

Terms Used in This Document

Subject to the below, all capitalised words in these PassportCard Terms & Conditions have the same meaning given to them in a relevant PassportCard Travel Insurance product (PassportCard Policy) Combined Financial Services Guide and Product Disclosure Statement available at www.passportcard.com.au.

The following special definitions apply in these PassportCard Terms & Conditions:

We, Our and Us means the insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791, acting through its agent PassportCard Australia Pty Ltd ABN 76 621 476 220 (AR No 1262773).

You means each person that agrees to receive a PassportCard, but only where We have agreed to send the PassportCard to them or their agent.

The PassportCard

If We agree, when you purchase a PassportCard Policy, you can choose to receive a PassportCard (the PassportCard).

By agreeing to receive a PassportCard You agree to these PassportCard Terms & Conditions governing Your use of the PassportCard, and are bound by all of them. If You have received a PassportCard and have not agreed to these PassportCard Terms & Conditions please contact Us immediately by telephone on 1300 123 413.

These PassportCard Terms & Conditions should be read and kept in a safe place for future reference.

We reserve the right to, at Our sole discretion, terminate, change, modify, suspend, make improvements to or discontinue any or all aspects of the PassportCard, temporarily or permanently, without notice. You agree that We and Our representatives will not be liable to You or any third party as a result of taking these actions. We may change the provider of this service at any time.

What Is the PassportCard?

The PassportCard is one of the ways that the insurer may pay certain approved claims under a PassportCard Policy (see "When Can Claims Be Paid Using The PassportCard?" below). It does not form part of any PassportCard Policy.

The PassportCard is a prepaid debit card with an initial nil value, which may be loaded with value in response to certain approved claims under a PassportCard Policy, in accordance with these PassportCard Terms & Conditions.

The PassportCard is provided for use by You by PassportCard Limited (PCL) under a separate arrangement they have with the insurer. PCL has agreed to make PassportCards that have been issued to them by the issuer, PassportCard Financial Services Limited, available to the insurer's approved customers for the limited use described below.

The PassportCard is not available for everyday purchases or use by You or anyone else. The PassportCard is not a credit card, cannot be loaded with Your own monies and is not linked or connected in any way to any deposit account or other product You may have. You are not entitled to earn or receive any interest on any funds that are loaded onto the PassportCard, nor to the benefit of any deposit insurance relating to funds that may be loaded onto the PassportCard.

Do I Have To Receive or Use the PassportCard?

It is not mandatory to receive or use the PassportCard. Whether or not You choose to receive or use (where permitted) the PassportCard will not impact on any right You may have to claim under a PassportCard Policy by another method.

If you have received a PassportCard and you did not consent to this please contact Us immediately by telephone on 1300 123 413, and either destroy the PassportCard or return it by post to Level 11, 5 Blue Street, North Sydney, NSW 2060. You can also choose to do this at any time if You no longer want the PassportCard.

Who Can Use the PassportCard?

You and anyone that is an Insured Person under Your PassportCard Policy can use the PassportCard in accordance with these PassportCard Terms & Conditions, provided that You remain responsible for ensuring that any additional users understand and agree to abide by these PassportCard Terms & Conditions before passing the PassportCard to them to use, and in fact do abide by them. Where this occurs, any references to "You" or "Your" in these PassportCard Terms & Conditions should be read as applying to the relevant Insured Person.

When Can Claims Be Paid Using the PassportCard?

The PassportCard is one of the ways that all or part of an approved claim under a PassportCard Policy may be paid, where the approved claim is under:

- Overseas Medical and Dental Expenses (not available under a domestic-only policy);
- Theft of Cash;
- an immediate cash advance for delayed luggage

The specific name, terms, limits and any Excess for each of these benefits are set out in Your Combined Financial Services Guide and Product Disclosure Statement, and may vary depending on the PassportCard Policy You hold.

However, payment of all or part of an approved claim will only be authorised to be paid via the PassportCard if:

- You are on Your Journey and have the PassportCard with You;
- You agree to have the approved claim amount (or part thereof) paid onto the PassportCard; and
- the approved claim is under one of the abovementioned policy sections.

If an approved claim amount is loaded onto the PassportCard, You can then use the PassportCard:

- to pay service providers that accept Mastercard, have the specific Mastercard classification notified to You at the time of claim (for example, “medical facility”); or
- to withdraw the amount from an ATM that accepts Mastercard, subject to these PassportCard Terms and Conditions and any additional terms We may agree at the time of the claim.

The PassportCard will not be able to be used for more than 3 (three) transactions unless We specifically approve this, at Our discretion. If this limit has been reached and You believe You still have any outstanding claim entitlement please contact Us.

The PassportCard will not release any funds at any other merchants or through other cash withdrawal facilities that are not approved by Us.

If an amount is authorised to be loaded onto the PassportCard a one-time use PIN number will be sent to You by SMS (text message) or other means for usage as agreed with You at the time of authorisation.

You will not own any funds that are loaded onto the PassportCard.

How Long Will Loaded Funds Remain on the PassportCard?

Any funds loaded onto the PassportCard that are unused within 3 (three) days of the amount being loaded onto the PassportCard may be withdrawn. If this occurs, The PassportCard will no longer be able to be used in relation to those funds without You contacting Us to have the PassportCard reloaded (if eligible). This will not impact any right You may have to claim under a PassportCard Policy by another method or by reloading the PassportCard (if eligible).

If this occurs, please contact Us whilst overseas on +61 1800 490 478 or 1300 123 413 immediately so arrangements can be made to pay any outstanding claim entitlement.

We may also withdraw funds earlier at Our discretion if considered to be necessary to prevent cases of misuse, fraud, or similar. If that occurs, You will be contacted to arrange another method of claims settlement.

Please Keep Your Own Records and Receipts

Please maintain your own records (e.g. receipts) of all transactions made using the PassportCard (including payments made, reversals of payments and any cash withdrawals) as We may require these to verify Your transactions.

Rights and Ownership Relating to the PassportCard

The PassportCard is not “issued” to You or anyone else that may use it. The PassportCard remains the property of PassportCard Financial Services Limited and must be surrendered upon demand.

The PassportCard may be cancelled, repossessed, revoked or suspended at any time without prior notice, subject to applicable law.

You must take reasonable care to safeguard any PIN given to You, and the PassportCard, against loss, misuse or theft. To safeguard any PIN issued to You, keep it separate from the PassportCard and do not disclose it to anyone

What Do I Do If There Is a Problem?

If there is any problem with the PassportCard or You cannot access any amount paid in relation to an approved claim as agreed with Us, or you lose the PassportCard, know or suspect unauthorised transactions, or someone has used it fraudulently or it has been stolen, contact Us immediately:

- Whilst travelling overseas on +61 1800 490 478
- Whilst travelling in Australia on 1300 123 413

Can the PassportCard Be Used for Subsequent PassportCard Policies?

The PassportCard cannot be used if it is not linked to a current PassportCard Policy. When a PassportCard Policy comes to an end You can return the PassportCard to Us or hold onto it for use with a future PassportCard Policy with Our permission and subject to these PassportCard Terms & Conditions.

The PassportCard will expire 3 (three) years after the date of purchase of the PassportCard Policy that the PassportCard was first sent in relation to.

Other Important Information

Confidentiality

We may disclose information (including Your personal information) collected in the course of Your use of the PassportCard or the transactions and payments made by You using the PassportCard including to our service providers and related companies:

- when it is necessary for completing the transaction and providing this service to You and otherwise as necessary to fulfil our legal obligations;
- In order to comply with the requirements of government and regulatory authorities, a court order, or otherwise required under relevant laws; and/or
- In aggregate and anonymised form for data analysis.

The Privacy Policy is available on the website at: www.passportcard.com.au

Responsibility

You are solely responsible for acquiring any device, wireless and Internet access, or other items required for You to use or access the PassportCard. Any related fees, expenses or other such charges are your sole responsibility. Without limitation, You agree to pay (without reimbursement from Us) any fees or charges that You may incur from your wireless provider for any calls or SMS (text) messages sent between Us and You.

Any fees, expenses or other such charges are Your sole responsibility, except for ATM fees charged to withdraw funds loaded to the PassportCard, and/or any additional processing/currency conversion fees that are charged to the PassportCard when used as approved by Us, which We agree to bear in the event of an approved claim paid onto the PassportCard. To the maximum extent permitted by law, We are not responsible for any goods or services associated with Your use of the PassportCard or anything purchased by You using PassportCard.

Complaints and Governing Law

If You have a complaint about Our services, please contact Us to supply details and We will try to resolve Your complaint within 30 days. You agree that the laws of New South Wales, Australia shall apply to the PassportCard Terms & Conditions and any dispute arising in connection with them or the use of the PassportCard will be considered by the courts of New South Wales, Australia.

General Qualification on these PassportCard Terms & Conditions

The above terms and conditions will only apply to the extent that they are reasonably necessary to protect the legitimate business interests of PassportCard Australia Pty Ltd, the insurer, PCL and/or any of their service providers.

Version 3-4 with effect from 8 September 2026