

DRAFTS

A Travelex draft is either a bank or company cheque, made out to your nominated payee in a foreign currency. A draft is similar to a personal cheque and can be used to make payments or for settling transactions overseas. Drafts can be sent via overseas mail, and are available in a wide range of foreign currencies.

TELEGRAPHIC TRANSFERS

Telegraphic transfer enables you to transmit funds electronically to credit a nominated payee's overseas bank account in a specified currency (usually within 24 to 48 hours).

RECEIVING MONEY FROM OVERSEAS

PERSONAL CHEQUES

Travelex will convert cheques in a foreign currency into Australian Dollars* with no fuss.

FOREIGN BANKNOTES AND TRAVELLERS CHEQUES

Unused banknotes and travellers cheques can be converted into Australian dollars* at the end of your holiday.

INWARD TELEGRAPHIC TRANSFERS

If you need to receive funds from overseas, Travelex can facilitate conversion of foreign currency telegraphic transfers into Australian Dollars* for crediting to your account. Please refer to Travelex's "Inward Telegraphic Transfers" brochure for further details.

**Subject to the acceptance of such items by Travelex.
Contact your Financial Institution for further details.*

WARNING

The advice contained in this document has not taken into account your objectives, financial situation or needs. Before acting upon it, you should consider its appropriateness with regard to your objectives, financial situation and needs.

Information is current as at effective date stated below. All product terms and conditions are subject to change.

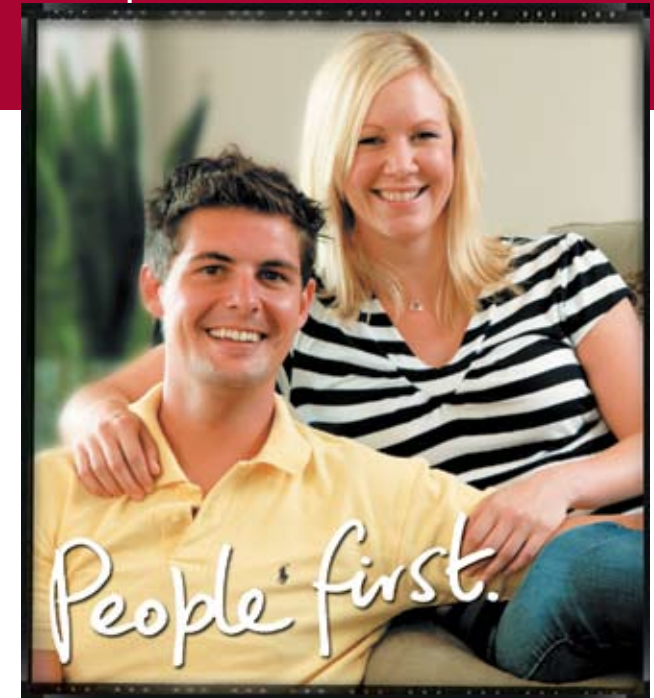
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FOREIGN EXCHANGE



CASH PASSPORT

FOREIGN CASH

TRAVELLERS CHEQUES

DRAFTS

TELEGRAPHIC TRANSFERS

RECEIVING MONEY
FROM OVERSEAS



PEOPLE FIRST IS THE WAY WE DO BUSINESS

At Heritage, we do things a little differently to the banks. For starters, we're owned by members, not shareholders, so our focus is always on providing member benefits - in the form of better rates and better service - rather than maximising profits. In everything we do, we put *People first*. We actively encourage people to come in to our branches. We keep them open longer. We don't turn our backs on less-populated and rural areas. And unlike the banks, we're opening new branches all the time, instead of closing them.

CASH PASSPORT DEBIT CARD

Cash Passport is a pre-paid PIN protected travel money card that enables you to obtain local currency from over 1 million VISA ATMs around the world and also to pay directly for goods and services at millions of shops, restaurants, hotels and other locations that accept VISA worldwide.

WHY CASH PASSPORT?

Convenience

Cash Passport is a more convenient way for you to take your spending money overseas, enabling you to more easily manage your money abroad. By using it to pay directly for goods and services at VISA merchants, or withdraw local currency from a VISA cash machine, you can access your funds instantly, at any time of the day or night. With Cash Passport you do not need to worry about local bank opening hours or lengthy queues. Cash Passport also gives you access to www.cashpassportcard.com - a website that lets you conveniently access your card information at any time of the day or night, including your card balance and transaction history. Paper statements will be sent to customers every 6 months and are also available upon request although we reserve the right to impose a fee. There will be no charge for electronic statements. You can also use the site to locate the nearest VISA ATM and even change your PIN. Cards can be purchased in Australian Dollars, US Dollars, British Pounds, Euros and NZ Dollars.

Safety and Security

Cash Passport is PIN (Personal Identification Number) protected¹ and has a signature panel on the reverse. If your Cash Passport is lost or stolen, you have forgotten your PIN, or you require information about its usage, you can call our 24 hour helpline for immediate assistance.

Additional Card

You will receive two cards that access the same pool of funds, which is especially useful in the unlikely event that your first card is lost or stolen. This means that the lost card can be cancelled but you can use the second card and carry on your trip without any inconvenience. Please refer to the Terms and Conditions for details regarding lost or stolen cards.

Easy to Budget

Cash Passport is pre-paid, so you know exactly how much you are spending when you are away from home. If you want to use it again, you can load more funds onto it for your next trip. Or, if you have money left on your card at the end of your travels, you can obtain a refund of the remaining balance.

Reloadable

Cash Passport can be reloaded again and again, so you can keep your card for the next time you travel. Or if you are travelling and running short of money, you can have additional funds loaded onto your card by someone back home. Cash Passport can be reloaded at any Distribution outlet or from anywhere in the world using BPAY (via phone or internet banking).

ATM-Only Version

Cash Passport is also available in an ATM-only version, giving you access to local currency from over 1 million VISA ATMs worldwide. Cards can be purchased in Australian Dollars, US Dollars, British Pounds, Euros, NZ Dollars, Hong Kong Dollars and Singapore Dollars.

Before you purchase a Cash Passport Card you should read the Product Disclosure Statement and Terms and Conditions.

¹Note ATM withdrawals require a PIN however when purchasing goods and services the cardholder's signature is required for authorisation.

FOREIGN CASH

Travelex offers you a choice of over 35 currencies, in a variety of denominations:

Bahrain Dinar	New Guinea Kina
British Pound	New Zealand Dollar
Brunei Dollar	Norwegian Kroner
Canadian Dollar	Omani Rial
Chinese Yuan	Philippines Peso
Cyprus Pound	Qatar Riyal
Danish Kroner	Saudi Arabian Riyal
Egyptian Pound	Singapore Dollar
Euro	Solomon Islands Dollar
Fijian Dollar	South African Rand
French Pacific Franc	South Korean Won
Hong Kong Dollar	Swedish Kroner
Hungarian Forint	Swiss Franc
Indian Rupee	Taiwanese Dollar
Indonesian Rupiah	Thai Baht
Japanese Yen	United Arab Emirates
Malaysian Ringgit	Dirham
Maltese Lire	United States Dollar
Mauritius Rupee	Vanuatu Vatu

TRAVELLERS CHEQUES

Travellers cheques are the tried and tested way to take your overseas spending money; if your cheques are lost or stolen, a refund is just a phone call away.

US Dollar

Recommended in USA and worldwide.

British Pound

Recommended worldwide except USA.

Euro

Recommended in Europe.

Travellers Cheques are recognised and accepted around the world.

For more details, refer to
www.cashmycheques.com