



## Terms and Conditions

### AccessPay Salary Packaging and Meal Entertainment Card

Terms and Conditions Salary Packaging and Meal Entertainment Card (Mastercard)

The Salary Packaging and Meal Entertainment Card is issued by EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131 (**EML**).

The Service Provider acts as authorised representative of EML as distributor and issuer of the Salary Packaging and Employee Benefits Card (Mastercard).

As a cardholder I,

1. Agree to receiving disclosures about the Salary Packaging and Meal Entertainment Card online.
2. Understand that the Product Disclosure Statement and Financial Services Guide is available online ([www.accesspay.com.au/salary-packaging-card](http://www.accesspay.com.au/salary-packaging-card)) and further information on how to activate my card will be sent to me with my card.
3. Understand by activating and using my card I agree to be bound by these Terms and Conditions and the Terms and Conditions set out in the Product Disclosure Statement.
4. Understand EML is not responsible for my salary deduction arrangements.
5. Authorise the Service Provider to request and pay their administration and card fee as part of my salary packaging arrangement and, in the event that my account is overdrawn, authorise the Service Provider to debit the overdrawn amount from my card.
6. Confirm where information has been provided on behalf of a partner cardholder, the partner cardholder has provided me authority to request an Salary Packaging and Meal Entertainment Card on their behalf. I understand I will be liable to the EML, my employer and my salary packaging provider for any loss arising from the use of the card by the partner cardholder.
7. Consent to the Service Provider disclosing information relating to my application for and usage of my card to third parties involved in the processes, administration and management of the card for the purposes of facilitating the operation of the card.
8. Understand that I am only eligible to use the Salary Packaging and Meal Entertainment Card while employed by my employer. Upon termination of my employment, my eligibility ceases and EML or the Service Provider may, in their discretion, immediately cancel my Salary Packaging and Meal Entertainment Card. Any available funds will be returned to the Service Provider and dealt with in accordance with my employment contract or salary packaging arrangement. I must immediately notify my salary packaging provider if my employment is terminated.

In these Terms and Conditions, "Service Provider" means AccessPay Pty Ltd.