

NOTICE OF CHANGE

IMPORTANT INFORMATION REGARDING CHANGES TO QANTAS TRAVEL MONEY EFFECTIVE 27 FEBRUARY 2024

Effective: 27 February 2024

We wish to advise you of changes to Qantas Travel Money ("Card"):

The below changes are effective from 27 February 2024 and are summarised as follows:

- The Issuer will be changing from Heritage and People's Choice Limited trading as Heritage Bank (ABN 11 087 651 125, AFSL 244310) to EML Payment Solutions Limited ('EML') (ABN 30 131 436 532, AFSL 404131);
- the Terms and Conditions for your Card will be moved to EML (called a novation). This means that your contract with HPC will end and be replaced with a contract between you and EML (New Terms and Conditions); and
- changes to clarify several terms, including our commitment to be fair when we make decisions that affect your Card account (such as changes to the terms and conditions) and when we may suspend your Card.

The following documents will apply for Qantas Travel Money and be issued by EML effective from 27 February 2024:

- a new Product Disclosure Statement and New Terms and Conditions;
- a new Target Market Determination; and
- a new Financial Services Guide.

You are not required to take any action as a result of this notice but if you do not agree to the changes, please contact us on 1300 992 700 before 27 February 2024. By keeping or using your Qantas Travel Money card after this date you confirm you have agreed to the changes detailed in this notice.

About EML Payment Solutions Limited (EML)

EML is a prepaid card issuer and processor, and part of the EML Payments group who has offices in Australia, North America, Europe and the Middle East. You can find out more information about EML online via www.emlpayments.com.

What happens next?

There is nothing you need to do, and Qantas Travel Money will continue to operate as normal:

- you can continue to use the same physical card in store, online and at ATMs;
- your account, online access and log in details remain the same; and
- your card balances are unchanged and stored in their original currencies.

We hope you continue to enjoy using Qantas Travel Money.

Should you have any questions, please contact us on 1300 992 700.