



ccfs

Churches of Christ
Financial Services

PRODUCT DISCLOSURE STATEMENT

**MINISTER'S EXPENSE
CARD (MEC)**

VISA PREPAID CARD

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NOTE – This Product is no longer available or offered for new customers and only remains available for existing customers until their current card expires or is cancelled for any reason.

CCFS offers your organisation the ability to give eligible employees access to the agreed exempt fringe benefits via a re-loadable CCFS Visa Prepaid Card. This card can be used to purchase applicable goods and services, anywhere Visa is accepted.

Some Features of Your CCFS Visa Prepaid Card

- Increased control and easier budgeting – As the church or organisation's Treasurer or Administrator, you are able to manage card spending by limiting the amount loaded onto the card. You may wish to establish a monthly automatic payment to the card or process a payment manually. The choice is yours. Each time the card is used, the purchase amount is automatically deducted from the card balance.
- Worldwide access – allows the Cardholder to shop online, make purchases over the phone or by mail, pay for goods and services in stores anywhere VISA is accepted.
- Accessibility and easy record keeping – CCFS provides 24 hour online access to check the Prepaid Card balance and transaction history, with the ability to change the PIN or block the card anytime.
- Convenience – With the availability of Visa payWave's contactless technology, the Cardholder can enjoy a faster way to pay for small purchases (under \$100).
- Security and Protection – are in your hands. The Cardholder can change the PIN or if lost, block usage of the Prepaid Card at any time. The Prepaid Card uses password, signature and PIN protection.
- Protection – The card can be easily topped-up by transferring funds via EFT from your CCFS account.

- Affordability – There are no re-load fees, no ongoing monthly fees and no interest charges, some transaction fees may apply – refer to section 18 below.

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1. INTRODUCTION

This Product Disclosure Statement (“PDS”) contains important information about the Prepaid Card and its associated features, risks and fees. The purpose of this PDS is to assist the Employer (a Church or other affiliated organisation providing exempt fringe benefits to a Cardholder) to decide whether or not to acquire the Prepaid Card and enable the subsequent use of the Prepaid Card by the Cardholder.

At the time the Application Form is executed by the Employer, the Employer will be agreeing to abide by the terms and conditions set out in this PDS. At the time the Application Form is executed by the Cardholder, the Cardholder will be agreeing to abide by the terms and conditions set out in this PDS. Therefore this PDS should be read carefully. We suggest that advice be sought if either the Employer or Cardholder does not understand any of the information contained within this PDS.

This PDS is provided as a requirement pursuant to the *Corporations Act 2001* (Cth) and is issued by Indue Ltd ABN 97 087 822 464 (“Indue”).

The information contained in this PDS does not take into account the Employer’s individual objectives, financial situation or needs.

This PDS is dated 6 November 2025

Words that are capitalised in this PDS are defined in section 32.

2. GENERAL DESCRIPTION OF THE PREPAID CARD

The Prepaid Card is a Reloadable Visa prepaid card.

The Prepaid Card allows purchases and payments to be made wherever Visa prepaid cards are accepted (subject to individual merchants' discretion), as long as:

- there is sufficient Value available on the Prepaid Card to cover the amount of the transaction and any applicable fees and charges;
- the Expiry Date has not been reached; and
- the Prepaid Card has not been suspended or cancelled.

The Prepaid Card is not a credit card and it is not linked to any separate account.

The Prepaid Card cannot be used to withdraw cash either at ATMs or from eftpos Devices.

3. THE ARRANGEMENT FOR EXEMPT FRINGE BENEFIT PAYMENTS

Churches of Christ Financial Services (CCFS) has partnered with Indue to distribute a Prepaid Card to an Employer (church) for use by their employee (Minister) (Cardholder) as nominated in the Application Form.

The Prepaid Card is held in the name of the Employer who authorises the Cardholder to perform Electronic Transactions by use of the Prepaid Card.

When the Employer provides a Prepaid Card to the Cardholder:

- the Employer agrees that it will provide the Cardholder with a copy of this PDS and any updates Indue makes to this PDS from time to time that are communicated to the Employer;
- the Employer will be liable (in the first instance) for all transactions carried out by use of the Prepaid Card;
- the Employer will be liable (in the first instance) for any failure by the Cardholder to comply with any of the terms and conditions that are set out in this PDS;
- the Employer authorises Indue and CCFS to give to the Cardholder information about the Prepaid Card for the purposes of their use of the Prepaid Card (including transactional information); and
- if the Cardholder does not comply with the terms and conditions set out in this PDS, then the Employer will be in breach of this PDS.

Indue does not represent or warrant that the Prepaid Card will be suitable for the Employer and the Cardholder's salary sacrifice arrangement or that the salary sacrifice arrangement complies with the relevant taxation laws and requirements. It is the responsibility of the Employer and Cardholder to determine whether using the Prepaid Card:

- is suitable for their salary sacrifice arrangements; and
- meets the requirements of the relevant taxation laws, including the *Fringe Benefits Tax Assessment Act 1986* (Cth).

The Employer and the Cardholder agree that in no circumstances will Indue be liable to the Employer or the Cardholder for any liability, loss, cost, or expense incurred as a result of the salary sacrifice arrangements in place between the Employer and the Cardholder or if the use of the Prepaid Card does not meet the relevant taxation law requirements.

In accordance with the Terms and Conditions of Employment for Ministers Document at the time, the Employer will arrange for an agreed exempt fringe benefit amount to be transferred each pay cycle or other times including one off transfers through the electronic banking system to the Prepaid Card. The total Value that the Employer may load onto the Prepaid Card at any one time cannot exceed the Card Limit. If the Employer attempts to load Value onto the Prepaid Card that would take the Prepaid Card Value over the Card Limit, this will be rejected and the Employer may be required to pay benefits to the Cardholder by using other methods.

The Cardholder will only use the Prepaid Card to pay for expenses in accordance with the Terms and Conditions of Employment for Ministers Document at the time. Expenditure amounts are limited to the funds made available by the Employer in accordance with the exempt fringe benefit remuneration arrangement. Funds loaded onto the Prepaid Card are only accessible through conducting transactions on the Prepaid Card. The Employer agrees to notify the Cardholder of any restrictions that apply to the use of the Prepaid Card (including any restrictions that apply in relation to incurring expenses via using the Prepaid Card to conduct transactions). The Employer agrees that in no circumstances will

Indue be liable to the Employer or the Cardholder because a transaction on the Prepaid Card was conducted and processed, notwithstanding that a restriction was placed on the Cardholder by the Employer for that type of transaction.

On expiry or cancellation of the Prepaid Card in accordance with this PDS, CCFS will arrange for any remaining Value on the Prepaid Card to be transferred to the Employer. The Cardholder and the Employer both acknowledge and agree that in such circumstances, neither CCFS nor Indue will arrange for any remaining Value to be transferred to the Cardholder.

The Card may be cancelled by the Employer at any time.

A Cardholder cannot:

- transfer amounts to or from the Prepaid Card (except by purchases in accordance with this PDS); or
- draw cash advances from the Prepaid Card.

While the electronic authorisation required to approve expenses is designed to limit amounts charged on the Prepaid Card to funds available, there may be circumstances where the Prepaid Card may be used for store purchases where no electronic authorisation is required. If the Prepaid Card is used in these circumstances and if this results in the Prepaid Card balance being overdrawn, then the Employer acknowledges and agrees that it will be responsible for this overdrawn amount and Indue and CCFS will recover this overdrawn amount from the Employer.

4. PREPAID CARD DISTRIBUTOR

Churches of Christ Financial Services (CCFS) is the distributor and promoter of the Prepaid Card. CCFS is responsible for promoting and distributing the Prepaid Card to the Employer (for the Employer to provide the Prepaid Card to the Cardholder) and providing certain cardholder services to the Employer and the Cardholder. These services include providing lost and stolen services and assisting the Employer and the Cardholder with any queries they may have regarding the Prepaid Card.

CCFS is not the issuer of the Prepaid Card. Indue is the issuer of the Prepaid Card.

With effect from 1 December 2024, CCFS is a division of Baptist Financial Services Australia Ltd (“BFS”) ABN 56 002 861, which holds an Australian Financial Services Licence (AFSL) number 311062 authorising it to deal in certain classes of financial products, including the Prepaid Card.

CCFS may be contacted at
1300 MY CCFS (69 22 37).

CCFS does not have any authority to:

- make any representations or give any warranties that contradict those contained in this PDS, unless the prior approval of Indue has been obtained;
- provide the Employer or the Cardholder with any financial product advice (that is, advice taking into account the circumstances of the Employer or the Cardholder or a recommendation or statement of opinion intended, or that could be reasonably regarded as being intended to influence the Employer or the Cardholder in making a decision about whether or not to acquire the Prepaid Card);

- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in this PDS; or
- give the Employer or the Cardholder information that is inconsistent with the information set out in this PDS.

If the Employer or Cardholder believes that CCFS has exceeded its authority by acting in any of the above manners, please immediately contact Indue on 1300 671 819 to clarify the matter.

Indue and CCFS are not related entities.

5. PREPAID CARD ISSUER

The issuer of the Prepaid Card is Indue. Indue is an authorised deposit-taking institution and a member of Visa. Indue holds an Australian Financial Services Licence, AFSL number 320204. By accepting the terms and conditions set out in this PDS, the Employer is entering into a contract with Indue. As a member of Visa, Indue is responsible for effecting settlement of all transactions that may arise as a result of the use of the Prepaid Card or the Card number in accordance with the terms set out in this PDS.

Indue has authorised CCFS to act as Indue's agent for the purpose of providing the services described below. CCFS, as Indue's agent, is authorised to make arrangements for the distribution of the Prepaid Card to the Employer. As Indue's agent, CCFS is also responsible for providing certain cardholder services to both the Employer and the Cardholder. These cardholder services include providing lost and stolen card services and assistance with any queries regarding the use of the Prepaid Card.

Please note that CCFS is not acting as Indue's agent when it provides any financial advice to either the Employer or the Cardholder in respect of the Prepaid Card or its suitability for the financial needs of the Employer or the Cardholder.

Indue and BFS are not related entities.

Indue may be contacted using the following details:

Indue Limited
PO Box 5389
West End Qld 4101

Phone: 1300 671 819 between 9.00am–6.00pm
Monday to Friday, closed Queensland Public
Holidays.

6. BENEFITS OF THE PREPAID CARD

The benefits of the Prepaid Card are that:

- the Prepaid Card is being provided to the Employer to assist it meet the requirements that are documented in the Terms and Conditions of Employment for Ministers Document at the time.
- the Cardholder (employee) is able to access the funds loaded onto the Prepaid Card by their Employer within the terms of the Terms and Conditions of Employment for Ministers Document.
- the Prepaid Card can be used to buy goods and services from merchants in Australia and around the world who accept Visa prepaid cards;
- the Prepaid Card information can be used on the internet or telephone to make a transaction;
- the Prepaid Card cannot be used to withdraw cash at Electronic Banking Terminals, the

Prepaid Card accesses the Value that is loaded (added) onto the Prepaid Card. It is not a credit card. The Cardholder can only spend up to the Value of cleared funds stored on the Prepaid Card;

- the Prepaid Card is reloadable which means extra funds can be loaded onto it, until the expiry of the Prepaid Card (refer to section 14 below);
- it reduces the need to carry cash;
- transactions on the Prepaid Card are monitored for fraudulent or unauthorised transactions by Indue through Orion;
- the Prepaid Card is not linked to a separate deposit account; and
- all funds are held by Indue, an authorised deposit- taking institution.

7. RISKS OF THE CARD

The risks associated with the Prepaid Card include:

- any attempted load that will take the Value on the Prepaid Card over the Prepaid Card Limit will be rejected in full. The Cardholder should check the balance of the Card account to ensure that the next salary package payment by the Employer will not be rejected (refer to section 14 below);
- the Prepaid Card not having sufficient Value on it to cover a payment;
- failure to safeguard the PIN may result in loss of Value (refer to section 24 below for a list of circumstances where the Employer may be held liable for the Employer or the Cardholder failing to safeguard the PIN);
- circumstances beyond our reasonable control preventing a transaction from being processed;

- merchants may, at their discretion, refuse to accept the Prepaid Card as a method of payment. The Cardholder should always check with the merchant that it will accept the Prepaid Card before purchasing any goods or services;
- unauthorised and fraudulent transactions may occur on the Prepaid Card (refer to section 24 below for a list of circumstances where the Employer may be held liable for unauthorised use of the Prepaid Card);
- due to equipment errors, malfunctions or equipment being used incorrectly, the same transaction may be processed more than once or transactions may not be processed at all. In these cases the errors can usually be corrected but may temporarily inconvenience the Cardholder as the available value on the Prepaid Card will be incorrect. Where these errors cannot be corrected, we will resolve the issue by adjusting the Prepaid Card in the favour of the Employer;
- if there are insufficient funds on the Prepaid Card to cover any fees and charges for a period of three (3) consecutive months, then the Card may be suspended (at CCFS's discretion) (refer to section 20 below),
- the Prepaid Card may be lost, stolen or destroyed. In these circumstances, the Employer may be held liable for unauthorised use on the Prepaid Card where the Cardholder or the Employer unreasonably delays notifying us that the Prepaid Card has been lost or stolen (refer to section 24 below);
- the Prepaid Card details may become known to criminals via various methods who may be able to withdraw the Value using a counterfeit Prepaid Card. In these cases the Employer will not be liable for these unauthorised transactions unless the Cardholder or Employer has contributed to the loss (refer to section

24below);

- interest not being earned on any Value that is stored on the Prepaid Card from time to time;
- in some circumstances (for example, where a transaction is processed in an offline environment or where a fee or charge is incurred), the Value remaining on the Prepaid Card becoming negative (meaning there may become less than \$0.00 Value remaining on the Prepaid Card);
- the Employer may cancel the Prepaid Card at any time and in such circumstances any Value remaining on the Prepaid Card will be returned to the Employer;
- if Value remains on the Prepaid Card as at the Expiry Date, such Value will be returned to the Employer;
- a change in any relevant legislation may adversely impact on the salary sacrifice arrangement that is documented in the Terms and Conditions of Employment for Ministers Document and may result in the Prepaid Card being cancelled; and
- The Financial Claims Scheme (FCS) is a scheme administered by the Australian Prudential Regulation Authority (APRA) to protect depositors from potential loss due to the failure of institutions. It provides depositors with a guaranteed protection, up to a cap. As at the date of this PDS, the FCS applies to deposits only. It does not extend to prepaid card products (including the Prepaid Card and any Value held on the Prepaid Card). If Indue fails:
 - » any Value held on your Prepaid Card will not be protected by the FCS; and
 - » you may lose all or part of your Value.

The risks associated with the Prepaid Card may therefore be increased when you load large

amounts of money onto the Prepaid Card. For more information on the FCS, refer to: <http://www.fcs.gov.au>

8. OTHER IMPORTANT INFORMATION

Indue passes on interest that is earned on the Value that is stored on the Prepaid Card from time to time to CCFS.

The Employer/Cardholder must provide an email address along with other information entered when activating the Prepaid Card.

Indue is not aware of any material conflicts of interests that would affect this product, or the service received from Indue or CCFS.

The information contained in this document does not take into account the individual objectives, financial situation or needs of the Employer or the Cardholder. Any advice in this document is general advice only. We suggest that advice is sought if you do not understand any of the information contained within this PDS. As Indue has not considered the circumstances or needs of the Employer or Cardholder, independent taxation advice should be sought in respect of any impact the use of the Prepaid Card may have on the taxation liability of either the Employer or the Cardholder.

The Prepaid Card cannot be used to make or complete a transaction that exceeds the Value that is stored on the Prepaid Card from time to time. Any attempted transaction that the Cardholder makes that is in excess of the Value stored on the Prepaid Card at that time will be rejected. In these circumstances, a No Funds Fee applies (see section 18 below).

The Cardholder cannot use the account number

and BSB associated with the Prepaid Card to arrange for any amounts to be debited from the Prepaid Card balance, either by regular direct debits or by using “Pay Anyone” (direct credit) facilities.

The Cardholder is not able to and the Cardholder must not attempt to use the Prepaid Card at an eftpos Device where that device is classified as an unattended payment terminal. An unattended payment terminal refers to unsupervised terminals. These terminals can include car parking machines, vending machines, transport ticketing devices and self-served kiosks. If the Cardholder attempts to use the Prepaid Card in an offline environment or at an unattended payment terminal, that transaction will be rejected.

Indue and CCFS do not warrant or accept any responsibility if a merchant’s eftpos Device does not accept the Prepaid Card.

Neither Indue nor CCFS are responsible in the event that the Cardholder has a dispute regarding the goods or services purchased with the Prepaid Card. In the first instance, the Cardholder should contact the merchant directly. If the Cardholder cannot resolve the dispute with the merchant, Indue has the ability in certain circumstances to investigate disputed transactions on their behalf (refer to section 27 below for a list of circumstances when Indue can investigate disputed transactions) and attempt to obtain a refund for the Cardholder.

9. QUERIES

If the Employer or Cardholder has a query about the Prepaid Card, please contact CCFS in the first instance (see contact details in section 4 above).

Any queries the Employer may have in relation to loading value by Direct Credit (also known as electronic funds transfer or Pay Anyone) through

an Australian bank or financial institution's website should be directed to that bank or financial institution.

10. COMPLAINTS AND THE DISPUTE RESOLUTION SCHEME

If there is a complaint or dispute relating to the Prepaid Card, we request that the complaint or dispute be directed to CCFS in the first instance.

If there is a complaint or dispute relating to the Prepaid Card that is not satisfactorily resolved by CCFS, please immediately contact Indue.

If Indue or CCFS (as the case may be) is unable to settle the complaint immediately to the Cardholder or Employer's satisfaction, then Indue or CCFS (as the case may be) will acknowledge the complaint and may, if relevant, request further details from the Cardholder or Employer.

If the complaint is closed within 5 business days, by being resolved to your satisfaction or if there is no reasonable action that can be taken to address the complaint, then Indue or CCFS (as the case may be) will communicate with the Employer or Cardholder. This may be by means other than in writing (for example, by telephone).

If the Employer or Cardholder wishes, they may request that Indue or CCFS (as the case may be) provide them with a written response.

Within 30 days of receiving the complaint, Indue or CCFS will:

- advise the Cardholder or Employer in writing of the results of its investigation; or
- advise the Cardholder or Employer of the reasons for any further delay.

An investigation will continue beyond 30 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where Indue or CCFS investigate the relevant transaction under any applicable industry rules (please contact CCFS or Indue to find out what industry rules apply to transactions made using the Prepaid Card).

Where you are not satisfied with the outcome of your complaint, you have the right to contact Indue's or CCFS's External Dispute Resolution Scheme.

Both Indue and CCFS are members of the following External Dispute Resolution Scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Telephone: 1800 931 678

Email: info@afca.org.au

11. USING THE PREPAID CARD

The Prepaid Card is a Visa Reloadable prepaid card.

When using the Prepaid Card to complete an Electronic Transaction, press the "CR" button on the relevant terminal. If the Cardholder presses the "SAV" or "CHQ" button, the transaction may be declined and an Invalid Transaction Fee may apply (refer to section 18 below).

A Prepaid Card is issued to the Employer who makes the Prepaid Card available to the Cardholder. The Cardholder must be an individual who is a resident in Australia or has a right to reside in Australia, and who is employed by, or volunteer for, the Employer. The Employer must be a Christian Organisation. The Employer

acknowledges and agrees that:

- any use of the Prepaid Card by a Cardholder, or communication by a Cardholder to Indue or CCFS, is considered to have been made by or on behalf of the Employer; and
- neither Indue nor CCFS are responsible should the Cardholder use the Prepaid Card other than in accordance with the Terms and Conditions of Employment for Ministers Document or otherwise in a manner not intended or permitted by the Employer.

The Prepaid Card allows purchases and payments to be made wherever Visa prepaid cards are accepted, if sufficient Value is stored on the Card. The Prepaid Card cannot be used to withdraw cash at ATMs or from Eftpos devices. Some merchants may choose not to accept Visa prepaid cards, or not be able to. The Cardholder should always check with the merchant that it will accept the Card before any attempt to purchase any goods or services.

The Prepaid Card cannot be used in an offline environment or at an EFTPOS device or terminal where that device or terminal is classified as an unattended payment terminal. An offline environment may occur when an EFTPOS device is not fully functional or where all or part of the payment system is not operational. An unattended payment terminal refers to unsupervised terminals. These terminals can include car parking machines, vending machines, transport ticketing devices and self-served kiosks. If the Cardholder attempts to use the Card in an offline environment or at an unattended payment terminal, that transaction may be rejected.

Indue will debit (deduct) against the Value any transaction the Cardholder authorises using the Prepaid Card.

Indue will (in the first instance) consider a transaction as having been authorised by the Cardholder when:

- the Cardholder conducts an Electronic Transaction;
- the Prepaid Card is used to conduct an Electronic Transaction; or
- the Prepaid Card is presented to a merchant (or someone else on behalf of a merchant) in a way acceptable to Indue.

Fraudulent transactions can occur on the Prepaid Card. Where Indue or CCFS receive advice that a transaction that has been debited (deducted) is fraudulent, unauthorised or disputed, Indue or CCFS will investigate and review the transaction in accordance with section 27 below.

12. REGISTRATION AND IDENTIFICATION

The Prepaid Card cannot be issued until CCFS (on Indue's behalf) has undertaken certain identification procedures to establish the identity of the Employer and the Cardholder.

CCFS (on Indue's behalf) may be required pursuant to the AML Legislation to reconfirm your identity and personal details at any time. CCFS partners with FirstAML as their agency to complete the identity verification process. FirstAML may reach out to you in cases where re-verification of your identity and personal details is necessary or when you are a new CCFS client. You agree to supply any reasonably specified identification documentation within a reasonable period of time to FirstAML if requested by FirstAML (on CCFS's behalf). Failure to provide any requested identification documentation to FirstAML may result in CCFS and therefore Indue being required to suspend use of your Prepaid Card until the requested

identification documentation has been provided.

13. SECURITY OF PIN AND THE CARD

If the Employer or Cardholder fails to safeguard the Prepaid Card or PIN, this may increase the Employer's liability for unauthorised use (refer to section 24 below for a list of circumstances where the Employer may be held to be liable for unauthorised transactions). Indue therefore strongly recommends that:

- the Cardholder not record their PIN on the Prepaid Card or on anything with or near the Prepaid Card;
- the Cardholder not tell anyone their PIN (including any family member or friend) and try to prevent anyone else from seeing the PIN;
- the Cardholder tries to prevent anyone else seeing them enter their PIN into an eftpos Device; and

if the Cardholder or Employer thinks that the Cardholder's PIN has become known to someone else, they must notify CCFS or Indue immediately.

If the Cardholder forgets their PIN, they are able to reset it by going online to www.ccfsaustralia.org.au and following the prompts (refer to section 23 below). In these circumstances, a PIN Change Fee applies (refer to section 18 below).

If an incorrect PIN is entered three times when a transaction is attempted using the Prepaid Card, it will be temporarily suspended for up to 24 hours.

Important information to consider:

- no-one from Indue, CCFS or any merchant will ever ask the Cardholder for the PIN, therefore, the Cardholder should never disclose it to anyone either verbally, in writing or electronically;

- do not access Indue's website or that of CCFS's via an email link embedded in an email. Always access the website directly from an internet browser;
- do not choose a PIN that is easily identified with the Cardholder, e.g. their birth date, an alphabetical code which is a recognisable part of their name or car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- never lend the Prepaid Card to anyone else;
- never leave the Prepaid Card unattended e.g. in a car or at work;
- for security reasons, on the Expiry Date, destroy the Prepaid Card by cutting it diagonally in half;
- examine the account activity to identify and report, as soon as possible, any instances of unauthorised use;
- the Cardholder should cover their hand when entering their PIN at an eftpos Device;
- the Cardholder must not allow anyone to swipe the Prepaid Card when it is not in full sight of the Cardholder; and
- the Cardholder and Employer must maintain up-to-date anti-virus software and a firewall on their computers.

Refer to section 24 below for a list of circumstances where the Employer may be held to be liable for loss caused by unauthorised transactions. Any liability for losses resulting from unauthorised transactions will be determined in accordance with section 24 below, rather than the security measures listed above, which are guidelines only.

14. LOADING VALUE

The Cardholder is not permitted to load funds onto the Prepaid Card at any time or arrange for any other third party (other than the Employer) to load funds onto the Prepaid Card.

The Employer can load (add) funds onto the Prepaid Card in accordance with the exempt fringe benefit remuneration arrangement. Each time a load transaction is completed, a Load Fee may be charged (see section 18–Fees and Charges). The Employer is able to load Value onto the Prepaid Card by using electronic funds transfer (EFT/Direct Credit) through an Australian financial institution.

To load funds using Direct Credit, use the BSB and account number that appears on the reverse side of the Prepaid Card as well as the name in which the Prepaid Card has been activated.

It can take up to three (3) Business Days for funds to be made available for use through this payment method.

The total Value that may be loaded (added) onto the Prepaid Card at any one time cannot exceed the Card Limit. Any attempted load that would take the Prepaid Card Value over the Prepaid Card Limit at any one time will be rejected in full. To avoid this, Indue recommends that the Cardholder regularly check their balance online (go to www.ccfsaustralia.org.au).

15. USING THE CARD

The Prepaid Card cannot be used to make or complete a transaction that exceeds the Value that is stored on the Prepaid Card from time to time. Any attempted transaction that the Cardholder makes that is in excess of the Value stored on the Prepaid Card at that time will be rejected. In these circumstances, a No Funds Fee

may apply (see section 18 below).

The Prepaid Card may be used as many times as desired as long as the necessary Value is available, the Expiry Date has not been reached and the Prepaid Card has not been suspended or cancelled.

Indue and CCFS do not warrant or accept any responsibility if a merchant's eftpos Device does not accept the Prepaid Card. The Cardholder should always check with the relevant merchant that it will accept the Prepaid Card before purchasing any goods or services.

Neither Indue nor CCFS is responsible in the event that the Cardholder has a dispute regarding the goods or services purchased using the Prepaid Card. In the first instance, the Cardholder should contact the merchant directly. If the Cardholder cannot resolve the dispute with the merchant, CCFS and Indue have the ability in certain circumstances to investigate disputed transactions on the Cardholder's behalf (refer to section 27 below for a list of the circumstances when Indue and CCFS can investigate a disputed transaction) and attempt to obtain a refund for the Cardholder.

16. USING THE CARD OUTSIDE AUSTRALIA

All transactions conducted overseas will be converted into Australian dollars. Transactions will either be converted directly into Australian dollars or will be first converted from the currency in which the transaction was made in US dollars and then converted to Australian dollars by Visa. The conversion rate used is either:

- a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable processing date, which may vary

from the rate Visa receives; or

- the government-mandated rate in effect for the applicable processing date.

A Currency Conversion Fee is payable when the Cardholder makes a transaction on the Prepaid Card in a currency other than Australian dollars. A Currency Conversion Fee may also be payable if the Cardholder makes a transaction on the Prepaid Card in any currency (including AUD) that is processed by a card scheme or financial institution or billed by the merchant outside of Australia. It may not always be clear, particularly when purchasing online, that the merchant, financial institution or card scheme processing is located outside of Australia.

Note: Refunds in currencies other than Australian dollars are converted to Australian dollars as at the date they are processed by Visa using exchange rates determined by them. This may lead to the refund being converted using an exchange rate different from the one used to convert the original purchase. The converted Australian dollar amount appears on the Prepaid Card transaction history as the transaction amount.

Refer to section 17 below for all fees associated with use of the Prepaid Card.

17. VERIFIED BY VISA/ VISA SECURE

The Prepaid Card has been automatically enrolled with Verified by Visa. Verified by Visa is a program designed to authenticate online transactions. This means that when the Cardholder uses the Prepaid Card online to make a purchase at a Verified by Visa participating merchant, the Cardholder's identity may need to be validated if the relevant transaction is deemed to be high risk.

A transaction may be deemed high risk if it is for a high value or an irregular purchase based

on the Cardholder's previous Prepaid Card transaction history.

In order to validate their identity, the Cardholder will be asked to answer personal questions that will be matched against the Cardholder's personal information that have been previously obtained.

If the Cardholder is unable to validate their identity after three attempts, the Cardholder will be unable to complete the transaction and the Prepaid Card will be temporarily suspended from use with all Verified by Visa participating merchants. To have the Prepaid Card manually reinstated, the Cardholder may contact Indue on 1300 671 819 during Indue's call centre operating hours (refer to section 5 above).

If, after the Prepaid Card has been reinstated, the Cardholder attempts an online transaction with a Verified by Visa participating merchant and again the Cardholder is unable to validate their identity after three attempts, the Prepaid Card will be indefinitely suspended from use with all Verified by Visa participating merchants. To have the Prepaid Card reinstated, please contact Indue on 1300 671 819 during Indue's call centre operating hours (see section 5 above).

Online transactions that are attempted with Verified by Visa Participating Merchants and which are deemed to be very high risk transactions will be automatically declined without asking the Cardholder to validate their identity. For assistance in these circumstances, contact Indue on 1300 671 819 during Indue's call centre operating hours (see section 5 above).

18. FEES AND CHARGES

The following standard fees and charges apply. All fees and charges that are set out in this section are inclusive of GST. The Employer agrees to pay

to Indue all fees and charges that are set out in this PDS. Indue will deduct these fees and charges from the Prepaid Card by debiting (deducting) the amount of the fee or charge in accordance with this section.

If the Cardholder or Employer considers that Indue has incorrectly charged a fee or charge, this may be disputed by contacting either Indue or CCFS in accordance with section 27 below. Any incorrectly charged fee or charge will be reversed by Indue. Indue may choose to waive or reduce any of the fees set out below.

LOADING AND TRANSACTION FEES	
Load Fee: deducted from the Prepaid Card at the same time the load transaction is credited (added) to the Prepaid Card. Refer to section 15 above.	\$Nil per load
Purchase Transaction Fee: deducted from the Prepaid Card at the same time the Cardholder successfully uses the Prepaid Card at an eftpos Device to make a payment.	\$Nil per transaction
No Funds Fee: deducted from the Prepaid Card at the same time the Cardholder attempts to use the Prepaid Card at an eftpos Device, but that transaction is declined because there are insufficient funds available on the Prepaid Card.	\$0.25 per transaction

Invalid Transaction Fee: deducted from the Prepaid Card at the same time the Cardholder attempts to use the Prepaid Card at an eftpos Device or an ATM, but that transaction is declined for a reason other than having insufficient funds available. For example, a transaction may be declined if the Cardholder presses “SAV” or “CHQ” on an eftpos Device (this is incorrect as the Cardholder is required to select “CR”) or if the Cardholder keys in an incorrect PIN or if the Cardholder attempts to withdraw cash using the Prepaid Card at an ATM. (The Prepaid Card cannot be used at an ATM. This may appear in the transaction history as an “ATM Unsupported Fee”.)	\$Nil per transaction
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OTHER FEES

PIN Change Fee: deducted from the Prepaid Card at the same time the Cardholder resets the PIN (refer to sections 14 above and 24 below).	\$Nil per load
Account Closure Fee: (refer to section 22 below)	\$Nil
Cancellation Fee: (refer to section 22 below)	Refer to section 22 below.
Expiry Fee: (refer to section 21 below)	Refer to section 21 below.

Currency Conversion Fee: payable and deducted from the Prepaid Card at the same time the Cardholder makes a transaction using the Prepaid Card in a currency other than Australian dollars, or the Cardholder makes a transaction using the Prepaid Card in any currency (including AUD) that is processed by a card scheme or financial institution or billed by the merchant outside of Australia (refer to section 16 above).

3.5% of the total amount of each relevant transaction. This fee includes an amount payable by Indue to Visa. The fee is a percentage of the converted AUD amount shown on the Visa Card transaction history.

19. LIMITATIONS ON THE USE OF THE PREPAID CARD

The Prepaid Card must not be used for illegal purposes, including the purchase of goods or services deemed illegal by any Australian law. The Prepaid Card must not be sold to any other third party.

20. CARD EXPIRY

The Prepaid Card is valid until the Expiry Date. The Cardholder must use all available Value by the Expiry Date to ensure they receive the benefit of the Value.

On the Expiry Date, Indue will stop the Prepaid Card and the Cardholder will no longer be able to use it.

If on the Expiry Date, Value remains on the Prepaid Card, then CCFS, on Indue's behalf, will make reasonable attempts to contact the Employer to arrange for the Value remaining on the Prepaid Card (less any applicable fees) to be returned to the Employer by electronic funds transfer to a nominated bank account.

If after 12 months following the Expiry Date, CCFS has not been able to contact the Employer after reasonable enquiries have been made in order for Indue to return the Value remaining on the Prepaid Card to the Employer (less any applicable fees), then all funds held will be forfeited to Indue. If the Employer subsequently contact Indue or CCFS (on Indue's behalf) within seven (7) years after the Expiry Date and request a refund, Indue will refund the remaining value owing to the Employer less any applicable fees.

The Prepaid Card must not be used after the Expiry Date shown. In some circumstances the Prepaid Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If the Prepaid Card is used after the Expiry Date in these circumstances, then the Employer will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

21. CANCELLATION OF THE PREPAID CARD

The Prepaid Card always remains the property of Indue.

Indue or CCFS may cancel and demand the return of the Prepaid Card issued to the Employer at any time:

- for security reasons and to protect the remaining Value where the Prepaid Card has been or is reasonably suspected by Indue to have been compromised and such compromise has been caused directly by the Cardholder or third parties; or
- if the Cardholder or the Employer breaches any conditions set out in this PDS and that breach is of a serious nature.

If these circumstances arise, Indue or CCFS will notify the Employer that the Prepaid Card has been cancelled.

The Employer may cancel the Prepaid Card at any time by giving Indue or CCFS notice in writing or by telephone. Prior to the cancellation of the Prepaid Card, the Employer and the Cardholder should ensure that all Value is used to ensure that the Cardholder receives the benefit of the Value.

The date that the Prepaid Card is cancelled by Indue, CCFS or the Employer in accordance with this section 21 is referred to as the Cancellation Date.

If on the Cancellation Date, Value remains on the Prepaid Card then CCFS will (on Indue's behalf) make reasonable attempts to contact the Employer to arrange for the Value remaining on the Prepaid Card (less any applicable fees) to be returned to the Employer by electronic funds transfer to a nominated bank account.

After the Cancellation Date, if CCFS has not been able to contact the Employer within 12 months, after reasonable enquiries have been made in order for us to return the Value remaining on the Prepaid Card to the Employer (less any applicable fees), then all funds held will be forfeited to us. If the Employer subsequently contacts us within three (3) years after the Cancellation Date and request a refund, Indue will refund the balance to the Employer less any applicable fees.

The Prepaid Card must not be used after the Cancellation Date. In some circumstances the Prepaid Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If the Prepaid Card is used after the Cancellation Date in these circumstances then the Employer will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amounts owing.

22. UNCLAIMED FUNDS

If value still remains on your Prepaid Card after 7 years from the Expiry Date or Cancellation Date, Indue may transfer the balance of the Prepaid Card to the Commonwealth Government as “unclaimed money”.

Before Indue transfers the balance to the Commonwealth Government as “unclaimed money”, Indue will arrange for CCFS to make reasonable endeavours to contact you using your last-known contact details.

You have the right to claim your money that is held with the Commonwealth Government. Please refer to ASIC’s website at www.asic.gov.au for details.

23. LOSS, THEFT AND UNAUTHORISED USE

BY WEBSITE

If the PIN has been lost or stolen or the PIN has become known to someone else, the Cardholder must IMMEDIATELY logon to www.ccfsaustralia.org.au and follow the prompts to change their PIN. A PIN Change Fee may apply in circumstances where the Cardholder changes the PIN (refer to section 18 above).

If the Prepaid Card has been lost or stolen, the Cardholder must IMMEDIATELY logon to www.ccfsaustralia.org.au and follow the prompts to report the Prepaid Card lost or stolen. This will place a stop on the Prepaid Card.

BY TELEPHONE

Alternatively, if the Prepaid Card or PIN has been lost or stolen, or the PIN has become known to

someone else, the Cardholder or Employer must IMMEDIATELY report this by phoning CCFS during business hours on 1300 69 22 37.

After notification to CCFS, CCFS will arrange for a stop to be placed on the Prepaid Card.

NOTIFICATION REQUIREMENTS

If the Cardholder or Employer cannot reasonably notify CCFS in accordance with one of the methods described above, any losses occurring due to non-notification whilst the website or phone number referred to above is non-operational will be the liability of Indue and CCFS. To avoid further losses, the Cardholder or Employer is required to continue to try to contact CCFS either through the website or the phone number referred to above.

Providing the Cardholder or Employer continue to try to use reasonable endeavours having regard to their relevant circumstances to notify Indue or CCFS, Indue and CCFS will continue to be liable for any loss occurring on the Prepaid Card. If neither the Employer nor Cardholder try to notify us as is reasonable having regard to their circumstances, then the Employer may become liable for any losses occurring on the Prepaid Card in accordance with section 24 below.

PROCEDURE – CARD CLOSURE

CCFS will use its best endeavours to contact the Employer within 72 hours from when a stop was placed on the Prepaid Card. After a stop has been placed on the Prepaid Card, the Cardholder will not be able to use the card.

In some circumstances, the Prepaid Card may be used for store purchases that are below floor limits and where no electronic approval is required. If the Cardholder uses the Prepaid Card after a stop has been placed on the Prepaid Card, the Employer will be liable to Indue for the

Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

Any value remaining on the lost or stolen Prepaid Card will be transferred to the Employer to another nominated account they hold less any unauthorised transactions for which the Employer is liable (refer to section 24 for a list of circumstances where the Employer may be held liable for unauthorised transactions).

All lost or stolen cards will not be replaced.

24. LIABILITY IN CASE THE PREPAID CARD IS LOST OR STOLEN OR IN THE CASE OF UNAUTHORISED USE

(1) You are not liable for any Unauthorised Transactions:

- (a) before you have activated your Prepaid Card;
- (b) after you have reported it lost or stolen;

- (c) if you didn't contribute to any Unauthorised Transaction. Indue may determine that you contributed to an Unauthorised Transaction if you did not exercise vigilant care in keeping your Prepaid Card or Prepaid Card information secure or if you unreasonably delayed reporting to Indue or CCFS about the loss or theft of your Prepaid Card, the compromise of your Prepaid Card Information or of any Unauthorised Transactions of which you became aware; or
 - (d) if the Unauthorised Transaction was made using your Prepaid Card information without use of your actual Prepaid Card or PIN and you did not unreasonably delay reporting to Indue or CCFS about the loss or theft of your Prepaid Card, the compromise of your Prepaid Card information or of any Unauthorised Transactions or which you became aware.
- (2) If Indue can prove on the balance of probability that you've contributed to the Unauthorised Transaction under this section, your liability will be the lesser of:
- (a) the amount of the actual loss, if that amount is less than the value that was stored on your Prepaid Card at the time the loss occurred;
 - (b) the actual loss at the time Indue or CCFS was notified of the loss or theft of your Prepaid Card; or
 - (c) the Prepaid Card Limit.
- (3) Where a PIN was required to perform an Unauthorised Transaction and it is unclear whether or not you have contributed to any loss caused by the Unauthorised Transaction, your liability will be the lesser of:

- (a) \$150;
 - (b) the actual loss if the loss is less than the value that was stored on your Prepaid Card at the time the loss occurred; or
 - (c) the actual loss at the time you notified Indue or CCFS of the loss or theft of your Prepaid Card.
- (4) In determining your liability under this section:
- (a) Indue will consider all evidence including all reasonable explanations for the Unauthorised Transaction;
 - (b) the fact that a transaction was authorised with the correct PIN, while significant, is not conclusive evidence that you have contributed to the loss; and
 - (c) the use or security of any information required to perform a transaction that you're not required to keep secret (for example, the number on the front of your Prepaid Card or the Expiry Date) is not relevant to your liability.

25. VISA ZERO LIABILITY

In addition to the limits placed on the Employer's liability as described in section 24 above, Visa's scheme rules provide that Indue and CCFS shall limit the Employer's liability to nil in the following circumstances:

- neither the Employer nor Cardholder have contributed to any loss caused by unauthorised use of the Prepaid Card as described in section 24(3) above; and

- all reasonably requested documentation has been provided to Indue or CCFS, which may include provision of a statutory declaration and police report.

Where this Visa zero liability provision applies, Indue will endeavour to refund the amount of the unauthorised transactions within five (5) days, subject to:

- Indue or CCFS having received all reasonably requested information;
- the Employer and Cardholder not otherwise being in default or breach of the terms and conditions set out in this PDS; and
- Indue not reasonably determining that further investigation is necessary before refunding the amount of the unauthorised transactions based on:
 - (a) the use of the Prepaid Card;
 - (b) the nature and circumstances surrounding the unauthorised transactions; or
 - (c) any delay in notifying Indue or CCFS of the unauthorised transactions.

Any refund is conditional upon the final outcome of Indue's investigation of the matter and may be withdrawn by Indue where it considers that this provision shall not apply as a result of those investigations. In making any determination in respect of this section, Indue and CCFS will comply with the requirements of section 26 below.

26. STATEMENT OF TRANSACTION HISTORY

The Cardholder may check the Value that is on the Prepaid Card and their transaction history, 24 hours a day 7 days a week, by visiting the Website. Go to www.ccfsaustralia.org.au The Cardholder should regularly review their transaction history in order to identify any unauthorised transactions.

27. RESOLVING ERRORS ON ACCOUNT STATEMENTS

If the Employer or Cardholder believe a transaction is wrong or unauthorised or the account statement contains any instances of unauthorised use or errors, they must immediately notify CCFS. As soon as they can, the Employer or Cardholder (as the case may be) must also provide CCFS with the following:

- the Employer's name and address and Prepaid Card number;
- details of the transaction or the error considered to be wrong or unauthorised;
- the dollar amount and an explanation as to why the transaction is believed to be an unauthorised transaction or an error;
- details of whether the Prepaid Card is signed and the PIN secure; and
- any other details requested by CCFS or Indue.

CCFS and Indue have the ability to investigate any disputed transactions which occurs on the Prepaid Card.

The Visa scheme has a dispute resolution process that is contained in Visa's operating rules. The process sets out specific circumstances and

timeframes in which a member of the scheme (for example, Indue, a bank or another financial institution) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This right is referred to as a "chargeback right".

Accordingly, Indue's ability to investigate a disputed transaction is limited to the time frames imposed pursuant to the Visa scheme rules. The timeframes vary between 75 days and 120 days so it is important that the Employer or Cardholder notify Indue or CCFS as soon as possible after becoming aware of a disputed transaction.

Typically, Indue will be able to chargeback a transaction where a transaction occurred offline (for example, a fallback transaction) and the relevant transaction is over the Floor Limit.

The Employer or Cardholder may wish to dispute a transaction in circumstances where:

- the transaction is not recognised by the Cardholder;
- the Cardholder did not authorise the transaction;
- the Cardholder did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount; or
- the Employer or Cardholder believes a transaction has been duplicated.

If CCFS or Indue find that an error was made or that the Employer is not liable for the transaction in accordance with the terms set out in sections 24 and 25, then Indue will make the appropriate adjustments to the Prepaid Card and will advise the Employer in writing of the amount of the adjustment.

Where possible, Indue will attempt to recover funds from the relevant merchant's bank via

way of a chargeback where the Visa scheme rules and regulations allow chargebacks. Typically, Indue will be able to chargeback a transaction where a transaction occurred offline (for example, a fallback transaction) and the relevant transaction is over the offline limit that has been set.

28. PRIVACY AND INFORMATION COLLECTION

Indue and CCFS may collect personal information of the Cardholder or Employer (“you”):

- to identify you in accordance with the AML Legislation and Visa scheme rules;
- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the provision of a product or service or suspend its operation until it is provided;
- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws and scheme rules.

In some circumstances, Indue or CCFS (as the case may be) may collect your personal information from a third party service provider. Indue or CCFS may collect information from other participants in the payments system and other financial institutions in order to resolve disputes or errors (refer to clause 26 above).

Indue and CCFS collect this information in order to manage the service they provide to you, consistent with these conditions of use.

Absence of relevant information

If you do not provide some or all of the information requested, Indue and CCFS may be unable to provide you with a product or service.

Providing the Employer or Cards holder's information to others

Indue and CCFS may provide your information:

- to another member of its group;
- to any outsourced service providers (for example mailing houses, fraud and anti-money laundering service providers, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of your Visa Card or third parties using your Visa Card or card information.

Accessing the Cardholder's Personal Information

You may access any of your personal information at any time by calling CCFS on 1300 69 22 37.

You may also call Indue on 1300 671 819.

Indue or CCFS may charge you a reasonable administration fee for access. This fee will be advised to you upfront in order for you to determine whether you wish to access your personal information. If you can show that information about you is not accurate, complete

and up to date, CCFS or Indue (as the case may be) will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date. CCFS or Indue (as the case may be) will not charge any extra fee for correcting your information. There may be circumstances when Indue or CCFS may be unable to provide you with access or to correct your information, in which case Indue or CCFS (as the case may be) will provide you with a written reason. For details on how you may access and seek correction of the personal information Indue or CCFS holds about you, please refer to their Privacy Policies available at www.indue.com.au and www.ccfsaustralia.org.au.

Indue and CCFS will not collect sensitive information about you, such as health information, without your consent.

To facilitate transaction identification and to assist with the identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. As at the date of these Conditions of Use, these countries are likely to include the United Kingdom, the United States, Israel, Spain and the Netherlands. By using your Visa Card, you agree that your personal information and transaction details may be sent overseas for the purposes of assisting with the identification of suspicious or fraudulent transactions or as required by law.

In accordance with the Privacy Act 1988 (Cth), Indue and CCFS must comply with the Australian Privacy Principles. You have the right to lodge a complaint if you believe Indue or CCFS has breached the Australian Privacy Principles. For details on how you may complain about a breach and how Indue and CCFS deal with complaints, please refer to Indue's and CCFS' Privacy Policies

available at www.indue.com.au and
www.ccfsaustralia.org.au

If you would like a copy of Indue's or the CCFS' Privacy Policy to be sent to you, please contact Indue on 1300 671 819 or CCFS' on 1300 69 22 37

29. CHANGES TO THESE TERMS AND CONDITIONS

We may change, add to or delete the terms and conditions set out in this PDS at any time. Where the change involves an increase in our fees or charges, or an increase in the risk associated with the Prepaid Card or may otherwise be detrimental to the Employer or Cardholder, we will provide at least 30 days' prior notice of the change or variation.

In these circumstances, we make notification of the change by sending the Employer a supplementary product disclosure statement.

Any notice or document may be given by us sending it to the Employer's last known address. Except where it contravenes a law, if we send it to the Employer's last known address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

Any other changes may be made from time to time and may be updated by amending the version of this PDS that is available at www.ccfsaustralia.org.au.

A copy of the latest version of this PDS will be available at all times online www.ccfsaustralia.org.au at no cost to view. Upon request by the Employer or Cardholder, Indue or CCFS will provide the Employer or Cardholder (as the case may be) with a paper copy of the latest version of this PDS without charge.

If the Employer wishes to cancel the Prepaid Card as a result of any change or variation we

make to this PDS, the Employer must contact Indue or CCFS to cancel the Prepaid Card. In these circumstances, Indue will not charge a cancellation fee.

30. OTHER GENERAL CONDITIONS

The Employer may not assign its rights under this PDS to any other person. Indue may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has a similar or more fair dispute resolution procedures than Indue. If Indue assigns or transfers the rights under this PDS, this PDS will apply to the transferee or assignee as if it were named as Indue. If we assign this PDS, we will provide the Employer with notice and the Employer will be able to cancel the Prepaid Card as a result of this assignment without being charged any card cancellation fees.

31. ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING

The Employer and Cardholder acknowledge and agree that:

- where required, they will provide to Indue all information reasonably requested by Indue in order for Indue to comply with the fraud monitoring and anti-money laundering and counter terrorism financing obligations imposed on it pursuant to the AML Legislation;
- participation in the Visa scheme rules may impose other countries' laws such as the US Patriots Act;
- Indue may be legally required to disclose information about the Employer or Cardholder

to regulatory and/or law enforcement agencies; Indue may block, delay, freeze or refuse any transactions where Indue in its sole opinion considers reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation or any other relevant law;

- where transactions are blocked, delayed, frozen or refused by Indue in accordance with this section 31, they agree that Indue is not liable for any loss suffered by it or other third parties arising directly or indirectly as a result of Indue taking this action; and
- where required, Indue will monitor all transactions, which arise pursuant to the use of Prepaid Card, in accordance with its obligations imposed on it in accordance with the AML Legislation.

32. DEFINITIONS

In this PDS, unless otherwise indicated:

AML Legislation means the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and its associated rules, regulatory guides and regulations.

Application Form means the Prepaid Card application that is completed by both the Employer and the Cardholder.

ATM means automatic teller machine.

BFS means Baptist Financial Services Australia Limited ABN 56 002 861 789 (Australian Financial Service Licence number 311 062)

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

CCFS means Churches of Christ Financial Services, a division of BFS.

Direct Credit (also known as Electronic Funds Transfer, Pay Anyone or EFT) enables the Employer, through its Australian financial institution's internet banking platform, to load Value from a nominated account onto the Prepaid Card using the account number and BSB associated with the Prepaid Card (see the reverse side of the Prepaid Card for the relevant account number and BSB associated with it).

Employer means an entity (such as a Church), having an account with CCFS and is described as the "Employer" on the Application Form.

eftpos means Electronic Funds Transfer Point of Sale.

eftpos Device means an eftpos terminal at which payments can be made (for example, a terminal that a merchant has available in store at which the Cardholder may make electronic payments using a card, such as the Prepaid Card, that is acceptable to the merchant).

Electronic Transaction means a transaction:
(i) initiated by the Cardholder's instruction to purchase goods and/or services using the Prepaid Card and the PIN (or signature depending on the relevant authorisation requirement at the eftpos Device); (ii) arising from use of the Prepaid Card; or (iii) arising from the information stored on the Prepaid Card.

Expiry Date means the expiry date printed on the front of the Prepaid Card.

Floor Limit means an amount above which a payment using an eftpos Device requires approval by Indue in order for the transaction to be effected. Floor Limits are set by merchants' financial institutions.

Indue means Indue Limited ABN 97 087 822 464 being the issuer of the Prepaid Card (Australian Financial Services Licence number 320 204).

Password means the code set by the Employer

when activating the Prepaid Card. This code is advised to the Cardholder who will use it to login to the Cardholder Website whereupon they will alter the password to one that is only known to them.

Pay Anyone means a Direct Credit facility.

PIN means the Personal Identification Number required to be entered by the Cardholder when using the Prepaid Card for Electronic Transactions (except for transactions requiring a signature and transactions conducted over the internet or telephone). The PIN is set by the Cardholder after they receive the Prepaid Card and may be changed by the Cardholder from time to time (refer to section 23 above).

Prepaid Card means the Visa prepaid reloadable prepaid card issued by Indue to the Employer at the request of the Employer through CCFS and may be used by the Cardholder in accordance with the terms of the Terms and Conditions of Employment for Ministers Document.

Prepaid Card Limit means the total Value that may be stored on a Prepaid Card at any one time, which as at the date of this PDS is \$4,999.

Reloadable means that additional Value may be loaded (added) onto the Prepaid Card from time to time in accordance with this PDS and provided that the Value stored on the Prepaid Card does not exceed the Prepaid Card Limit.

Orion means Indue's Prepaid Card fraud monitoring service;

Terms and Conditions of Employment for Ministers Document means the agreement between the Employer and the Cardholder that is documented in the Application Form or which has otherwise been entered into in writing between the Employer and Cardholder.

Unauthorised Transaction means a transaction made using the Prepaid Card or Prepaid

Card information by a person other than the Cardholder, who does not have authority to make the transaction and from which the Cardholder and Employer receive no benefit.

Value means the monetary value stored on the Prepaid Card from time to time (expressed in Australian Dollars).

Verified by Visa Participating Merchant means a merchant from whom online purchases can be made and who participates in the Verified by Visa program described in section 17

Visa means Visa Worldwide PTE Ltd.

We, us, our means Indue.

Website means www.ccfsaustralia.org.au.

You, your means the Cardholder or the Employer, or both, as the context requires.

33. INTERPRETATIONS

Reference to:

- one gender includes the other;
- the singular includes the plural and the plural includes the singular;
- a party named in this PDS includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- "Including" and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of

this Agreement or affect its interpretation;

- if an act must be done on a specified day which is not a Business Day, it must be done on the next business day.

34. PARTIES

If a party consists of more than 1 person, the terms and conditions set out in this PDS bind each of them separately and 2 or more of them jointly and severally.

An obligation, representation or warranty in favour of more than 1 person is for the benefit of them separately and jointly.

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 **Need help? Please contact CCFS**

Phone **1300 MY CCFS (1300 692 237)**

Web **www.ccfsaustralia.org.au**

Email **info@ccfsaustralia.org.au**