

## Cardholder consents Paywise:

I request to receive a Paywise salary packaging card and I agree to receiving disclosures about this card online. I understand that [Product Disclosure Statement](#) and [Financial Services Guide](#) is available online and further information on how to activate my card will be sent to me with my card.

I have read and agree to be bound by the Terms and Conditions set out in the [Product Disclosure Statement](#) and declare that the details that I have provided in relation to this application are true and correct.

I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by my salary packaging provider from time to time.

I understand that any transactions that contravenes my employer's [guidelines](#) Paywise will need to recover. By submitting this online application, I agree to acknowledgements and consents as specified above.

The Target Market Determination for this product can be found [here](#)

## Privacy

I consent to Paywise disclosing information relating to this application to third parties involved in the processes, administration and management of the card for the purposes of facilitating the operation of the card and the completion and settlement of card transactions.

## PARTIES INVOLVED IN THE DISTRIBUTION OF THE CARD.

The Issuer of the Card is EML and if you acquire the Card Facility, you will have a contract with EML.

EML is a principle member of Mastercard International Incorporated and the holder of Australian Financial Services Licence (AFSL) number 404131. Under its AFSL, EML is authorised to provide financial services including arranging for the issue of non-cash payment facilities such as the Card Facility. When providing financial services in relation to the Card, EML acts on its own behalf.

The Available Balance on your Card Accounts is held in a client segregated monies account maintained by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (AFSL 234527) ("ANZ"). EML is responsible for the settlement of transactions using a Card but may outsource these functions to other service providers.

EML can be contacted via:

Phone: 1300 739 889; or

Email: [support@emlpayments.com.au](mailto:support@emlpayments.com.au); or

Mail: Level 12, 333 Ann St, Brisbane QLD 4000.

Paywise Pty Ltd ACN 007 388 696 (Paywise) is the Salary Packaging Provider who has established arrangements with Employers for the issue of Cards to their employees. Paywise is an authorised representative of EML (authorised representative number #340803) and is authorised by EML to arrange for the issue of the Card. When providing financial services in relation to the Card, Paywise acts on behalf of EML.

Paywise can be contacted from anywhere in Australia between 8:30am and 5:00 pm (WST) using the contact details below:

Phone: 1300 132 532; or

Email: [info@paywise.com.au](mailto:info@paywise.com.au); or

Mail: PO Box 5639 Perth WA 6831

## Paywise Card: Annual Benefit Fee T&C

I acknowledge that Paywise will charge an Annual Benefit Fee of \$66 (inclusive of GST) per Meal Entertainment and/or Living Expense benefit associated with the Paywise Card.

I agree to Paywise collecting the Annual Benefit Fee in full from my pre-tax salary upon the Paywise Card being ordered.

I acknowledge the Annual Benefit Fee will be payable each year, in line with the anniversary of the card being ordered. Paywise will attempt to collect the fee from your pre-tax salary 1 month prior to the anniversary.

In the event the Annual Benefit Fee collection fails, Paywise will attempt to collect the Annual Benefit Fee from your subsequent pay runs however if payment is not received within 30 days of the Paywise Card being ordered or, for subsequent year Annual Benefit Fees, the anniversary of the card being ordered, Paywise will cancel your Paywise Card.

I agree that Paywise can request, at its discretion, payment of the Annual Benefit Fee directly from me if pre-tax salary requests fail.

I acknowledge the Annual Benefit Fee is not refundable if a cardholder cancels their Paywise Card part way through a year.

Cardholders are limited to one physical Paywise Card. Supplementary cards are currently not available for the Paywise Card.

I acknowledge that should I request a replacement card Paywise will charge a replacement card fee of \$13.20 inclusive of GST per Meal Entertainment and/or Living Expenses benefit associated with the Paywise Card. I agree to Paywise collecting the replacement card fee from my pre-tax salary upon the order of the replacement card.