

Conditions of Use and Credit Guide.

Important details about your
GO Mastercard

For more information on
how to make the most of your
0% Interest Payment Plan
visit gomastercard.com.au

Approved applicants only. Conditions, fees and charges apply.
See in-store or product websites for details. Credit provided by
Latitude Finance Australia (ABN 42 008 583 588), Australian Credit
Licence number 392145.



The way to pay
with 0% interest

6E60000494

Booklet No.



0% Interest payment plans



Apply online or in-store



www.gomastercard.com.au

Take advantage of a 0% interest payment plan today with GO Mastercard.

As a GO Mastercard holder*, you'll receive ongoing access to a range of 0% interest payment plans at Harvey Norman and thousands of other retailers Australia wide.

Interest free options available with GO Mastercard include:

Buy now, pay later

With this promotion you don't have to make monthly repayments during the interest free period.

Interest free

This promotion requires minimum monthly repayments during the interest free period.

With both options the usual interest free period available ranges between 3 and 12 months. Longer interest free periods may be available – ask in-store today.

Instalment interest free

With **equal monthly payments**, you will have the peace of mind that if you make all your monthly payments on time and in full, you'll pay off your plan within the interest free period and **never pay a cent of interest** on that purchase. Instalment Interest Free terms vary and are only available during select promotional periods.

Either way, GO Mastercard is the smarter way to shop interest free for what you want.

To apply online visit www.gomastercard.com.au

*Approved applicants only. Minimum amount financed, establishment fee, monthly account service fee and other fees and charges apply. Refer to the GO Mastercard credit contract or visit www.gomastercard.com.au for further information.

Credit Guide

Latitude Finance Australia ABN 42 008 583 588, Australian Credit Licence Number 392145. This credit guide gives you some information about our responsible lending obligations and dispute resolution procedures. If you have any queries, you can contact Customer Solutions on 1300 462 273.

We will not make an unsuitable contract with you

We are not permitted to enter into a credit contract or increase the credit limit of an existing credit contract if the contract would be unsuitable for you. A contract will be unsuitable for you if at the time of our assessment it is likely that you will be unable to comply with your financial obligations under the contract or could only do so with substantial hardship, or if the contract will not meet your requirements and objectives.

In order to ensure that we do not enter into a contract with you that is unsuitable, we are required to make reasonable inquiries about your financial situation, your requirements and objectives and to take reasonable steps to verify your financial situation.

We will make an assessment that the contract is not unsuitable for you

We are required to assess that the credit contract is not unsuitable for you before we enter into the contract or agree to increase your credit limit.

You may also request a copy of the assessment within 7 years of the date the contract is entered into or your credit limit is increased. If your request is made within 2 years, we will provide you with the assessment within 7 business days of your request, otherwise we will provide you with the assessment within 21 business days. We will not charge you a fee for providing the assessment.

If you have a dispute in relation to your credit contract

If you have a complaint, please contact us first. We have a free internal dispute resolution procedure which you can access by telephoning us on 1300 369 340 or by writing to us at 572 Swan Street, Richmond VIC 3121.

To help ensure we address your complaint quickly please provide us with your name, address and account number and all the relevant information relating to your complaint. Once we are aware of your complaint our staff will take the appropriate steps to address your concerns straight away. If the staff member is not able to resolve this with you immediately the matter will be further investigated and all reasonable steps will be taken to resolve the matter with you or your authorised representative.

If however, you are not satisfied with the outcome of your complaint, our external dispute resolution provider is the Financial Ombudsman Service ("FOS") Australia and can be contacted at 1800 367 287, www.fos.org.au or at GPO Box 3, Melbourne VIC 3001 (Australia).

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This document does not contain all of the precontractual information we are required by law to give you. Further terms and conditions are in the **financial table** and the Other Information provided with it.

Words printed like **this** are explained in 46, together with some other key words.

We strongly recommend that you read these Conditions of Use and the **financial table** and Other Information carefully and ensure that any **additional cardholder** does so.

If you have any questions, please contact us.

Part A: Information about these Conditions of Use

1. Establishing the credit contract and account

We offer to provide you with credit and open an **account** in your name on the terms set out in these Conditions of Use and the accompanying **financial table** (the two documents which together make up the **credit contract**). We will issue you (and any **additional cardholder** that you have nominated) with a **card** and **PIN** for use on the **account**.

2. When am I bound by the credit contract?

- 2.1 You are bound by the **contract** when you or any **additional cardholder** uses the **account** to **authorise a transaction**, access or drawdown credit to incur a liability on the account (whichever is the first to occur) or activate your **card**. Using the **account** includes requesting a **balance transfer** by specifying to us the relevant account details for the **balance transfer**.
- 2.2 If you apply to open an **account** with us at a **supplier's** premises, the **credit contract** is subject to completion of:
 - the details of the **credit limit** and applicable annual percentage rates in the **financial table** before your acceptance of our offer; and
 - the **account** being opened by us.

Part B: Information about cards and the account

3. What can a card be used for?

- 3.1 A **card** can be used to obtain credit from us:
 - to pay for all or part of the price of goods and services;

- for **cash advances**;
- for **balance transfers**;
- for **BPAY payments**, and

where the relevant **supplier**, financial institution or **electronic banking terminal** accepts Mastercard credit card, or as otherwise nominated by us.

A **supplier**, financial institution or **electronic banking terminal** may not accept a GO Mastercard credit card for any or all transactions.

3.2 A **card** can only be used to obtain credit if:

- the **card** is presented to the **supplier** or financial institution; or
- the **supplier** or financial institution is given details of the **card** in some other way we have approved (for example, we might allow details to be given over the telephone, on an order form or electronically);

and the person using the **card** or supplying the details is, or purports to be, the relevant **cardholder**.

3.3 A **card** presented to a **supplier** or financial institution may be accepted only if:

- it is activated in accordance with our procedures, signed by the **cardholder** and used prior to the expiry date shown on the face of the **card**;
- the **cardholder** signs a voucher and the signature matches the signature on the **card** or the **cardholder** enters the **PIN**;
- we have not taken any action under 30.1;
- the **account** has not been closed under 31.1 or use of the **card** has not been suspended or cancelled under 31.1; and
- any identification required by the **supplier** or financial institution is provided or other credit card restrictions imposed by a **supplier** or financial institution are satisfied.

3.4 You are liable to us for the amount of a **purchase, cash advance** or **balance transfer** from the date we assign to the transaction in accordance with 4.3.1, and the credit we provide in respect of those amounts is payable in accordance with this **credit contract**.

3.5 You must ensure the chip on a **card** is protected at all times from misuse including tampering, damage, destruction or any form

of unauthorised use. Only you can use the chip on a **card** for any of the available services. Your **card** may be subject to forfeiture if the chip is used by anyone other than you.

3.6 We may replace your **card** with a **card** which displays a different payment scheme logo or another logo associated with a payment scheme as long as we reasonably think you will get the same or a better service with that **card**.

3.7 A **card** must be used wholly or predominantly for personal, domestic or household purposes.

3.8 You may pay bills using the **BPAY® scheme** through the **Online Service Centre** or in any other way that we advise you of in writing.

3.9 In order to use the **BPAY scheme** you must first register for the **Online Service Centre** and accept the Online Service Centre terms and conditions.

3.10 Your use of the **BPAY scheme** is governed by the **credit contract** and the Online Service Centre terms and conditions (as varied). You will be given a copy of the Online Service Centre terms and conditions when you register for the **Online Service Centre**. If there is any inconsistency between the terms and conditions applying to the **account** and the Online Service Centre terms and conditions, the Online Service Centre terms and conditions will apply to the extent of that inconsistency.

4. **Cash advances and the cash limit**

4.1 The minimum amount of a **cash advance** may vary between **suppliers** and financial institutions. A daily limit may apply to **cash advances** a **cardholder** may obtain on any day.

4.2 Before a **cash advance** is processed, you or any **additional cardholder** may be required by the financial institution to provide identification in accordance with their operating procedures.

4.3 We may decline requests for **cash equivalent transactions** or, at any time, impose any condition on **cash equivalent transactions**, at our discretion.

4.4 Your **cash advance balance** must not at any time exceed the **cash limit**. We may reduce the **cash limit** at any time at our discretion and without your consent. We may suspend or withdraw the **cash advance** facility at any time.

5. Balance transfers

- 5.1 We may, at any time, notify you that we are making a **balance transfer offer** or a **special rate balance transfer** available to you as a **promotional offer** under 29 .
- 5.2 We may at our discretion decline to process a **balance transfer** if:
- (a) you are not the primary **cardholder** and liable for both this **account** and the other account;
 - (b) the other account is of a type in relation to which we do not ordinarily accept **balance transfers** (for example we do not accept **balance transfers** from credit cards issued outside Australia);
 - (c) you do not comply with all of the conditions specified by us in relation to the **balance transfer**;
 - (d) you do not give us all information reasonably necessary in order for us to effect the **balance transfer**;
 - (e) you do not properly authorise that **balance transfer**; or
 - (f) making that **balance transfer** will result in the **credit limit** being exceeded.
- 5.3 You should continue to make any required payments to any account from which you transfer a balance until you receive a statement confirming that the other account has been credited. We will not be liable for any overdue payment or interest incurred.

6. Do transactions have to be authorised?

Certain transactions on the **account** may need to be authorised by us before they can proceed. We may decline a proposed transaction if processing it would mean the **credit limit** or **cash limit** would be exceeded or if there is an overdue amount on the **account**. We reserve the right to decline an authorisation for any transaction on the **account** or for transactions on any **card**.

7. Can additional cards be issued?

- 7.1 We may issue an **additional card** to anyone over the age of 16 that you nominate. You authorise an **additional cardholder** to obtain credit in every way you are able to and each use of such a **card** is subject to the **credit contract**.
- 7.2 You will be liable for any use of a **card**, and any breach of the **credit contract**, by a **cardholder**.

However, you will not be liable if the **additional cardholder's** right to use a **card** was previously withdrawn in accordance with 7.3.

- 7.3 An **additional cardholder's** rights to use a **card** will be withdrawn (and the **card** cancelled) when you have notified us you want that to happen. If the card is not returned to us, you will continue to be liable for amounts that relate to the **additional cardholder's** use of that card provided the relevant transaction was made without first being authorised by us (this may include low value **purchases** which are not required to be authorised before being processed).

8. Card ownership, expiry and reissue

- 8.1 Each **card** is our property. You must immediately cut each **card** diagonally in half and return it to us on demand. You must destroy any **card** when the expiry date on it has passed by cutting it diagonally in half and disposing of it securely.
- 8.2 We may issue a new **card** to you or to an **additional cardholder** at any time. This includes re-issuing a **card** because an existing **card** has reached, or will soon reach, its expiry date and replacing a **card** which has been reported to us as a lost or stolen **card**. All such **cards** are subject to the **credit contract**. We reserve the right not to reissue or replace a **card**.

9. What is the credit limit?

- 9.1 Your **credit limit** is set out in the **financial table**.
- 9.2 We may increase the **credit limit** either generally or for a specified period or until a specified time at your request or with your consent in any form required by law. We may also reduce the **credit limit** at any time without your consent.
- 9.3 Transactions made by you or any **additional cardholder** must not exceed the **credit limit** without our prior approval. You must immediately pay the amount of any excess of the outstanding balance on the **account** over the **credit limit**.

10. Treatment of amounts debited to the account

Your **account** will be debited with, and you agree to pay to us:

- the amount of each **purchase**, of each **cash advance**, of each **balance transfer**;
- interest calculated under Part E;
- fees and charges described in Part C; and
- any other amounts owing under the **credit contract**.

11. Statements of account and statement periods

- 11.1 A statement of account will be issued to you at a predetermined date each month after the end of each **statement period** (that is a period determined by us) unless the law says that we do not have to. We may also issue statements of account to you at your request (we may charge a fee for doing so).
- 11.2 Your statement of account will be mailed to you. However, if we establish facilities that will enable you to obtain electronic statements of account from us (instead of paper statements of account) we will notify you of this option and let you know how you can elect to obtain electronic statements of account.
- 11.3 The interest for a **statement period** will be debited monthly to the **account** as at the last day of each **statement period**. It will be calculated for each day of the relevant **statement period** and will be shown on your statement of account.
- 11.4 Amounts on your statement of account will be expressed in Australian dollars.
- 11.5 A **purchase** and a **cash advance** and any other charge incurred in a currency other than United States dollars will be converted into a United States dollar equivalent as at the date it is processed by Mastercard International Incorporated®. Those United States dollar equivalents and any **purchase, cash advance** or other charge incurred in United States dollars will be converted to an Australian dollar equivalent at our discretion by:
- Mastercard International Incorporated as at the date of processing in the United States; or
 - us as at the date of processing in Australia.
- The relevant fees set out in the **financial table** will apply.
- 11.6 You should check all entries on your statement of account. You should report any apparent error or possible unauthorised use of the **account** to us immediately and preferably no later than 45 days from the date you become aware of the error or possible unauthorised use, to enable us to assist with resolving the issue.

Part C: Information on fees and charges

12. What fees and charges apply?

- 12.1 Subject to 13, you must pay the following credit and other fees and charges:
- (a) those described in the **financial table**, as changed under 13.1;
 - (b) those imposed under 13.2, as changed under 13.1;
 - (c) an amount equivalent to government charges and duties on receipts received, or withdrawals made, or otherwise in connection with the **account**, the amount of which is calculated in accordance with relevant legislation;
 - (d) where, for GST purposes we make a taxable supply to you, you must pay in addition to any GST exclusive consideration for that taxable supply an additional amount to be calculated by multiplying that GST exclusive consideration by the prevailing GST rate; and
 - (e) reasonable enforcement expenses, reasonably incurred by or on behalf of us in enforcing the **credit contract** to recover a payment due under it, including enforcement expenses reasonably incurred by the use of our staff and facilities (these expenses are payable on demand).
- 12.2 Any fee or charge payable by you will be debited to the **account** at the time stated in the **financial table** or when it is due and payable by you or when we incur it (whichever is earlier). It is not refundable once debited or paid.

13. Can fees and charges change or new ones be introduced?

- 13.1 We may, at any time, change the amount, frequency or time for payment of a fee or charge under the **credit contract**.
- 13.2 We may also impose new fees and charges in connection with:
- the **credit contract**;
 - the use of a **card**;
 - any transaction concerning the **account**; or
 - the provision of credit by us to you under the **credit contract**.
- 13.3 Subject to 13.5, we will notify you of a unilateral change by us in the amount of a fee or charge or a new fee or charge by: (a) giving

you particulars in writing; or (b) advertising the change in a newspaper circulating throughout Australia, at least 20 days before the change takes effect. If we give you newspaper notice we will also notify you of the change before or when the next statement is sent to you after the change takes effect.

- 13.4 Subject to 13.5, we will also give you particulars in writing of any unilateral change by us in the frequency or time for payment of a fee or charge no later than 20 days before the change takes effect.
- 13.5 We need not give you notice under 13.3 and 13.4 if the change reduces your obligations or extends the time for payment. In that case we may instead advise you of the change before or when the next statement of **account** is sent to you after the change takes effect.
- 13.6 We may waive a fee or charge under the **credit contract** at any time without notice to you.

Part D: Payments

14. What is the minimum amount I must pay for each statement period?

- 14.1 Your statement of **account** for a **statement period** will set out the minimum amount payable for that **statement period** (shown on your statement of **account** as the "total amount due"), how you may pay it and by when it must be paid.
- 14.2 The way in which the minimum amount payable is calculated is set out in the **financial table**.
- 14.3 Payments must be made in Australian dollars in Australia and must be made in a form acceptable to us.
- 14.4 We may change at any time the amount or frequency or time for payment or the method of calculation of payments under the **credit contract**. We will give you notice in writing of such a change no later than 20 days before the change takes effect.
- 14.5 We do not need to give you notice under 14.4 if the change reduces your obligations or extends the time for payment. In this case, we may instead advise you of the change before or when the next statement of account is sent to you after the change takes effect.

14.6 To the maximum extent allowed by law, you shall not be entitled to set off any amounts we owe you against amounts you owe under the **credit contract**. You will need to pay any money you are required to pay under the **credit contract** in full without deducting amounts you claim are owing to you by us or any other person.

15. How is the minimum monthly payment calculated?

Your **minimum monthly payment** for a **statement period** is:

- the **adjusted closing balance** if it is more than \$0 but less than \$25; or
- 3% of the **adjusted closing balance** or \$25 (whichever is greater), plus:
- if the **adjusted closing balance** is more than \$0, any establishment fee. plus:
- any **instalment payment** due for that **statement period**.

16. How is the overdue and over limit amount calculated?

The **overdue** amount for a **statement period** is any unpaid part of a **minimum monthly payment** due in a previous **statement period**. The **over limit** amount is the excess of the **closing balance** at the relevant statement date over the **credit limit**.

17. From when do I get credit for a payment?

- 17.1 We will give you credit for any payment you make from and including the date we receive the payment or proceeds of the payment. In the case of processing funds paid by cheque this may take up to 5 business days. If you use BPAY® to pay, it may take up to 3 business days for us to receive your payment. The time taken may vary depending on your financial institution.
- 17.2 However, if your payment is not accompanied by a reasonable means of us identifying the **account**, we may only give you credit for it from the time you supply us with satisfactory evidence that the payment should be credited to the **account**.

18. How are payments applied?

- 18.1 Subject to 17, 18.3 and 18.4, we ordinarily apply payments which, in aggregate, do not exceed the minimum amount you must pay for that **statement period** in the following order (although we may apply a payment in any other order we decide without notification to you) in

payment of any unpaid amounts to the extent that the relevant items have been charged to the account at the time the payment is processed:

- (a) **instalment payments** payable in relation to an **own-it-now promotion** due in the current or a previous **statement period**;
- (b) **instalment payments**, on which interest is not being charged, due in the current or a previous **statement period**;
- (c) interest charged on each **balance transfer balance**;
- (d) a proportionate amount of each **balance transfer balance**;
- (e) **buyer's protection premiums**;
- (f) **specific fees** due in the current or a previous **statement period**;
- (g) **cash fees** and other fees relating to an **international transaction** in the current or a previous **statement period**;
- (h) **general fees** due in the current or a previous **statement period** and interest charged on them, and enforcement expenses due in the current or a previous **statement period** together with interest on enforcement expenses;
- (i) interest charged on each **special rate purchase balance**, the **credit card purchase balance**, the **cash advance balance** and the **expired purchase balance**; and
- (j) a proportionate amount of each **special rate purchase balance**, the **credit card purchase balance**, the **cash advance balance**, the **expired purchase balance**, each **purchase** the subject of an **interest free promotion**, each **combined promotion purchase**, if monthly payments are required under 29.1(h).

18.2 Subject to 17, 18.3 and 18.4, in any **statement period** where you make total payments which exceed the minimum amount you must pay for that **statement period**, we ordinarily apply the amount paid in excess of that minimum amount in the following order (although we may apply a payment in any other order we decide without notification to you) in payment of any unpaid amounts to the extent that the relevant items have been charged to the **account** at the time the payment is processed:

- (a) each **balance transfer balance**;
- (b) each **special rate purchase balance**, the

credit card purchase balance, the **cash advance balance**, the **expired purchase balance**, each **combined promotion purchase**, each **buy now pay later promotion purchase**, each **instalment interest free promotion purchase**, each **interest free promotion purchase** and the **own-it-now purchase balance**; and

- (c) in such order as we decide, against all other amounts due by you (including against such other amounts as are due by you under the **credit contract**).

18.3 If more than one **annual percentage rate** applies to the balances or amounts listed in one of the paragraphs 18.1(a) to (j) or 18.2 (a) to (c), we usually apply the payment to those balances or amounts in the following order:

- (a) from balances or amounts to which the highest **annual percentage rate** applies to those to which the lowest **annual percentage rate** applies;
- (b) if the same **annual percentage rate** applies to more than one balance or amount, between such balances or amounts in order from the earliest occurring expiry date to the latest occurring expiry date and then to those without an expiry date; and
- (c) if more than one such balance or amount has the same expiry date (including having no expiry date), between those balances or amounts in order of the date assigned to them under 4.3.1.

18.4 The effect of making a payment in excess of your **minimum monthly payment** may be to reduce the **promotional offer term** of any **promotional offers** depending on the amount paid.

18.1A For accounts opened before 1 July 2012 18.1 continues to apply. For accounts opened from 1 July 2012, this 18.1A applies. If more than one **annual percentage rate** applies to amounts that have appeared on a statement of account we will apply a payment in the following order:

- (a) in accordance with an agreement (if any) we have with you about how a payment is to be applied (see 18.3A for how that agreement may be made);
- (b) then, if there is any part of the payment remaining, we will apply it to pay off the amount that has the highest **annual percentage rate**;

- (c) then, if there is any part of the payment remaining, we will apply it to pay off the amount that has the next highest **annual percentage rate**, and so on until all amounts to which an **annual percentage rate** applies have been paid off;
- (d) then, if there is any part of the payment remaining, we will apply it to pay off the amounts to which an **interest free promotion** applies (if there is more than one such amount we will pay off the first to expire);
- (e) then, if there is any part of a payment remaining, we will apply it to pay off amounts to which an **annual percentage rate** applies that have not yet appeared on a statement of account;
- (f) then, if there is any part of the payment remaining, we will apply it to pay off the amounts to which a **buy now pay later promotion** applies (if there is more than one such amount we will pay off the first to expire).
- 18.2A If the same **annual percentage rate** applies to all of the amounts that have appeared on a statement of account, we will apply a payment in the following order:
- (a) in accordance with an agreement (if any) we have with you about how a payment is to be applied (see 18.3A for how that agreement may be made);
- (b) then, if there is any part of a payment remaining we will apply it to pay off all amounts to which an **annual percentage rate** applies;
- (c) then, if there is any part of a payment remaining we will apply it as described in 18.1A (d), (e) and (f).
- 18.3A Subject to 18.4A and 18.5A, if a **cardholder** makes a **purchase** subject to an **instalment interest free promotion** or an **own it now promotion** then we will have made an agreement with you to apply a payment first to any **instalment payment**.
- 18.4A If we make an agreement with you to apply a payment first to any **instalment payment**, you may pay a greater amount of interest than you would otherwise pay. You can (at any time) withdraw your request to apply a payment to any **instalment payment**.

18.5A If you withdraw your request under 18.4A, our agreement with you to apply a payment first to any **instalment payment** will come to an end. Any **instalment interest free promotion** or **own it now promotion** to which the withdrawal of your request relates will be taken to have ended on the date that you withdraw your request and the **expired promotional purchase annual percentage rate** will apply to the relevant amount from the day after that date.

19. How are refunds processed and applied?

We process refunds for goods or services returned to a **supplier** with effect from and including the date that the **supplier** informs us was the date that the return was made. We will apply a refund in such order as we decide against all amounts due by you.

Part E: Interest

20. When will interest not be charged on a credit card purchase?

- 20.1 Subject to 20.2, we do not charge interest on a **credit card purchase** if you pay:
- (a) the full **modified closing balance** (if any) for the **previous statement** by the **due date** for the **previous statement**; and
- (b) the full **modified closing balance** shown on the **listing statement** by the **due date** for the **listing statement**.

This means that, to get the maximum interest free days on **credit card purchases**, you must pay the full balance of the **account**, (excluding amounts that are not yet due relating to unexpired **promotional offer purchases**) both for the statement before the **purchases** were made, and for the statement on which the **purchases** are listed.

20.2 We do not charge interest on **buyer's protection premiums**. (We charge interest on other insurance premiums subject to 20.1).

21. How will interest on the credit card purchase balance be calculated?

21.1 Subject to 21.2, we charge interest on the **credit card purchase balance** on a daily basis by applying, at the end of each day the current daily percentage rate for **credit card purchases** (which is the current **credit card annual percentage rate** divided by 365 or 366 on a leap year) to that part of the **purchase balance** applicable which is the **credit card purchase balance**.

21.2 We will not charge interest on a **purchase** to the extent 20.1 applies.

21.3 A **credit card purchase** will only be included in the **credit card purchase balance** from the date assigned to the **purchase** in accordance with 43.1.

22. How will interest on the cash advance balance be calculated?

22.1 We will charge interest on a **cash advance** from the day on which the **cash advance** is made.

22.2 We charge interest on the **cash advance balance** on a daily basis by applying the current daily percentage rate for cash (which is the current **cash annual percentage rate** divided by 365) to the **cash advance balance** at the end of each day.

23. How will interest on balance transfer balances be calculated?

23.1 Subject to 23.3, we will charge interest on a **balance transfer** from the day on which the **balance transfer** is made.

23.2 Subject to 23.3, we charge interest on the **balance transfer balance** on a daily basis by applying, at the end of each day:

- the current daily percentage rate for expired **balance transfers** (which is the current **credit card annual percentage rate** divided by 365) to the **expired balance transfer balance**; or
- the current daily percentage rate for each special rate **balance transfer** (which is the relevant special annual percentage rate divided by 365) to each special rate **balance transfer balance**.

23.3 If a **balance transfer** is the subject of a **balance transfer offer** - interest will only apply to that **balance transfer** from the day after the **promotional offer term** ends.

24. How will interest on promotional purchases be calculated?

24.1 Subject to 24.2 we charge interest on each **purchase** to which a **special rate start up promotion** or an **own-it-now promotion** applies on a daily basis by applying, at the end of each day:

- the current daily percentage rate for each **special rate start up promotion** (which is the relevant **special annual percentage rate** divided by 365) to each **special rate purchase**

balance; or

- the current daily percentage rate for each **own-it-now promotion** (which is the relevant **own-it-now annual percentage rate** divided by 365) to each **own-it-now purchase balance**.

24.2 A **purchase** that is the subject of a **special rate start up promotion** or an **own-it-now promotion** will only have interest charged on it from the date assigned to the **purchase** in accordance with 43.1;

24.3 Subject to 24.4, we charge interest on the **expired purchase balance** on a daily basis by applying, at the end of each day the current daily percentage rate for **expired promotional purchases** (which is the current **expired promotional purchases annual percentage rate** divided by 365) to **expired purchase balance**.

24.4 If a **purchase** is the subject of an **interest free promotion**, an **instalment interest free promotion**, a **combined promotion** or a **buy now pay later promotion** - interest will only apply to that **purchase** and it will only be included in the **expired purchase balance** from the day after the **promotional offer term** ends.

25. Interest on fees

We do not charge interest on stamp duty or other government taxes, duties or charges, or on establishment fees, **account** service fees, paper statement fees or payment handling fees. We charge interest on other fees as set out in 21 to 24 (e.g. for fees included in the **expired purchases balance**, we charge interest as set out in 24).

26. Can an annual percentage rate change?

26.1 We may change an **annual percentage rate** at any time, except that we will not change the **annual percentage rate** applicable to a **promotional offer** during the **promotional offer term** for that **promotional offer**.

26.2 If we increase an **annual percentage rate** we will notify you of the change by:

- (a) giving you particulars in writing; or
- (b) advertising the change in a newspaper circulating throughout Australia, no later than the day the change takes effect.

26.3 If we give you newspaper notice we will also notify you of the change before or when the next statement of account is sent to you after the change takes effect.

26.4 We may not change an **annual percentage rate**

applying to a **purchase** or **balance transfer** that is subject to a **promotional offer** during the **promotional offer term**.

27. How frequently will interest be debited?

- 27.1 Interest will be debited monthly to the **account** as at the last day of each **statement period**. Subject to 27.2 to 27.7 and 43, it will be calculated for each day of the relevant **statement period**, and may include adjustments relating to prior **statement periods**.
- 27.2 Interest charges on **credit card purchases** will first be debited to the **account**:
- if you have made payment in accordance with 20.1(a) - on the last day of the **statement period** after the **statement period** for the **listing statement**; or
 - otherwise - on the last day of the **statement period** for the **listing statement**.
- 27.3 If a **purchase** is the subject of an **interest free promotion**, an **instalment interest free promotion**, a **combined promotion** or a **buy now pay later promotion**, interest on that **purchase** will only be debited to the **account** once the **promotional offer term** ends.
- 27.4 Interest charges on a **purchase** the subject of a **special rate startup promotion** or an **own-it-now promotion** will first be debited to the **account** on the last day of the **statement period** for the **listing statement**.
- 27.5 Interest charges on a **cash advance** will first be debited to the **account** on the last day of the **statement period** for the **listing statement**.
- 27.6 Interest charges on a **balance transfer** which is not the subject of a **balance transfer offer** will first be debited to the **account** on the last day of the **statement period** for the **listing statement**. Interest on a **balance transfer** that is the subject of a **balance transfer offer** will only be debited to the **account** once the **promotional offer term** ends.
- 27.7 In all cases, interest charges on each **purchase**, **cash advance** or **balance transfer** will continue to be debited to the **account** on the last day on each subsequent **statement period** until the **statement period** in which the relevant amount is repaid in full.

28. How will I know what the interest is for a statement period?

The interest debited in a **statement period** will be shown on your statement of account for

that **statement period**.

Part F: Promotional offers

29. How do promotional offers work?

- 29.1 We may, on conditions we specify, at any time make available a **promotional offer** allowing a period of time for an eligible **purchase** or a **balance transfer** ("**promotional offer term**") during which:
- (a) no interest will accrue on that **purchase** and no monthly payment need be made in respect of that **purchase** ("**buy now pay later promotion**");
 - (b) no interest will accrue on that **purchase** and payments must be made by specified instalments ("**instalment interest free promotion**");
 - (c) no interest will accrue on that **purchase**, and a monthly payment must be made in respect of that **purchase** ("**interest free promotion**");
 - (d) no interest will accrue on that **balance transfer** and a payment must be made each month in respect of that **balance transfer** ("**balance transfer offer**");
 - (e) interest at a reduced rate will accrue on that **purchase** and a payment must be made each month in respect of that **purchase** ("**special rate start up promotion**");
 - (f) interest at a reduced rate will accrue on that **balance transfer** and a payment must be made each month in respect of that **balance transfer** ("**special rate balance transfer**");
 - (g) interest at a reduced rate will accrue on that **purchase** and payments must be made each month by specified instalments ("**own-it-now promotion**"); or
 - (h) no interest will accrue on that **purchase** and no payment need be made each month in respect of that **purchase** for a specified period, after which no interest will accrue on that **purchase**, but a monthly payment must be made in respect of that **purchase** ("**combined promotion**").
- 29.2 If we make available a **promotional offer** we will specify, by notice at the selected **supplier's** premises or otherwise (such as by notice to you):
- the eligible **purchases**;

- the period during which an eligible **purchase** or **balance transfer** must be made for it to be the subject of the **promotional offer**;
- the length of the relevant **promotional offer term** (which might, for example, be one or more months from the date of **purchase** or **balance transfer** or be between the date of **purchase** or **balance transfer** and a specified end date); or
- any other applicable conditions (such as eligible **suppliers** or a condition relating to a deposit or a minimum amount financed), and each **promotional offer** will be subject to those conditions as well as the **credit contract**.

29.3 If a **cardholder** makes a **purchase** or **balance transfer** subject to a **promotional offer** then the relevant **promotional offer term** commences on the date on which the **purchase** or **balance transfer** is made and expires at the end of the applicable term.

29.4 Unless at our discretion we choose to do so, we will only treat an eligible **purchase** or **balance transfer** as subject to a **promotional offer** if the **cardholder** nominates that **purchase** or **balance transfer** accordingly at the time the eligible **purchase** or **balance transfer** is made.

29.5 If we exercise any of our rights under 30.1 or close the **account** under 31.1, then any **promotional offer term** applying to an eligible **purchase** or **balance transfer** at the relevant date will be taken to have ended on the date that we exercise those rights or close the **account** (as the case may be).

Part G: Defaults, cancellation or suspension of the card and closure of the account

30. What happens on default?

30.1 If you are in default and subject to any applicable law (such as consumer credit legislation) we may require:

- payment in full of the unpaid balance of the **account** (in which case that amount is due and payable by you immediately or as soon thereafter as is permitted by any applicable legal provision or requirement); and
- the immediate return of all **cards** (in which case you must immediately return all **cards** to us).

Note: Under the law, we are generally required

to give you at least 30 days written notice before we take action under this clause 30.1. There are exceptions to this requirement (for example, if we have previously made reasonable attempts to locate you without success).

30.2 You are in default if:

- (a) you breach any term of the **credit contract**; or
- (b) any information you give us in connection with applying for the **account** is false or misleading (by omission or otherwise).

Enforcement expenses arising under 12.1(e) may become payable under the **credit contract** in the event of a default.

31. When can a card be suspended or cancelled or an account closed?

31.1 We may unilaterally, or at your request, and in both cases at our discretion:

- close the **account**; or
- suspend your **credit limit** or the use of a **card**, cancel a **card** or retain a **card** presented to a **supplier**.

Note: As an example, we may suspend your use of a card if you have not used your account for an extended period of time. In this case, you may call us to request that the suspension be removed.

31.2 After the **account** is closed, you must ensure that the **cards** are no longer used. A **card** may be rejected if the **account** is closed. Upon receiving notice of that closure, you must immediately cut each **card** diagonally in half and return all **cards** to us.

31.3 If the use of a **card** is suspended, the relevant **cardholder** does not have the right to use the **card** for the period of suspension. If a **card** is cancelled the **cardholder** has no further right to use the **account** with that **card**.

31.4 Suspension, cancellation or closure does not affect any of your obligations, or those of any other **cardholder**, in respect of the **account**. For example, if a **card** is used by a **cardholder** in contravention of 31.2 or 31.3, you will still be liable for those transactions.

31.5 If the **account** is closed or a **card** is cancelled you must cancel any periodical debits authorised to be made by someone other than us to the **account** or against the **card** that has been cancelled by direction to the relevant **supplier**.

Part H: General conditions

32. Security

32.1 You must ensure that a **cardholder** informs us immediately if their **card** or **PIN** or **password** has been misused, lost or stolen. Call us on 1300 368 125 (24 hours). You must give us all the information that you or the **cardholder** have or can reasonably obtain regarding the misuse, loss or theft.

32.2 You must ensure that each **cardholder** signs their **card** immediately upon receiving it.

33. Liability for unauthorised EFT Transactions

33.1 Where you or any **additional cardholder** want to use a **card** for the purposes of an **EFT Transaction** through us, a financial institution or **supplier** you and any **additional cardholder** must comply with the conditions of use imposed by us, the financial institution or **supplier** as the case may be, including withdrawal and transaction limits.

33.2 You will not be responsible for unauthorised **EFT Transactions** (transactions made without your knowledge or consent) where it is clear that you or the **additional cardholder** have not contributed to such losses or that the losses:

- are caused by the fraudulent or negligent conduct of our employees or agents or companies involved in networking arrangements or of **suppliers** or of their agents or employees;
- are made with **PINs, passwords or cards** that are forged, faulty, expired, or cancelled;
- occurred before the **cardholder** received the **card, PIN or password**;
- are the result of the same transaction being incorrectly debited more than once to the same **account**;
- occurred after we are notified that the **card** has been misused, lost or stolen or the security of the **PIN or password** has been breached; or
- which we are able to recover by exercising any relevant rights we have against a **supplier**.

33.3 Subject to 33.4, you are liable for losses resulting from unauthorised transactions (that are **EFT Transactions**) caused by:

- (a) your fraud or the fraud of an **additional cardholder**, extreme carelessness in failing to protect the relevant **card, PIN or password**, (in this case you are liable for

the actual losses which occur before we are notified that the **card** has been misused, lost or stolen or that the security of the **PIN or password** has been breached); or

- (b) unreasonable delay in notifying us after becoming aware of the misuse, loss or theft of the **card**, or that the security of the **PIN or password** has been breached and when we were actually notified (you will then be liable for the actual losses which occur between the time you or the **additional cardholder** became aware or should reasonably have become aware, in the case of a lost or stolen **card**).

33.4 You are not liable for the losses in connection with **EFT Transactions** incurred on the **account** if we had agreed that the **account** could not be accessed using the **card, PIN or password**, and for that portion of the losses incurred:

- on any one day which exceed any applicable daily transaction limit(s) notified to you;
- in a period which exceeds any other periodic transaction limit(s) notified to you and applicable to that period; or
- on the **account** which exceeds the **credit limit**.

33.5 Where neither 33.3 (a) nor (b) applies, and a **PIN or password** was required to perform the unauthorised transaction (that is an **EFT Transaction**), you are liable for the least of:

- \$150;
- the outstanding balance immediately following the unauthorised transaction; and
- the actual loss at the time we are notified (where relevant) that the **card** has been misused, lost or stolen or that the security of the **PIN or password** has been breached (excluding that portion of the losses incurred on any one day which exceeds any applicable daily or other periodic limit or the **credit limit**).

33.6 Subject to 33.7, we will be responsible to you for loss caused by the failure of our equipment or systems to complete a transaction accepted by our equipment or systems in accordance with a **cardholder's** instructions.

33.7 If our systems or equipment malfunction, and a **cardholder** should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability for loss or consequential damage that may arise as a result of a malfunction is limited to the

correction of any errors in the **account**, and the refund of any charges or fees imposed as a result of those errors.

34. Liability for unauthorised transactions which are not EFT Transactions

34.1 Your liability for all unauthorised transactions on a **card** which are not **EFT Transactions** arising from a particular misuse, loss or theft is limited to the lesser of (unless 34.2 or 34.3 applies):

- \$50;
- the amount of the available credit at the time we are notified of the misuse, loss or theft of the **card**; and
- the actual loss at the time we are notified of the misuse, loss or theft of the **card**.

34.2 If you have contributed to the loss resulting from unauthorised transactions which are not **EFT Transactions** by not ensuring a **card** has been signed by the **cardholder** immediately when the **cardholder** first receives the **card**, you are liable for the actual losses which are not **EFT Transactions** that occur before we are notified that the **card** has been misused, lost or stolen.

34.3 You will also be liable for all unauthorised transactions between the time when:

- (a) a **cardholder** became aware (or ought reasonably to have become aware) of the misuse, loss or theft of their **card**; and
- (b) we are notified under 32.1 of that event.

35. Some cases when we are not liable

If we are a linked credit provider of a **supplier** under trade practices or consumer credit legislation, you may have rights against us in relation to goods or services that are the subject of a **purchase**. Subject to those rights, and any other applicable laws, we are not responsible or liable:

- if a **supplier** or other person refuses to accept or honour any **card**; or
- for any defect or deficiency whatsoever in respect of any goods or services (for example, with respect to the quality of any goods or services) or their fitness for any purpose.

36. We may act on your instructions

You acknowledge that, subject to the **credit contract**, we may act on your written or verbal instructions or those of any **additional cardholder**.

37. You must advise us of a change in details

You must notify us promptly of any change in your name, address or telephone number.

38. Compliance with legislation

We will comply with all applicable legislation and regulations in relation to notices and other time periods under the **credit contract**. We warrant that we will comply with the requirements of the Electronic Funds Transfer Code of Conduct.

39. Changes to the credit contract

In addition to the changes to fees and charges, payments and the **annual percentage rates** referred to in 13, 14 and 26, we may change any other term of the **credit contract**. We will give you notice of any such changes as required by relevant legislation (which generally requires us to give you at least 20 days written notice of the changes unless the change reduces your obligations or extends the time for payment under the contract).

40. Is it possible for credit contract terms to be waived?

We may waive any term in the **credit contract** in whole or in part on any terms we specify. A waiver has no effect unless it is in writing by us or on our behalf unless we determine otherwise. A waiver applies only to the particular case, and to the particular condition, to which it relates. It does not apply on an ongoing basis. A waiver does not have the effect of changing any term of the **credit contract**.

41. Access to information

You authorise an additional **cardholder** to access any information relating to the **account** and agree we may provide that information at our discretion.

42. Notices

42.1 A notice must be in writing except that if it is a notice from us it may be given in a newspaper if that is not prohibited by law.

42.2 In addition to giving notice to us in any other way permitted by law, if you wish to give us a notice you may send it by post to GPO Box 1007, Melbourne VIC 3001, except that we can, at our discretion, accept verbal notice from you about your change of address. If we wish to give you a notice we may:

- deliver it personally to you;
- leave it at, or send it by post, facsimile or similar facility to the address of your place of residence or business last known to us; or
- subject to us obtaining your consent:
 - (i) email it to the email address that you have nominated to us;
 - (ii) make it available for retrieval by you when you next access your **Online Service Centre account**. If we give you notice in this manner, we will send you an email to tell you that the notice is available for retrieval.

43. Effective dating and adjustments

43.1 We may assign any date we consider appropriate to a debit or credit to the **account** but, in the case of a debit, that date must not be earlier than the date on which the relevant transaction occurred (and in the case of a credit **card purchase** or a **purchase** that is the subject of a **special rate start up promotion** or an **own-it-now promotion** earlier than the opening date of the **listing statement** for that **purchase**). If we do this we may make consequential adjustments (for example, to interest).

43.2 We may subsequently adjust a debit or credit to the **account** so as to accurately reflect the legal obligations of you and us (for example, because of an error or a dishonour of a cheque). If we do this, we may make consequential adjustments (for example, to interest).

44. Dispute resolution

If you have any questions, or want to make a complaint, call us on 1300 GO Card (1300 46 2273), or write to us at the address shown on your statement of account.

You must give us all information we request to help us resolve your query or complaint. If we are unable to resolve your query or complaint immediately, we will write to you and let you know our procedures for investigation.

45. Replacement of CreditLine or Buyer's Edge account

45.1 We may agree with you that the **account** will replace a Buyer's Edge or CreditLine account previously held by you.

45.2 If we so agree, an amount will be debited to the **account** to discharge the amount owing on your Buyer's Edge or CreditLine account, however, this new amount will not be treated

as a **balance transfer**. Instead the part of that amount which corresponds to the amount owing on your Buyer's Edge or CreditLine account that is attributable to:

- (a) **purchases** that are no longer the subject of offers similar to **promotional offers** (and fees and charges and interest on such **purchases**) will be treated under this **credit contract** as expired promotional **purchases**;
- (b) fees and charges that are not directly attributable to a **purchase** or a **cash advance** will be treated under this **credit contract** as **expired promotional purchases**;
- (c) **cash advances** (and interest and fees and charges associated with those **cash advances**) will be treated under this **credit contract** as **cash advances**;
- (d) **purchases** the subject of offers similar to **promotional offers** for which the **promotional offer term** has not expired (and fees and charges and interest associated with those **promotional offers**) will be treated under this **credit contract** as **promotional purchases** of the same type, with a closing date corresponding to the date on which the **promotional offer term** would have otherwise expired if your Buyer's Edge or CreditLine **account** had not been replaced with the **account**.

To make it easier for you to identify these **promotional purchases**, we will refer to them as having a promotional offer term equal to that applicable when you made the **promotional purchase**. In addition, if at the date we discharge the amount owing on your Buyer's Edge or CreditLine account, an amount owing on that account is attributable to **purchases** the subject of offers similar to **promotional offers** for which the **promotional offer term** has not expired, notwithstanding anything disclosed to you elsewhere in your contract documents, the **annual percentage rate** applicable to those **purchases** will be that which was applicable to those **purchases** under your Buyer's Edge or CreditLine account.

To the extent relevant, the statement of **annual percentage rate** applicable to those **purchases** under your Buyer's Edge or CreditLine account on the last statement of that account forms part of this **credit contract**.

45.3 If we agree with you that the **account** will replace your Buyer's Edge or CreditLine **account**, in the first **statement period** relating to the **account** you must pay the adjusted minimum payment, which is the minimum payment shown on your last statement of **account** for your Buyer's Edge or CreditLine **account**, except to the extent already paid by you before the opening date of the **account** (other than as a result of a payment made by us to discharge the amount owing on your Buyer's Edge or CreditLine account). The adjusted minimum payment includes any **overdue** amount or **over limit** amount payable as part of the minimum payment shown on your last statement of account for your Buyer's Edge or CreditLine account.

46. Interpretation

These definitions apply:

account means your GO Mastercard account with us.

additional cardholder means a person issued a **card** under 7.1.

adjusted closing balance, means for a **statement period**, the **closing balance** shown on the relevant statement of account, less:

- any **overdue** amount;
- any amount due under the **credit contract** which is payable on demand;
- any outstanding amount for a **purchase** the subject of a **buy now pay later promotion**, an **own-it-now promotion** or, if 45.2 applies, an **instalment interest free promotion**, if the **promotional offer term** has not expired on the relevant statement date (which is the last day of the **statement period**) other than any unpaid **instalment payment** due in a previous **statement period**;
- any outstanding amount for a **purchase** the subject of a **combined promotion** if the term specified in the **promotional offer** for which no interest is being charged and payments do not need to be made has not expired on the relevant statement date (which is the last day of the **statement period**); and
- any establishment fee.

annual percentage rate means, subject to any change under 26, each of the **cash annual percentage rate**, the **credit card annual**

percentage rate, the **expired promotional purchases annual percentage rate**, the **special annual percentage rate** and the **own-it-now annual percentage rate** disclosed in the **financial table**, or as notified to you from time to time.

balance transfer means a transaction under which you ask us to debit the **account** with an amount you specify and to pay that amount to us or another card issuer or financial institution for the credit of your specified account with us or that card issuer or financial institution.

balance transfer balance at any time means the amount outstanding on the **account** for a **balance transfer offer**, or a **special rate balance transfer**, being:

- credit provided in relation to that **balance transfer**;
- interest debited to the **account** in respect of that credit; and
- interest debited to the **account** in respect of the above interest.

balance transfer offer has the meaning given to it in 29.1(d), subject to 45.2.

BPAY payment means a payment from your **account** made through **BPAY scheme**.

BPAY scheme means the payment scheme promoted by BPAY Pty Ltd ABN 69 079 137 518.

buy now pay later promotion has the meaning given to it in 29.1(a).

buyer's protection premiums means premiums debited to the **account** in relation to consumer credit insurance referred to as "Buyer's Protection" and which is taken out by you through us.

card means any card, token or document that entitles you or any other person to use the **account** and that is issued on the **account**.

cardholder means a person to whom a **card** has been issued (including you) and each person using the **account** with their specified or implied consent.

cash advance means cash obtained under 3.1 and includes a **BPAY payment** where the **Online Service Centre** terms and conditions state that the transaction is to be treated as a cash advance, a **cash equivalent transaction**, a **cash withdrawal** of any amount from any credit

balance on the **account** and amounts treated as a **cash advance** (or part of one) under 45.2.

cash advance balance at any time means the total of the amount outstanding on the **account** for:

- credit provided in relation to **cash advances**;
- fees and charges debited to the **account** in relation to **cash advances**;
- interest debited to the **account** in respect of either of the above; and
- interest debited to the **account** in respect of the above interest.

cash annual percentage rate means any rate described as such in the **financial table**, or notified to you from time to time.

cash equivalent transaction means:

- (a) a purchase of traveller's cheques or money orders;
- (b) any transaction in the nature of a wager, gaming, gambling transaction or game of chance, including a purchase of gambling chips or tokens or any lottery, raffle or sweepstake ticket;
- (c) a funds transfer debited to your **account** (except **balance transfers**);
- (d) a purchase of, or loading of value on, a pre-paid or stored-value card or facility; or
- (e) a transaction made through bill payment facilities where the **supplier** or financial institution does not accept direct payment by credit card (for example payment of bills through a third party or over the counter at a financial institution); or
- (f) other transactions that we notify you will be treated as cash equivalent transactions including where a merchant or card scheme identifies a transaction as a **cash advance**.

cash fees means cash advance fees, international cash access fees, international over the counter transaction fees and international transaction fees where they relate to a **cash advance**.

cash limit means the maximum amount of credit by way of **cash advances** and any **cash advance** fee available to all **cardholders** in respect of the **account**, and is equal to the **credit limit** unless a different cash limit is notified to you from time to time.

closing balance means, subject to the amount owed on the **account** at the end of a **statement period**.

combined promotion has the meaning given to it in 29.1(h).

credit card annual percentage rate means any rate described as such in the **financial table**, or notified to you from time to time.

credit card purchase means a **purchase** which is not and was not the subject of a **promotional offer**.

credit card purchase balance at any time means the total of the amount outstanding on the **account** for:

- credit provided in relation to **credit card purchases**;
- fees and charges debited to the **account** in relation to **credit card purchases**;
- interest debited to the **account** in respect of either of the above; and
- interest debited to the **account** in respect of the above interest.

credit contract means these Conditions of Use and the **financial table** and the Other Information provided in the same document as the **financial table**.

credit limit means the maximum amount of credit available to all **cardholders** in respect of the **account**, as notified to you or determined under 9.2.

due date in respect of a **statement period** is the last day of the next **statement period**.

EFT Transaction means a funds transfer initiated by an instruction given by you through electronic equipment and using a method authorised by us for use and comprising the use of one or more of your **card**, **PIN**, **password** or any other code or device identifying you, but not your manual signature where the provision of that signature is the principle intended means of authenticating your authority to give the instruction.

electronic banking terminal means any authorised terminal or device in which you or an **additional cardholder** can use a **card** and **PIN** and includes any automatic teller machine (ATM) and any electronic funds transfer at point of sale (EFTPOS) terminal bearing the Mastercard

logo, but excludes any terminal where the **cardholder** is normally served by a person in a branch of a financial institution.

expired balance transfer balance at any time means the amount outstanding on the **account** for a **balance transfer** in respect of which the **promotional offer term** has expired, being:

- credit provided in relation to that **balance transfer**;
- interest debited to the **account** in respect of that credit; and
- interest debited to the **account** in respect of the above interest.

expired purchase balance at any time means the total of the amount outstanding on the **account** for:

- credit provided in relation to **expired promotional purchases**;
- **general fees** debited to the **account**;
- enforcement expenses;
- interest debited to the **account** in respect of any of the above; and
- interest debited to the **account** in respect of the above interest.

expired promotional purchase means a **purchase** the subject of a **promotional offer** for which the **promotional offer term** has expired and amounts treated as a **expired promotional purchase** (or part of one) under 45.2.

expired promotional purchase annual percentage rate means any rate described as such in a **promotional offer** and disclosed in the **financial table**, or notified to you from time to time.

financial table means the document named "Financial Table" with the number of the **account** in it and which is either included at the front of (and as part of) this Conditions of Use booklet or provided to you at the same time but separately from, this Conditions of Use booklet.

general fee means any late fee, and any other fee which is not a **specific fee** or is related to a particular **purchase, balance transfer** or **cash advance**.

instalment interest free promotion has the meaning given to it in 29.1(b).

instalment payment means a payment due under the terms of an **own-it-now promotion**, an **instalment interest free promotion** (or any

other applicable promotion where payments must be made by instalments).

interest free promotion has the meaning given to it in 29.1(c).

international transaction means a transaction (including a **purchase, cash advance** or **cash equivalent transaction** or other charge) denominated in a currency other than Australian dollars, or a transaction in Australian dollars, when either the merchant or its financial institution or payment processor is located overseas.

listing statement means, with respect to a **purchase, cash advance** or a **balance transfer**, the statement of account on which the relevant transaction is first listed.

listing statement period means, with respect to a **purchase, cash advance** or a **balance transfer**, the **statement period** covered by the **listing statement** for that transaction.

minimum monthly payment means the amount calculated under 15.

modified closing balance means the **closing balance** shown on a statement of account, reduced by any outstanding amount relating to a **purchase** under a **promotional offer** if the **promotional offer term**:

- has not expired; and
- is not due to expire during the **statement period** after the statement of account to which the **closing balance** relates, but the **modified closing balance** does include:
 - any **overdue** amount or any **over limit** amount;
 - any amount due under the **credit contract** which is payable on demand;
 - any **instalment payment** that is payable by the **due date** for the statement of account to which the **closing balance** relates; or
 - 3% of the total amount of all **purchases** the subject of an **interest free promotion**, 3% of the **special rate purchase** balance and 3% of the amount the subject of any **combined promotion purchase**, where monthly payments are required under 29.1(h).

Online Service Centre means the Internet based service provided by us that allows you to access your **account** as described in the Online Service Centre terms and conditions.

own-it-now promotion has the meaning given to it in 29.1(g).

overdue amount means the amount calculated under 16.

over limit amount means the amount calculated under 16.

own-it-now annual percentage rate means any rate described as applicable to an **own-it-now promotion** in a **promotional offer** and disclosed to you in the **financial table**, or notified to you from time to time.

own-it-now purchase balance at any time means the total of the amount outstanding on the **account** for an **own-it-now promotion** for which the **promotional offer term** has not expired, being:

- credit provided in relation to that **own-it-now promotion**;
- interest debited to the **account** in respect of that credit; and
- interest debited to the **account** in respect of the above interest.

password means a password which has been selected by you for general account enquiries and in any other way allowed by us.

PIN means the personal identification number which has been selected by you or any **additional cardholder**, or which has been allocated to you or any **additional cardholder** by us, for use with the **card** in any **electronic banking terminal**.

previous statement means, with respect to a **purchase, cash advance or balance transfer**, the statement of account before the **listing statement** for that transaction.

promotional offer means each of the promotions described in 29.1(a) to (h).

promotional offer term has the meaning given to it in 29.1.

purchase means a purchase of goods or services and includes the amount of such purchase and any amount treated as a purchase (or part of one) under 45.2. But excludes any **cash advance** or **balance transfer**.

purchase balance at any time means the total of the **credit card purchase balance**, the **own-it-now purchase balance**, the **special purchase balance**, and the **expired purchase balance**.

special annual percentage rate means any rate described as applicable to a **special rate start up promotion** or a **special rate balance transfer** in a **promotional offer** and disclosed to you in the **financial table**, or notified to you from time to time.

special rate balance transfer has the meaning given to it in 29.1(f).

special rate purchase balance at any time means the total of the amount outstanding on the **account** for a **special rate start up promotion** for which the **promotional offer term** has not expired, being:

- the credit provided in relation to that **special rate start up promotion**;
- interest debited to the **account** in respect of that credit; and
- interest debited to the **account** in respect of the above, interest.

special rate start up promotion has the meaning given to it in 29.1(e).

special rate balance transfer balance at any time means the amount outstanding on the **account** for a **special rate balance transfer**, being:

- credit provided in relation to that **balance transfer**;
- interest debited to the **account** in respect of that credit; and
- interest debited to the **account** in respect of the above interest.

specific fee means any establishment fee, account service fee, payment handling fee or government fee or charge.

statement period is a period determined under 11.1.

supplier means a person, company or organisation from whom a **cardholder** obtains goods, services or cash.

In addition: “we”, “us” and “our” means Latitude Finance Australia (ABN 42 008 583 588).

“you” means the person named as the applicant for an account and includes your successors and assigns, and “your” has a corresponding meaning.

This is a notice we are required to give under the National Credit Code.

INFORMATION STATEMENT

paragraph 16 (1) (b) of the Code regulation 70 of the Regulations

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider. It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, your credit provider's external dispute resolution scheme, or get legal advice.

THE CONTRACT

1. How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before —

- your contract is entered into; or
- you make an offer to enter into the contract; whichever happens first.

2. How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep. Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract, write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy —

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as —

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example —

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published in a newspaper
- you get 20 days advance written notice for —

- a change in the way in which interest is calculated;

or

- a change in credit fees and charges; or
- any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact your credit provider's external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Your credit provider's external dispute resolution provider is the Financial Ombudsman Service ("FOS") Australia and can be contacted at 1800 367 287, www.fos.org.au or at GPO Box 3, Melbourne VIC 3001 (Australia).

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through the ASIC website at <http://www.asic.gov.au>.

INSURANCE

10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider can not insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within

14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing, your insurer must give you a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

GENERAL

14. What do I do if I cannot make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways —

- to extend the term of your contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

15. What if my credit provider and I can not agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the external dispute resolution scheme that your credit provider belongs to. Further details about this scheme are set out below in question 17.

16. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you can not be unduly harassed or threatened for repayments.

GO Mastercard Loyalty Terms & Conditions

If you think you are being unduly harassed or threatened, contact the credit provider's external dispute resolution scheme or ASIC, or get legal advice.

17. Do I have any other rights or obligations?

Yes. The law will give you other rights and obligations.

You should also **READ YOUR CONTRACT** carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER'S CUSTOMER RESOLUTION TEAM ON 1300 462 273 OR AT THE POSTAL ADDRESS SHOWN ON YOUR STATEMENT OF ACCOUNT. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME OR GET LEGAL ADVICE.

EXTERNAL DISPUTE RESOLUTION IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION PROVIDER IS THE FINANCIAL OMBUDSMAN SERVICE ("FOS") AUSTRALIA AND CAN BE CONTACTED AT 1800 367 287, WWW.FOS.ORG.AU OR AT GPO BOX 3, MELBOURNE VIC 3001 (AUSTRALIA).

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE

1. General information

These Terms and Conditions will apply to you if you are an individual and you are provided with the **account**.

These Terms and Conditions:

- are between you and Latitude Finance Australia (ABN 42 008 583 588), ("Latitude"), the provider of this **Rewards Program**;
- govern all aspects of your participation in the **Rewards Program**; and
- are to be read in conjunction with the Conditions of Use for the **account**.

In these Terms and Conditions, "we" and "us" means Latitude.

Words printed like **this** have the meaning given in 10 of these Terms and Conditions, or in 46 of the Conditions of Use.

It is your responsibility to read and understand these Terms and Conditions prior to you or an **additional cardholder** using the **account**. If you have difficulty reading or understanding them, please seek help from an interpreter or adviser.

2. Program participation

- 2.1 You automatically become a participant in the **Rewards Program** if you activate your **card**.
- 2.2 These Terms and Conditions will become effective when you use the **account** or activate a **card** (which ever happens first). You will be bound by these Terms and Conditions, and any additional terms and conditions included in any **rewards catalogue** and any policies and procedures we specify relating to the **Rewards Program** from time to time. You agree that these Terms and Conditions apply to any **points** you earn.
- 2.3 **Additional cardholders** cannot earn **points** in their own right, but may accumulate **points** for you.
- 2.4 We may suspend your right to accrue **points** in connection with **eligible transactions** at any time and in our absolute discretion. We may suspend or terminate your participation in the **Rewards Program**, with or without notice or

compensation of any kind to you, for any reason. We will automatically suspend or terminate your participation in the event of your death, or if:

- you breach your obligations under the Conditions of Use in respect of the **account** or any term or condition of the **Rewards Program**;
- you provide any misleading or false information in connection with the **Rewards Program**;
- you abuse any privilege accorded to you as a participant in the **Rewards Program**;
- you or anyone else with access to the **account**, acts in any fraudulent or dishonest way in connection with the **Rewards Program**;
- or
- if your **account** is **closed** for any reason and in any way.

2.5 If we suspend or terminate your participation in the **Rewards Program**, or if we close the **account**, all points earned in respect of the **Rewards Program** will be immediately cancelled and unavailable for redemption.

2.6 If you close the **account**, or you notify us that you wish to cancel the **cards** under these Terms and Conditions, all **points** earned in respect of the **Rewards Program** will be immediately cancelled and unavailable for redemption.

2.7 You must notify us immediately if you become aware of any fraudulent or dishonest use of the **Rewards Program account** or other abuse of the **Rewards Program**.

3. Earning points

3.1 Subject to the per calendar year cap in 3.7 under these Terms and Conditions, we will issue you with **points** for all **eligible transactions** on the **account**. **Points** are earned on **eligible transactions** when the **eligible transactions** are posted to the **account**.

3.2 You will earn:

- 1.25 **points** for each whole \$1.00 of each **eligible transaction** in a Harvey Norman, Joyce Mayne or Domayne store in Australia; and
- 1 **point** for each whole \$1.00 of each **eligible transaction** carried out with other merchants; (in each case rounded down to the nearest whole dollar) that is debited to the **account**.

3.3 We may, from time to time, increase or decrease the rate at which **points** will accrue for each whole dollar value of **eligible transactions** (including for selected **eligible transactions**), by giving you at least 30 days prior notice.

3.4 "**Eligible transactions**" mean all transactions debited to the **account** other than:

- any transactions which we decide in our absolute discretion have not been made wholly or predominantly for personal, domestic or household purposes;
- purchases of foreign currency, travelers cheques, convenience cheques, casino gambling chips, or telegraphic transfers;
- **cash advances**;
- purchases that are the subject of a **promotional offer**;
- fees and charges payable in connection with the **account**;
- interest charges payable in connection with the **account**;
- government fees and charges payable in connection with the **account**;
- transactions we decide are disputed or fraudulent or involve abuse of the **account** or a **card**;
- payments credited to the **account**;
- transactions refunded or reimbursed as they are posted to the **account**;
- adjustments resulting from disputed transactions or otherwise;
- **balance transfers**; and
- **buyer's protection premiums**

3.5 **Points** you accrue do not constitute your property. You cannot transfer the points to any other person or entity or **account**. You may not transfer points awarded in connection with another loyalty program to the **Rewards Program account**.

3.6 **Points** you accrue have no monetary or cash value.

3.7 You may only earn and accrue a maximum of 100,000 **points** in a calendar year. You will not be entitled to earn **points** above this limit for any otherwise **eligible transactions** posted

to the **account**. This limit does not apply to any **point** adjustments under these Terms and Conditions.

- 3.8 **Bonus points** may be posted to the **account** at different times as described in 4 of these Terms and Conditions, or as notified in the applicable promotional material.

4. **Bonus points**

Where advised by us, you may also accrue extra **points** ("**bonus points**") by doing certain things or by purchasing certain goods or services we specify using the **account**. These **bonus points** may be subject to additional terms and conditions as set out in the relevant promotional material or notified to relevant **cardholders**.

5. **Points redemption and deduction**

- 5.1 Any **points** not redeemed 36 months after the points are allocated to the **account** will expire and will be deducted from the **points** balance of the **Rewards Program account**.
- 5.2 Where an accrual of **points** is reversed by us, either because of returned **purchases**, or because the **points** were issued in error, or for any other reason under these Terms and Conditions, the reversed **points** will be deducted from the total number of **points** accrued to you. Where such a deduction would result in the total **points** accrued to you reducing below zero, the total number of **points** accrued to you may be shown as a negative amount. In these circumstances, any future **points** accrued by you will be accrued towards setting off any deficit before otherwise being available to you. Any reduction of **points** (including the method of reduction) is at our discretion.
- 5.3 We will maintain the **Rewards Program account** in your name and will debit and credit **points** to the **Rewards Program account** in accordance with these Terms and Conditions. **Points** may not be redeemed until they have been allocated by us to the **Rewards Program account**.
- 5.4 **Points** you redeem will be deducted from the **Rewards Program account** at the time of your request or a later time if we choose. The oldest **points** will be deducted first in processing your redemption request or when **points** are reduced for any other purpose under these Terms and Conditions (including without limitation 5.2 of

these Terms and Conditions). When we have processed a redemption request it cannot be amended or withdrawn unless we agree.

6. **Obtaining rewards**

- 6.1 Once you have accumulated sufficient **points** in the **Rewards Program account** you may use those **points** to claim **rewards** from the current **rewards catalogue** or any list of special **reward** offers.
- 6.2 The **rewards catalogue** will be made available via the website www.gomastercard.com.au. We may also send you the **rewards catalogue** from time to time showing what **rewards** are currently available, the number of **points** required to redeem each **reward** and any special terms and conditions applying to particular **rewards**. Where there is any inconsistency between those special terms and conditions and these Terms and Conditions, the special terms and conditions will prevail.
- 6.3 We will endeavour to ensure that the information provided in the **rewards catalogue** is correct. However, all **rewards** are subject to availability. As the available **rewards** may change from time to time you should always contact us through the **Rewards Service Centre** (contact details are on your **points summary**) or via our website at www.gomastercard.com.au to ensure that your **points summary** and the **rewards catalogue** are current and correct before claiming a **reward**.
- 6.4 You may redeem a **reward** by either contacting us through the **Rewards Service Centre** or via the website www.gomastercard.com.au and requesting a **reward** for which you have sufficient **points**. If another method becomes available for requesting a **reward**, you may also request a **reward** using that method.
- 6.5 If you do not have enough **points** to redeem a **reward**, you cannot redeem a **reward**. You cannot **purchase** the additional **points** that you need to redeem a **reward**. You may only use **points** in your own **Rewards Program account** to redeem **rewards**. You may not combine **points** with another person in order to claim a **reward**. You may not combine your **points** with **points** earned by you on any other account.
- 6.6 If you redeem **points** for a **reward** that is a **voucher**, the **voucher** must be used by the expiry date as set out in the voucher terms

and conditions which do not form part of these Terms and Conditions. It is your responsibility to check the expiry date of the **voucher**.

- 6.7 **Vouchers** (or **rewards**) that are lost (in the post or otherwise), stolen or not used by the expiry date will not be replaced. **Vouchers** will be deemed void and will not be accepted if stolen, forged or mutilated.
- 6.8 For security reasons, all inquiries about the **Rewards Program account**, and requests to redeem **rewards**, must be made by you personally. **Additional cardholders** will not be able to access information about the **Rewards Program account** and will not be able to redeem **rewards**.
- 6.9 A **reward** may not be returned, cashed-in, or exchanged for another **reward**.
- 6.10 All **rewards** are subject to availability and substitutions may be necessary. Special terms and conditions may apply in relation to individual **rewards**, including limits on the number of multiple **rewards** of any one type that you may claim at any time or from time to time. We are not liable for any **reward** not being available for any reason.
- 6.11 **Rewards** will not be delivered to an address outside of Australia.
- 6.12 If you redeem **points** for a **reward** that is a **voucher**, we will send you the **voucher** by post.
- 6.13 You are not entitled to redeem **points** for **rewards** at any time that the **account** is in default, in arrears or closed.
- 6.14 We will deduct **points** used to redeem a **reward** from the **Rewards Program account** at the time you redeem the **reward** or later, at our discretion.

7. Statement of points

- 7.1 We will provide you with an ability to access the **points summary** via our website on www.gomastercard.com.au or a summary in the mail which will show **points** activity in respect of **eligible transactions** for the relevant period.
- 7.2 If you believe that you have not been credited with **points** that you are entitled to, you must notify us through the Rewards Service Centre within 60 days of your receipt of the relevant **points summary**. Requests for missing **points** to be credited must be made in writing to the Rewards Service Centre, and must be

accompanied by a legible copy of the relevant sales receipts, **account** statements, and **points summary**. We will investigate all **points summary** queries but our decision on any such dispute is final and binding.

- 7.3 We reserve the right to adjust (retrospectively or otherwise) the **Reward Program account**, in our absolute discretion, if **points** have been incorrectly credited or debited to the **Reward Program account**, whether due to our error or for any other reason.

8. General

- 8.1 Except as provided in any law which cannot lawfully be excluded or modified by agreement, we are not responsible for the merchant ability, fitness for purpose or availability of any **rewards** you receive or request under the **Rewards Program**, any death or injury, loss or consequential loss or damage from a **reward** or the loss, theft or destruction of a **reward**. You should take up any complaints about rewards with the supplier of the **reward**. We will bear no responsibility for resolving any dispute with the supplier or for the dispute itself.
- 8.2 If we are liable for breach of any term implied by law in connection with the operation of the **Rewards Program** or the supply of any **reward**, we limit such liability where entitled to do so to:
 - replacement or repair of the **reward** or payment of the cost of replacing or repairing the **reward**; or
 - supplying the services again or payment of the cost of having the services supplied again.
- 8.3 We may change or amend these Terms and Conditions, or otherwise terminate or change the **Rewards Program**, at any time at our discretion without giving any reason, even if this has the effect of:
 - reducing or cancelling **points** previously earned by you;
 - changing the transactions that are **eligible transactions**;
 - changing or reducing the number or value of **points** that may be earned in any transaction or that are required to redeem any **reward**; or
 - reducing, changing or cancelling the number, type or value of **rewards** available through the **Rewards Program**.

We will give you at least 30 days written notice of any material change to these Terms and Conditions.

- 8.4 By continuing to use the **Rewards Program account** or allowing (as relevant) an **additional cardholder** to use the **Rewards Program account** you confirm your agreement to be bound by these Terms and Conditions as changed or amended from time to time and any additional terms and conditions included in any rewards catalogue and any policies and procedures we specify relating to the **Rewards Program** from time to time.
- 8.5 No failure or delay by us in exercising our rights under these Terms and Conditions constitutes a waiver of those rights. Any waiver by us must be in writing and signed by one of our officers.
- 8.6 You cannot transfer your participation in the **Rewards Program** to any other person or entity.
- 8.7 You are responsible for any taxation liability (including any goods and services tax) or other government charges or reporting requirements arising from your participation in the **Rewards Program**, or the redemption of **points** to obtain a **reward**. If your participation in the **Rewards Program**, or the redemption of **points** to obtain a **reward**, involves a taxable supply being made to you, you are responsible for paying any amount charged by the entity making the supply in respect of its goods and services tax liability on the supply. We do not offer any advice or accept any responsibility with respect to these matters.
- 8.8 All references to dollars are in Australian dollars unless otherwise stated and where a transaction is initially recorded in a foreign currency the relevant amount of **points** will be allocated by reference to the Australian dollar value of that transaction debited to your **account**.
- 8.9 We may exercise any right, power or remedy granted to us by these Terms and Conditions at our sole and absolute discretion and separately or concurrently with another right, power or remedy. A single or partial exercise of that right, power or remedy by us does not prevent a further exercise of that or of any other right, power or remedy.

9. Dispute resolution

- 9.1 Subject to 7.2 of these Terms and Conditions, any queries or complaints concerning your participation in the **Rewards Program** or about the **Rewards Program account** will be dealt with in accordance with the procedure set out in the Conditions of Use for the GO Mastercard.
- 9.2 All questions or disputes regarding your participation in the **Rewards Program** will be resolved by us at our sole discretion.

10. Definitions

In these Terms and Conditions:

bonus points has the meaning given to it in 4 of these Terms and Conditions.

eligible transaction has the meaning given to it in 3.4 of these Terms and Conditions.

point means a point that you accrue in accordance with these Terms and Conditions.

points summary means a record of your points balance, or **points** activity in respect of **eligible transactions**, that we provide to you on the **account** statement in a document (or in any other form that we choose).

Rewards Program means the GO Mastercard Rewards Program contemplated by these Terms and Conditions.

Rewards Program account means the account we maintain in your name detailing the number of **points** that have been allocated to you in accordance with these Terms and Conditions.

reward means goods or services or entitlement to goods or services redeemable for **points** as determined by us from time to time.

rewards catalogue means the GO Mastercard rewards catalogue, which lists all the available **rewards** from time to time.

voucher means a redemption voucher that enables the holder to purchase goods and services as specified by the voucher terms and conditions and limited to the voucher value.

GO Mastercard Important Privacy Information

By completing an Application Form for a credit facility, you acknowledge and consent to all of the matters set out in this Privacy Notice, including the collection, use and disclosure of your personal information by each member of the Latitude Group and other parties as described.

Important Privacy Notice

Personal information

In this Privacy Notice, references to “personal information” include:

- “sensitive information” (such as information or an opinion about an individual’s racial or ethnic origin, membership of a political, professional or trade association and health information);
- “credit information” (such as **your** identification details, information about **your** account, whether it is open or closed and the relevant dates, the type (such as a credit card or loan) and amount of credit, and **your** repayment history information, such as whether **you** have made, or missed, a payment on **your** credit facility); and
- “credit eligibility information”, which is information about **you** disclosed to **us** by a credit reporting body or information **we** derive from it about **you**.

Privacy Act

In this Privacy Notice, a reference to the Privacy Act 1988 includes amendments to the Act, including the Privacy Amendment Act 2013 which introduces the Australian Privacy Principles.

Privacy Notice

This Privacy Notice is provided by Latitude Finance Australia ABN 42 008 583 588 who is the credit provider under the credit facility to which this Privacy Notice relates and is referred to in this notice as the “Credit Provider”. The Credit Provider and its related entities in Australia are referred to in this notice as the “Latitude Group”.

This Privacy Notice contains important information about the collection, use and disclosure of personal information by the Latitude Group. Where personal information is collected, used and disclosed for the same purposes by the Credit Provider and the other Latitude Group companies, the word “**we**” or “**us**” is used. Where personal information is treated

differently, the organisation or group is identified separately.

In this Privacy Notice, “**you / your**” includes all borrowers, guarantors or other relevant individuals (such as directors or shareholders) connected with a borrower and named in an Application Form.

What personal information (including, as applicable, credit information) is collected?

Generally, **we** collect:

- information **you** provide in the Application Form;
- purchase and cash advance information (for example, the type of goods purchased and where they were purchased);
- information relating to **your** credit facility, **your** ongoing use of that account and **your** credit limit;
- information about **your** participation in the relevant associated loyalty program;
- information **you** provide when registering, or using, **your** credit facility on one of our websites;
- information held by a service provider (for example, a loyalty program operator, a customer service organisation such as a call centre, a rewards provider and others described below under “**Who your personal information may be shared with**”);
- sensitive information (in particular, health information) where it is necessary for **us** to provide **you** with a Latitude Group product or a service (including assessing hardship applications);
- information from third parties (such as employers, government bodies, accountants, financial institutions and related companies, here or overseas) where it is unreasonable or impracticable to collect the information from **you**. Such circumstances may include where **we** seek to verify the income or other details **we** provided in **your** Application Form, to obtain information about facilities with other credit providers or where dealers or retailers collect or disclose information about **your** purchases.

Why personal information is collected, used and disclosed

We collect, use and disclose **your** personal information:

- to assess **your** application for a credit facility and if it is approved, for the establishment and

- subsequent administration of the credit facility;
- to share **your** personal information with related bodies for the purposes set out in this Privacy Notice; and
- to assess, establish and administer any credit related insurance product (including, if applicable, assessing **your** application for insurance).

We may also collect, use and disclose personal information for a number of purposes, including:

- to perform administrative tasks and manage business operations related to the credit facility and any associated loyalty program, including dispute resolution;
- to provide any associated loyalty program, if applicable;
- promote and provide benefits associated with the credit facility and discounts to which **you** are entitled;
- promote and provide products, services and offers of the Latitude Group and other Latitude related entities and other organisations;
- for planning, product and service development and research purposes;
- for risk assessment modelling;
- where **you** are a guarantor to support the applicants application for credit, to allow Latitude Group to assess whether to accept **you** as a guarantor for the credit facility, for keeping **you** informed about the status of the credit facility, and to enforce the guarantee;
- for fraud and crime prevention and investigation;
- to comply with laws that may require or authorise **us** to obtain information about you, such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other anti-money laundering legislation (for example, for identity verification), the National Consumer Credit Protection Act 2009, the Personal Property Securities Act 2009 (for example, if relevant, for search and registration purposes) and other regulatory legislation (for example, requiring **us** to maintain client and transaction records, to provide information relating to loans to the Australian Prudential Regulation Authority and to make reports and provide other information to regulators) and the Taxation Administration Act 1953, the Income Tax Assessment Act 1997 and other taxation laws (for example, to comply with information requests issued by the Commissioner

of Taxation);

- to assist in finalising **your** application for **your** credit facility or making a purchase on **your** credit facility; and
- for other purposes as listed in our Privacy Policy and our Credit Reporting Policy (our Credit Reporting Policy also notes limitations that may apply to the purposes for which **we** may use **your** credit information).

Consequences for you if your personal information is not provided to us

If this personal information about **you** is not provided to **us**, it may result in the Credit Provider and/or the Latitude Group being unable to provide the credit facility or the benefits associated with it. The Credit Provider and/or the Latitude Group may also be unable to process **your** application, or to establish or administer the credit facility.

Collection, use and disclosure by Latitude Group of your credit information and credit eligibility information

We may obtain **your** credit reporting information from credit reporting bodies in circumstances permitted by the Privacy Act 1988, for example to assess **your** application for consumer or commercial credit and to collect payments which are overdue for consumer or commercial credit.

We use credit eligibility information for purposes permitted under the Privacy Act 1988, including for the purposes of assessing **your** initial and ongoing application and availability for credit and for internal management purposes.

If **you** are a guarantor, **you** agree that **we** may obtain credit reporting information about **you** from credit reporting bodies for the purposes of assessing whether to accept **you** as a guarantor in relation to credit provided by **us** to an applicant or credit for which an application has been made to **us** by an applicant.

We may disclose personal information about **you** to credit reporting bodies (including credit information, such as details about the credit that **we** provide to **you**, **your** repayment history and any repayment defaults).

The credit reporting bodies that **we** exchange credit information with, and where **you** can find their privacy policies (which sets out how they manage credit-related personal information) are:

- Veda www.veda.com.au/privacy
Telephone – 1300 921 621
- Dun and Bradstreet www.checkyourcredit.com.au
Telephone - 1300 734 806
- Experian www.experian.com.au
Telephone - 1300 783 684

These credit reporting bodies may include the information in reports provided to credit providers to assist them to assess **your** credit worthiness. Please be aware that **you** have a right to request that these credit reporting bodies do not:

- use **your** credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; and
- use or disclose **your** credit reporting information, if **you** believe on reasonable grounds that **you** have been or are likely to be a victim of fraud.

You should also be aware that:

- if **you** fail to meet **your** payment obligations in relation to consumer credit or commit a serious credit infringement, the Credit Provider may be entitled to disclose this to the credit reporting body; and
- **you** have a right to access the information from the Credit Provider, to request that the Credit Provider correct the information and to make a complaint to the Credit Provider (please see below for more details about access, correction and complaints).

The Credit Reporting Policy on our website includes the most up-to-date information about how **we** handle **your** credit-related personal information, including information about the credit reporting bodies to whom **we** are likely to disclose **your** personal information. Please view our Credit Reporting Policy under the privacy section at www.gomastercard.com.au/privacy or contact **us** on 1300 462 273.

Without limiting any other consents contained in this Privacy Notice, **you** agree that **we** may share information about **your** credit arrangements and credit eligibility information about **you** with any credit providers named by **you** in the Application Form and any credit providers named in a credit report obtained by **us** and issued by a credit reporting body in a manner and for purposes that comply with the Privacy Act 1988, including to assess **your** application for credit and **your** credit worthiness. Subject to the Privacy Act 1988, **we** may also share

information concerning a **credit facility** granted to **you** or the conduct of that credit facility.

Who your personal information may be shared with?

For the purposes listed above or as described, **we** may share **your** personal information with the following (as well as otherwise permitted by the Privacy Act 1988):

- any Introducers (including brokers, dealers and retail partners), if applicable. To the extent that an Introducer is acting on **your** behalf, **you** authorise the Introducer to receive personal information, including credit eligibility information, from us;
- any employer named in the Application Form to verify the personal information provided;
- service providers such as customer service organisations, call centres, mailing houses, researchers, collections agents, data analysts, professional advisers (such as accountants), auditors, organisations providing services and rewards relevant to any associated loyalty program, delivery companies, mailing organisations;
- other organisations as required or authorised by law, for example, to government or regulatory bodies for the prevention or detection of unlawful activities;
- members of the Latitude Group and Latitude related entities in Australia and overseas;
- credit reporting bodies or other businesses or other organisations that provide personal credit or commercial credit information as described above in the section "Collection, use and disclosure by Latitude Group of **your** credit information and credit eligibility information";
- other financial institutions, government bodies and credit providers;
- card schemes such as Mastercard;
- **your** nominated referees;
- additional cardholders or other persons (if any) authorised by **you** to operate or access **your** credit facility;
- organisations through whom **you** choose to make payments to Latitude Group;
- providers of services related to the credit facility such as statement producers, debt collection

- agencies and card manufacturers; and
- organisations wishing to acquire an interest in any part of Latitude's business for assessing or implementing any such acquisition.

Safeguarding personal information

We will take reasonable steps to protect personal information about **you** that they hold and transmit, from misuse, interference and loss and from unauthorised access, modification and disclosure.

Transfer or disclosure of your personal information overseas

In some circumstances, for the purposes set out in this Privacy Notice, **your** personal information, credit information and credit eligibility information may be disclosed by **us** to organisations located overseas and which do not have an Australian Link (for example, a disclosure to an overseas recipient may be necessary for operational reasons – such as because **you** have requested an international payment to be made or another product or service that involves an international element – or to comply with foreign legal or regulatory requirements). **We** may also use service providers based overseas. Where such disclosures occur, arrangements will be put in place to protect **your** personal information. It is not practicable to list every country in which such recipients are located but it is likely that the countries to which **your** information may be disclosed are as follows:

- China;
- Hungary;
- India;
- Japan;
- Mexico;
- New Zealand;
- Philippines;
- Poland;
- Singapore;
- Spain;
- South Korea;
- United Kingdom;
- United States of America.

Transfer of Latitude Group's rights

The Credit Provider and the Latitude Group may, without notice to **you** or obtaining **your** consent:

- assign any of its rights under the credit facility; and
- give information about the credit facility and **your** obligations under it to any assignee, or anyone who is considering becoming an assignee.

Access to personal information

You may contact **us** to request access to **your** personal information held by **us** by:

- contacting **us** at 572 Swan Street, Richmond, Victoria, 3121 Attention: Privacy Officer;
- Or call **us** on 1300 462 273.

Both our Privacy and Credit Reporting Policies are available under the privacy section at www.gomastercard.com.au/privacy. These policies contain further information about how **you** may access the personal information **we** hold about **you**.

A charge may apply for providing **you** with access to **your** personal information.

How to seek correction of your personal, credit, or credit eligibility information

If **you** believe that the information that **we** hold about **you** is incorrect in any way, please call **us** on 1300 462 273 or write to **us** at GPO Box 1007, Melbourne VIC 3001.

Our Privacy Policy and Credit Reporting Policy contain further information about how **you** may seek the correction of personal information (including credit eligibility information) **we** hold about **you**.

How we will deal with a complaint?

Our Privacy Policy and Credit Reporting Policy also contains information as to how **you** can complain about a breach by **us** of the Privacy Act (including the credit reporting provisions in Part IIIA) or the Credit Reporting Code and how **we** will deal with such a complaint.

We aim to review and resolve **your** enquiries as quickly and fairly as possible. **We** will keep **you** informed of **our** progress. **We** will do all **we** can to provide **you** with the most suitable response specific to **your** situation and ensure, where possible, that **your** complaint is resolved to **your** satisfaction.

The Latitude Group Customer Resolution Team can be contacted on 1300 369 340 or **you** can write to them at:

GPO Box 2256
Melbourne VIC 3001.

Information about additional cardholders and other persons

If **you** nominate an additional **cardholder** or provide personal information about any other individual, such as a referee, **you** must first ensure that the person concerned:

- has seen this Privacy Notice and understood its contents; and
- has separately agreed to their personal information being collected, used and disclosed in accordance with this Privacy Notice.

If **you** nominate an additional **cardholder** under 18 years of age who does not have sufficient maturity to understand this Privacy Notice, **you** must ensure that a parent or guardian agrees to this Privacy Notice on their behalf.

Direct marketing opt-out

The consents given by **you** in relation to the use of **your** personal information for direct marketing apply to contacting **you** by all relevant means (for example, by letter, email or phone) and apply for an indefinite period of time, unless **you** expressly withdraw those consents by notice to **us**.

If **you** do not want to receive direct marketing information from the Credit Provider **you** may call our Customer Solutions Team on 1300 462 273.

Email Communication

If **you** provide Latitude Group with an email address, **you** consent to electronic communications being sent to **you** via that email address, including notices and reminders. To protect **your** privacy, **we** recommend that any email address **you** provide to **us** be **your** personal email address rather than, for example, an email address accessible by **your** work colleagues or family members.

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