;

Chip means the electronic chip contained on each Card;

CMA means the Common Monetary Area, being South Africa, Lesotho, Swaziland and Namibia;

Currency means, subject to clause 2.2, any one (1) or more of USD, GBP, EUR, AUD, CAD, NZD and AED, and any additional currency that we may make available in connection with the Card, from time to time;

EUR or **Eu€** means Euro, which is the lawful currency of the Eurozone;

Exchange Control Regulations means regulations prescribed from time to time by the South African Reserve Bank in terms of section 9 of the Currency and Exchanges Act 9 of 1933, including all rulings and circulars;

FX fee has the meaning set out in the Fees and Limits section of the easy guide;

GBP or **GB£** means Great British Pound (or Sterling Pound), which is the lawful currency of Great Britain;

My Account means the web application at cashpassport.mastercard.com/za (or any other internet site we notify to you in replacement), which gives access to information about the Card;

NZD or **NZ\$** means New Zealand Dollar, which is the lawful currency of New Zealand;

PIN means a unique Personal Identification Number allocated to each Card;

Purchase Location means any participating branch of the business from which you purchased the Card within the country of purchase, and/or online, as the case may be;

Shortfall occurs in certain circumstances when the Card Fund drops below zero (0);

USD or **US\$** means United States Dollar, which is the lawful currency of the United States of America;

we, us, our means The Mauritius Commercial Bank Limited;

working day means any day of the week, excluding Saturdays, Sundays and statutory holidays in South Africa and/or England and Wales;

you, your means the purchaser of the Card;

ZAR means South African Rand, which is the lawful currency of the Republic of South Africa; and

any reference to 'Card' also includes any Additional Card, where appropriate.

2. The Card

2.1 Subject to Exchange Control Regulations, the Card can be (re)loaded in any available Currency. Payment will be in ZAR and the exchange rate will be applied by the Purchase Location. Please check with the Purchase Location or at cashpassport.mastercard.com/za to find out how you can reload the Card, as we may make additional methods available from time to time. Unless otherwise notified to you, the Agreement shall apply to such additional methods. You may only use the Card in accordance with the Agreement.

2.2 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to purchase a Card, please check with the Purchase Location or on cashpassport.mastercard.com/za for details of available Currencies. We may introduce new Currencies from time to time. If we introduce a new Currency, the Agreement shall apply to such new Currency, and unless otherwise notified to you, the Fees and Limits section in the easy guide shall be deemed to be amended to apply to such new Currency.

2.3 Subject to clause 3.4 and Exchange Control Regulations, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. Subject to the terms of the Agreement, you may allocate amounts between the various Currencies via **My Account** at cashpassport.mastercard.com/za and/or by such additional methods as we may make available to you from time to time. You may check the Card balance and recent transactions via **My Account**. Please visit the Purchase Location who can advise on any additional formats for obtaining the transaction history of the Card that may be available from time to time.

2.4 At the time of purchase, you may request one (1) Additional Card, which can be used as a backup by you. The Additional Card is linked to the Card Fund and only you can use it and its PIN. The Additional Card must not be given to another person to use, this may lead to the Card being suspended. You may be charged a fee, as set out in the Fees and Limits section in the easy guide, for the Additional Card.

2.5 There is no interest payable to you on the balance and the Card Fund does not amount to a deposit with us.

2.6 Subject to our consent and Purchase Location participation, a Card may be sold to minors under the age of eighteen (18) years. We will require: (i) the consent and assistance of the minor's parent or legal guardian, to be evidenced by a signature from that minor's parent or guardian; and (ii) verification of the identity of both the minor and parent or legal guardian, in accordance with our instructions from time to time.

3. Using the Card

3.1 If you purchase your Card on a working day, there may be a delay of up to twenty-four (24) hours (or as advised by the Purchase Location), before you are able to use the Card. If you purchase your Card on a day that is not a working day, the Card will be activated on the next occurring working day.

3.2 Except for the CMA countries, the Card can be used worldwide at ATMs and merchants, including shops, restaurants and online purchases (except where the website is registered in the CMA, or at websites accepting payment in the currencies of the CMA), providing there are sufficient funds available on the Card for the transaction, including any applicable fees, subject to any restrictions in the Agreement and local law requirements. The Card may not operate in some countries or geographical regions, due to restrictions. Please verify the list of countries and regions with restrictions at cashpassport.mastercard.com/za

3.3 Subject to clauses 3.4 and 8.3, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund). Merchants that accept the Card are required to seek authorisation from us for all the transactions that you make and we cannot stop a transaction once authorised. Some merchants may not be able to authorise your transaction if they cannot obtain an online authorisation from us. Examples include some in-flight purchases, car park vending machines and toll booths.

3.4 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card, in the following order of priority: USD, GBP, EUR, AUD, CAD, NZD, AED. If, following use of the available balances of all Currencies, there are still

insufficient funds to pay for a transaction, the Card may be declined or the merchant may allow you to pay the balance by some other means. If we change the Currencies available to you in connection with the Card, we will notify you of the new order of priority for the purposes of the Agreement, directly to the contact details you provided to us when you purchased the Card and/or through cashpassport.mastercard.com/za

3.5 When using the Card at certain merchants, including bars and restaurants, an additional amount (typically 10%-20%) is automatically added as an anticipated service charge or tip, temporarily reducing the balance on the Card. When the Card is used to purchase fuel at an automated fuel pump, the Card must have a minimum balance of typically between US\$15-75 or currency equivalent. This is to ensure there are sufficient funds available to cover the final cost of the transaction and to reduce the risk of a negative balance arising on the Card. If your actual service charge or tip is less than the additional amount added or you spend less than the minimum amount when purchasing fuel, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the merchant will be deducted from the Card. If the value of the final bill exceeds the relevant available Currency balance on the Card, the remaining amount will be funded by converting that amount into the next available Currency in the order of priority (see clause 8). For further information, please refer to the FAQs at cashpassport.mastercard.com/za

3.6 We do not recommend using the Card as: (i) a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as merchants such as these may estimate the final bill and this amount will be temporarily unavailable to access or spend; or as (ii) an arrangement for periodic billing, as any debits to the Card as a result of such arrangements will be considered to have been authorised by you. A transaction or payment cannot be stopped once you authorise the use of the Card.

3.7 The Card is only for your use and expires on the date on the front of the Card. Upon expiry, you will still be able to obtain a refund of the balance in accordance with the Agreement, or you may choose to transfer the remaining funds to a new Card. The Purchase Location may charge you for this service.

3.8 If the Card is damaged, lost or stolen while you are travelling, you may contact Card Services to request a replacement Card ("**Replacement Card**"). If you are in your home country and require a Replacement Card because your Card has been damaged, lost or stolen, you need to visit your Purchase Location. Any request for a Replacement Card must be made on or before the expiry of the Card (see clause 10) and the balance of the Card will be transferred to the Replacement Card. A Replacement Card will be free of charge.

3.9 If you have not used the Card for loads, reloads or transactions for twelve (12) consecutive months, a fee will be charged for each month that the Card remains inactive after the initial twelve (12) month period. The monthly inactivity fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.

3.10 You agree not to use the Card for: (i) money transfers; (ii) accessing or purchasing goods from adult or gambling locations or internet sites; (iii) online or telephone purchases within the CMA; (iv) to obtain cash over the counter at a bank, any other financial institution or retailer within the CMA when making a purchase; or (v) for any unlawful activity. You must comply with all applicable laws and regulations (including any Exchange Control Regulations) in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.

3.11 The Card can only be used if it is in credit. If a Shortfall arises following any transaction authorised by you, the resulting debit balance immediately becomes a debt, payable by you to us and we retain the right to recover this debt and a Shortfall fee may be payable (see the Fees and Limits section in the easy guide). You agree to reload the Card Fund, including the Shortfall fee, to bring the balance back to zero (0) or above, within thirty (30) days of request. If the Card Fund does drop below zero (0), you must not make any subsequent transactions.

3.12 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.

3.13 Any usage of the Card inconsistent or in contravention with the usage described in the Agreement is not permitted.

3.14 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will be made to the Card and a foreign exchange rate may be applied.

3.15 You acknowledge that we may be unable to provide you with our services if power outages occur which affect our facilities, electronic terminals, service providers or supporting networks and we hereby give you notice of unavoidable delays in the performance of our services if this occurs.

3.16 Except as otherwise set out in these terms and conditions or in the event we acted with gross negligence or fraudulent intent, any liability we have to you is equal to the balance or the value on the Card at any given time.

4. Keeping your Card and PIN secure

4.1 You must sign the back of the Card, as soon as you receive it.

4.2 You must do all that you reasonably can to keep the Card safe and the PIN and other security details secret and safe at all times and not disclose them to any third party.

4.3 You must never: (i) allow anyone else to use the Card, PIN or other security details; (ii) write down the PIN or any other security information together with the Card; or (iii) give the PIN to anyone, authorised or unauthorised.

4.4 We will never ask you to reveal any PIN.

4.5 The PIN may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. There may be a twenty-four (24) hour delay in reactivating the PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled, or if a merchant does not accept chip and PIN or contactless, you will be required to sign for any transactions at merchants, provided that this is supported by and acceptable to the merchant.

4.6 You must call Card Services immediately and without undue delay if you lose the Card, believe it could be misused or you suspect that someone else may know the PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it may be used.

4.7 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us and the police in any enquiries.

4.8 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, if you have breached the Agreement or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

4.9 You must memorise the PIN. **This is very important, as you cannot change the PIN issued with the Card.** For security purposes, you should not keep the PIN written anywhere near the Card. If you forget the PIN, you can obtain a PIN reminder by calling Card Services at any time, and answering the security questions you supplied on your application.

5. Liability for unauthorised transactions

5.1 We recommend that you check your transaction history and balance at least once a month. If you notice an error in any Card transaction, or a Card transaction that you do not recognise, you must notify Card Services immediately and in any event within thirty (30) days of the transaction debit date. We will request that

you provide additional written information concerning any such Card transaction and you must comply with such request.

5.2 Except to the extent that we acted fraudulently or with gross negligence, you will be liable for all losses in respect of the Card if you have (i) acted fraudulently; (ii) failed to use the Card in accordance with the Agreement; (iii) have failed to notify Card Services without undue delay on becoming aware of the loss, theft or misuse of the Card; or (iv) have failed to take all reasonable steps to keep the Card's security features safe.

5.3 Where you are not liable for an unauthorised transaction, we will refund the value of that transaction and will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to US\$80. If there are insufficient funds available on the Card in USD, the amount will be funded by converting the outstanding amount into the next available Currency balance on the Card in the following order of priority: GBP, EUR, AUD, CAD, NZD, AED, and a foreign exchange rate will be applied (see clause 8). The foreign exchange rate used is the rate determined by us in effect on the day the investigation administration fee is applied.

6. Fees and Limits

6.1 Fees and limits apply to the Card, as indicated in the Fees and Limits section in the easy guide. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees.

6.2 You agree to pay and authorise us to debit the Card Fund for the fees set out in the Fees and Limits section in the easy guide.

6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators and merchants also impose their own limits on the amount that can be withdrawn or spent over a specific time period.

6.4 Certain merchants may charge an additional fee if the Card is used for the purchase of goods and/or services. The fee is determined and charged by the merchant and is not retained by us.

6.5 For details on the fees and limits that apply to the Card, please refer to the Fees and Limits section in the easy guide, or visit cashpassport.mastercard.com/za

7. Cash Passport Card Fund

7.1 Until the expiry of the Card or termination of the Agreement, you can, subject to Exchange Control Regulations, add additional funds to

each Currency through the Purchase Location (who will advise you of the acceptable methods of payment) or through other methods made available from time to time, which are set out at cashpassport.mastercard.com/za, subject to certain limits and a fee (refer to the Fees and Limits section in the easy guide).

7.2 You may also be able to make a balance enquiry at some ATMs, although availability is dependent on the country and the ATM used. There may be a fee payable (to the ATM operator) for balance enquiries.

7.3 If an ATM displays a balance for the Card Fund, this may be displayed in a currency different to the Currency on the Card, in which case the exchange rate applied may be different to ours and a variation may occur. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through **My Account** at cashpassport.mastercard.com/za or through Card Services.

7.4 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by us or the Programme Manager. Therefore, neither we, nor the Programme Manager, can guarantee that they will function at all times. Except to the extent that we acted fraudulently or with gross negligence, we, and the Programme Manager, accept no liability for unavailability or interruption, or for the interception or loss of Personal Information or other data.

8. Foreign Currency Transactions

8.1 There are some instances where a foreign exchange rate will apply:

- i) initial load or reload, where you allocate funds in a foreign Currency;
- ii) point of sale transactions and ATM withdrawals, where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.4 due to insufficient funds);
- iii) when an ATM fee is charged and the currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction;
- iv) where funds are allocated from one Currency to a different Currency by you or us in accordance with the Agreement;
- v) when a refund for goods or services purchased using the Card, or another credit for any other reason, is made to the Card in a currency that is not available on the Card;
- vi) where you end the Agreement or request repayment of the balance of the Card under clause 9; and
- vii) when an investigation administration fee, cash out fee or monthly inactivity fee is charged.

The method for calculating the foreign exchange rate for each scenario is as set out below.

8.2 The foreign exchange rate used for initial loads and reloads varies by Purchase Location. When funds are loaded onto the Card, the payment is made by you in ZAR and we convert that amount into the Currency of your choice. You can ask the Purchase Location for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

8.3 If a point of sale transaction or ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the transaction amount into the next available Currency balance on the Card, in the following order of priority: USD, GBP, EUR, AUD, CAD, NZD, AED. The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed by Mastercard, plus the foreign exchange fee (see Fees and Limits section in the easy guide).

8.4 If an ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the USD ATM fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed.

8.5 The foreign exchange rate and margin (together, the Currency to currency transfer fee) used when allocating funds from one Currency to another Currency are set and determined by us and may vary each day. The Currency to currency transfer fee will be disclosed to you before you complete the transfer.

8.6 Where a refund for goods or services purchased using the Card, or another credit for any other reason, is made to the Card in a currency that is not available on the Card, the refund or credit will be converted into USD as described in clause 314.

8.7 Where you end the Agreement, or request repayment of the Card Fund under clause 9, these funds will be converted into local currency (ZAR). The foreign exchange rate used for this is set and determined by the Purchase Location and varies each day.

8.8 Where an investigation administration fee is charged and there are insufficient funds in USD, the amount will be funded by converting the outstanding amount into an available Currency balance on the Card. The method for calculating this is described in clause 5.3.

8.9 Where a monthly inactivity fee or cash out fee is charged, a foreign exchange rate may be applied. The method for calculating this is described in clauses 3.9 and 9.2.

8.10 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied the rate may vary throughout the day and is not set by us.

9. Redeeming Unspent Funds

9.1 You must redeem any unspent Card Fund through the Purchase Location within thirty (30) days of your return to South Africa in accordance with local law and regulations. Payment will be in ZAR and the exchange rate will be determined by the Purchase Location.

9.2 A fee may be charged by the Purchase Location for redeeming your balance at the Purchase Location. Please check with the Purchase Location. You can also contact the Purchase Location for more information on the applicable exchange rate.

10. Ending the Agreement

10.1 Subject to clause 10.6, the Agreement shall terminate in the event of the expiry of the Card ("Termination Date").

10.2 Subject to clause 10.4, we may end the Agreement prior to the Termination Date by giving you at least thirty (30) days' prior written notice by letter or email sent to the address you have provided to us.

10.3 You may end the Agreement at any time prior to the Termination Date, by writing to or emailing Card Services.

10.4 We may ask for the return of the Card and end the Agreement prior to the Termination Date, with or without notice, if you materially breach any of these terms and conditions.

10.5 Upon ending the Agreement in accordance with this clause 10, you will no longer be able to use the Card. Upon ending the Agreement you must destroy the Card by cutting it in half diagonally, ensuring the Chip is destroyed, and dispose of it securely. The ending of the Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 9.

10.6 For the purposes of clause 10.1, the Termination Date shall mean the later of either the expiry of the initial Card (including any Replacement Card) issued to you under the Agreement, or the Additional Card.

11. Changing the terms

11.1 We have the right to amend the Agreement and will notify you of any such changes by email or in writing. The latest version of the Agreement shall be available on cashpassport.mastercard.com/za

11.2 We may amend the Agreement without notice, in order to comply with local laws and regulations.

11.3 If you are dissatisfied with any change, you can end the Agreement by contacting Card Services within thirty (30) days of such change taking effect.

12. Personal Data

Please visit cashpassport.mastercard.com/za for information about how we handle your personal data.

13. Liability

13.1 **Unless otherwise required by law or as set out in the Agreement, we will not be liable to you in respect of any losses, whether direct or indirect, that you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of the Agreement or due to our negligent or fraudulent conduct.**

13.2 **We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card, or for the way in which a merchant processes a transaction. We will not be liable to you for any non-acceptance of the Card, for disputes concerning the quality of goods or services purchased on the Card or any additional fees charged by the operators of these terminals (for example when you withdraw currency from an ATM, the ATM operator may charge you an additional fee for the service).**

13.3 **To the extent permissible in law, you agree to pay us for any reasonable losses, damages, claims or expenses (including reasonable legal fees), which we incur due to your failure to comply with the Agreement.**

14. Law, Jurisdiction and Language

14.1 The Agreement shall be governed by the laws and the courts of the country in which you were issued with the Card.

14.2 We will communicate with you in English and the Agreement is available in English only.

15. Third Party Rights

Except for any party referred to in clause 16, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

16. Transferring our rights

We may assign any of our rights and obligations under the Agreement, without your prior consent, to any third party, subject to such party continuing the obligations in the Agreement to you.

17. Contact details

17.1 If you have any queries regarding the Card, please refer to cashpassport.mastercard.com/za

17.2 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card or you require information about your Personal Information, please contact Card Services.

17.3 We can be contacted using the details in the 'Contact details' section of the easy guide or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.

17.4 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given ten (10) working days after the date of posting.

17.5 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on cashpassport.mastercard.com/za or is available on request.

In partnership with



Cash Passport™
How Money Should Travel



Email us at – cardservices_prepaid@mastercard.com

For security reasons, our Card Services team cannot discuss account specific information via email.

For more information, visit cashpassport.mastercard.com/za

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CPI1322/Vc0724