













Cash Passport

iFly.net.au & Select World Travel



Table of Contents

- 01  What is Cash Passport?
- 02  Key Benefits
- 03  Product Features
- 04  Mobile App
- 05  Cardholder Tips – Pre-Departure
- 06  Cardholder Tips – While Away
- 07  Cardholder Tips – At Home
- 8-9  Fees
- 10  Getting a Cash Passport
- 11  Cash Passport Support



What is Cash Passport?

- Cash Passport is a prepaid, reloadable, multi-currency card, which can be used online and in-store, at millions of locations worldwide. Just like a debit/credit card with all the same functionality – except funds are preloaded.
- Cardholders can load multiple currencies on a single card, locking in the exchange rate at the time of their load/reload via [our link](#), mobile app, or in-branch - avoiding unknown FX rates and fees while on the go.
- Cardholders can also withdraw local currency from millions of ATM's where the Mastercard acceptance mark is displayed.

For wherever you go, and for whatever you need, Cash Passport is the smarter, safer multi-currency card

Accepted Globally

Pay with **confidence** at **home or away** in local currency.

Spend in over 100 currencies, and lock in rates with 10.

Mastercard is **widely accepted** globally.

The Safer Way To Pay

We've **got your back**, wherever life takes you.

Not connected to any personal bank account. Protection against fraudulent transactions.

Access **emergency cash** and **replacement cards**.

No Strings Attached

No annual, monthly or inactivity **fees**.

Lock in your rates and spend overseas with no FX transaction fees on 10 currencies.

Clear, transparent fees are listed on our website.

Flexible Travel Money

Need to top up fast? Try **instant** debit card **reloads**

Money left over? No problem, just switch back to AUD and **spend at home**.

Move money between wallets **instantly**.

Easy To Get, Easy To Use

Get in branch at **multiple locations** or online in just 3 mins.

Worldwide ATM access and a mobile app for on the go.

Easy to try – **no commitment**.



Key Product Benefits



SAFE

Enables foreign currency to be held in a **clean, secure and convenient** way when travelling, shopping or purchasing online

SUPPORT

Access **24/7** Global **assistance**. Have peace of mind knowing support is always at the end of the phone anytime.

FLEXIBLE

Load up to **11** different **currencies** on one card: USD, EUR, GBP, NZD, CAD, THB, HKD, SGD, JPY, AED and AUD

CONNECTED

Get **free internet** access via millions of hotspots **globally** when loading \$100 or more, for 3 months and on up to 4 devices.

PRICELESS

Search your destination on **Priceless.com** for exclusive Mastercard offers/experiences to get the most out of your travel.



Key Product Features

Top-up your card with 11 currencies; anywhere, anytime
Online or **Mobile App**.

Reload



Contactless Payments

Tap and Go at retail stores, restaurants, convenience stores and more.

Protection against unauthorised and fraudulent transactions.

Zero Liability



My Account

Use mobile, tablet, laptop or PC to login and **stay in control** of their travel money.

Each Card is protected by CHIP and PIN. **Safe and secure** - always.

Spend Securely



Mobile App

Stay In Control, Wherever You Go

Monitor all transactions - reloads, purchases, wallet transfers, balances and spend.

Instant Top Ups – Use a Debit card to instantly add funds while on the go.

Low-balance and transaction alerts - set alerts and stay in control. Budget control at your fingertips.



Fingerprint & Face recognition – Login quickly and securely always. Faster and easier than using an online password.

Lock and unlock - a misplaced or stolen card can be instantly locked for added security.

Reveal PIN– No more forgetting the PIN. Use the App to quickly and easily see your PIN.

TIP: Tell the customer to download the App straight away so they don't forget.



Cardholder Tips for Cash Passport: Pre-Departure

1

My Account

Register for My Account at [Register my Cash Passport](#) asap and prior to departure.

Download the FREE Cash Passport App to stay in control while on the go.

Mobile App

2

3

Boingo Wi-Fi

Check eligibility and register for the free Wi-Fi service at mastercard.boingo.com

Remember PIN
Use 'Reveal Pin' via the Mobile App or online.

PIN

4

TIP: Direct customers to <https://www.cashpassport.com.au/help/> to see an extensive list of FAQs.



Cardholder Tips for Cash Passport: While Away

Pre-Authorisations	Dynamic Currency Conversions	ATM Cash Withdrawal
<p>Some businesses (e.g. hotels and car rentals) ask for a card to be used as a guarantee against final payment. This is called a pre-auth. A pre-auth places a temporary hold on funds. When on hold these funds cannot be accessed (up to 30 days in some cases).</p> <p>TIP: Use a Credit Card for Pre-Auths and Cash Passport to settle the final bill.</p>	<p>When overseas the Cardholder may be offered to pay in either AUD or the local currency of the country they are in. Always choose the local currency, not AUD, to avoid paying extra conversion fees. Always check and ask to be sure.</p> <p>TIP: Spend in the currency loaded i.e. going to the US, load USD and spend in USD.</p>	<p>Use an ATM with the Mastercard acceptance mark and choose 'Credit'. You can withdraw up to the available card balance (including any fees). The ATM may also have set limits for amounts that can be withdrawn. Note: Fees apply for ATM withdrawals.</p> <p>TIP: Avoid multiple ATM withdrawals to save on fees and use the card as 'Tap & Go' instead.</p>



Cardholder Tips for Cash Passport: At Home



Save or Spend

- Cardholders can **leave** any **unused funds** in their card wallets and use for their next adventure. **Great way to save!**
- Or **transfer** funds **back to AUD** and spend as normal when home.

No Fees, No Worries

- Cardholders can feel confident that they can continue to **spend at home** with **no card fees**.
- There are **No account fees** or merchant fees linked to Cash Passport.

Online Shopping

- **Shop online** with international merchants **in local currency**. Access their favourite brands at anytime.
- Great for using to **shop safely** Grab a bargain while saving on fees during 'Black Friday'.

Transparency

- Shop online using the merchants currency and **avoid unknown Foreign currency conversion fees**.
- Use the **online currency calculator** to determine the FX rate and final price.



Services With No Fees

Replacement Card



FREE

When a Cardholder reports a lost or stolen card to Card Services and requests a replacement.

Reload Fee (Bank Xfer & BPAY)



FREE

When a Cardholder reloads online.
Bank Xfer – Allow 1-2 Business days.
BPAY – Allow 3-4 Business days.

Purse Conversion Fee



FREE

When a Cardholder spends in a currency not loaded or supported on the card.
Please note: FX exchange rates will apply.

Additional Card



FREE

When a Cardholder opts for an additional card at the time of purchase.
Please note: This card is only to be used as a back-up.

Online Cash Out



FREE

Online Cash Out of any amount (other than withdrawals from an ATM or a Cash Out completed by Card Services).

Card to Card Xfer



FREE

When a cardholder transfers funds to another Australian or New Zealand issued Cash Passport.

For full up to date information on Fees and Limits – please always refer to the Product Disclosure Statement. This can be found at <https://www.cashpassport.com.au/help/important-information/>



Services With Charged Fees

Debit Card Load



0.5% of total

When a Cardholder loads or reloads using a debit card via the mobile app or 'My Account'.

Please note: Debit card loads/reloads are instant.

Administration



1.1% or \$15

When a Cardholder gets a card or reloads an existing card in-branch.

Please note: In-branch loads/reloads are instant and card can be used immediately.

International ATM



Varied

Cash withdrawals from an ATM outside of Australia.

Please note: Fees vary per currency. Value equivalent to approx. AUD\$3.50. Other fees may be charged.

Domestic ATM



2.95% of Value

Cash withdrawals from a domestic ATM in Australia.

Please note: Other ATM fees may be charged for any cash withdrawals – domestic or international.

TIP: Check the Product Disclosure Statement (pg 15-17) or [Cash Passport Fees and Limits](#) for full fee breakdown.



How Do Customers Purchase Cash Passport?

ONLINE:

- Cash Passport Platinum can be purchased immediately **online**
- Minimum Load of AUD\$100
- Prior to purchase, customer must be provided with a copy of:
 - Platinum Product Disclosure Statement (PDS).
 - Relevant Financial Services Guide (FSG) - Cash Passport or FI's own version (if applicable).
 - Cash Passport Platinum brochure.
- **The cardholder will need to supply:**
 - Identification (photo ID e.g., Australian Passport or Australian issued Driver's License).
 - Personal details including name, address, email, phone, DoB.
 - Security question – Mother's maiden name.
- Card/s will be issued immediately in-branch or if purchased online will be sent to you within 3 to 5 business days.
- Branch must collect Clear Funds from customer for AUD equivalent amount of the sale, including any administration fee charged, and additional card fee (if applicable).



Cash Passport Support

Cardholders - Available 24/7/365.

- Card Services - **1800 098 231** (within Australia)
- www.cashpassport.com.au
 - Access to My Account, General information, FAQs
 - Reloading cards
- Complaints – prepaidmgmt_servicequality@mastercard.com
- Disputes – prepaidmgmt_ppc_disputes@mastercard.com



Thank You

