

# Terms and Conditions

## AccessPay Salary Packaging and Meal Entertainment Card

The AccessPay Salary Packaging and Meal Entertainment Card is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ACL 240984.

AccessPay acts as authorised representative of EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131 as distributor of the AccessPay Salary Packaging and Meal Entertainment Card.

As a cardholder I,

1. Agree to receiving disclosures about the AccessPay Salary Packaging and Meal Entertainment Card online.
2. Understand that the Product Disclosure Statement and Financial Services Guide are available online at [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 Heritage Bank Limited is not responsible for my salary deduction arrangements.
5. Authorise AccessPay Pty Ltd 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 AccessPay 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 AccessPay Salary Packaging and Meal Entertainment Card on their behalf. I understand I will be liable to the Heritage, my employer and my salary packaging provider for any loss arising from the use of the card by the partner cardholder.
7. Consent to AccessPay 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 AccessPay Salary Packaging and Meal Entertainment Card while employed by my employer. Upon termination of my employment, my eligibility ceases and Heritage or AccessPay may, in their discretion, immediately cancel my AccessPay Salary Packaging and Meal Entertainment Card. Any available funds will be returned to AccessPay 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.