

## Trip Dollar\$ Reloadable eftpos Card Conditions of Use (Terms and Conditions)

The Trip Dollar\$ eftpos Card ("the Card") is issued by EML Payment Solutions Limited ("EML") ABN 30 131 436 532, Australian Financial Services Licence 404131 ("we/us/our"). In these conditions you are the Card purchaser and/or user. EML has developed the Card and authorised Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 ("Edge"), to distribute the reloadable Card to Trip Dollar\$ members. If you acquire the Card you will have a contract with us. EML, Edge and Qantas Holidays Limited, as the manager of the Trip Dollar\$ program ("Trip Dollar\$"), are not related companies. We are not aware of any material conflicts of interest that would affect this product or the service you receive from us, Edge or Trip Dollar\$.

1. By using the Card, you agree to be bound by these Terms and Conditions which represents part of the Product Disclosure Statement – **Part A** – General Information and Terms and Conditions. You must give these conditions to the user of the Card if that is not you. The Card remains our property.
2. The Card may be used to purchase goods or services at retailers in Australia with "eftpos" merchant facilities who accept the card, when the Card has enough unused value to make the purchase. Some merchants may choose not to accept the Card.
3. Your card must be activated before use. To activate the Card you must visit <https://www.triponline.com.au/Activate> and enter in the card details. Once activated, funds will be loaded within 24 business hours. The Card can be used for purchasing goods and services where ever eftpos cards are accepted. The Card is not a credit card nor is it linked to a deposit account with us.
4. The Card cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the merchant agrees.
5. The Card is reloadable. Your Card is valid for 3 years from the date of issue. We may issue you with a replacement card if requested by you at any time after expiry and provided you have registered your details with us, including your name and Australian address. All re-issued Cards are subject to the Conditions of Use at the date of re-issue. Edge reserves the right not to distribute a re-issued Card. At expiry, the old card will be blocked and any remaining funds will be transferred to the new replacement card.
6. The Card cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments. Authorisations may be declined at some merchants (such as gambling merchants or merchants who choose not to accept eftpos prepaid cards). We are not liable in any way when authorisation is declined for any particular

transaction except where the authorisation has been declined because of an act or omission on our part.

7. The Card is like cash and may not be replaced if misused, lost, stolen or damaged. You are responsible for all transactions on the Card, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the Card, you should notify Edge’s Client Services team immediately on 1300 079 267 during business hours or alternatively you can send an email to [info@giftcardplanet.com.au](mailto:info@giftcardplanet.com.au).
8. If you have a problem with a purchase made with the Card, or a dispute with a merchant, you must deal directly with the merchant involved. If you cannot resolve the dispute with the merchant, you can contact Edge’s Client Services team on 1300 079 267 during business hours or alternatively you can send an email to [info@giftcardplanet.com.au](mailto:info@giftcardplanet.com.au).
9. If you wish to make a complaint about your Card you can send an email to [support@emlpayments.com.au](mailto:support@emlpayments.com.au).
10. We may restrict or stop the use of the Card if suspicious activities are noticed.
11. Any refunds on Card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the Card, cash refund or in-store credit. If the Card expires or is revoked before you have spent any funds resulting from a refund (whether or not the original transaction being refunded was made using the Card) then you will have no access to those funds.
12. You are responsible for checking your transaction history online and knowing your available balance. You can view your balance and transaction history at [www.giftcardplanet.com.au](http://www.giftcardplanet.com.au) or by phoning Edge on 1300 079 267 during business hours.
13. All fees will be deducted directly from the available Card balance as set out below:

**Trip Dollar\$ Reloadable eftpos Card Fee Table**

Fees	\$ Amount (ex-GST)
Point of Sale Transaction Fee	Free
Card Activation Fee	Free
Lost/Replacement Card Fee	AUD \$15.00 per card
Expired Card Fee	AUD \$10.00 per card
Inactivity Fee applies once per month when a Card is inactive for a period of 180 consecutive days and continues until the Card is active again or the Card balance reaches \$0.	AUD \$7.50 per month
Balance Enquiry	Free
Dispute Fee	AUD \$25.00 per transaction

14. Information will be disclosed to third parties about the Card, or transactions made with the Card, whenever allowed by law, and also where necessary to operate the Card and process transactions. A full privacy policy can be viewed at <https://edgepri.com/home/privacy>
15. We reserve the right to change these Terms and Conditions at any time. Any changes to the Terms and Conditions can be viewed at [www.triponline.com.au](http://www.triponline.com.au)