Welcome
Benvenuti
歡迎
Introducing the Global Currency Card. It’s the re-loadable prepaid Visa card that can be used to make payments in multiple currencies either in person or online, wherever Visa cards are accepted. It’s the simple, secure and convenient way to shop, whether online or overseas.

Use this guide to learn about your card’s great features, and pop out the handy help card at the back to keep in your wallet. For more details on any of the features described in this guide refer to the Product Disclosure Statement.

The Global Currency Card is issued by Cuscal Limited ACN 087 822 455 AFSL 244116. St.George Bank – A Division of Westpac Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 acts as the distributor of the card only. The balance of any funds on the card is held by Cuscal and Cuscal is responsible for settling transactions but may outsource these functions to service providers.
Global Currency Card

at a glance

- Second back-up card at no extra charge
- Choose from 11 different currencies
- Manage wallets of up to 5 different currencies at once
- Visa prepaid – just load the amount you wish to spend
- 24/7 phone customer service assistance
- 24/7 emergency assistance for lost or stolen cards
- Manage your card on the go via the St.George Global Currency Card app

<table>
<thead>
<tr>
<th>Certainty</th>
<th>You can use your card in up to 5 out of 11 different currencies at any time, locking in the exchange rate when you load funds onto your card.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>Avoid paying additional foreign exchange fees when you make purchases in the same currency as the item on sale as long as you have sufficient funds loaded in that currency on your card. Additionally, you pay no transaction fees on your purchases when you make purchases in a currency loaded on your card.¹</td>
</tr>
<tr>
<td>Security</td>
<td>Your money is protected by Chip and PIN card security, and includes the protection of Visa Zero Liability Policy, protecting you from fraudulent charges or unauthorised purchases.²</td>
</tr>
<tr>
<td>Convenience</td>
<td>Use your card wherever Visa is accepted at over 2 million locations worldwide. Plus, if you ever lose your card, you can simply cancel it and start using your back-up card.</td>
</tr>
</tbody>
</table>
Now you’re in control

Using your Global Currency Card balances to purchase items in the currency of sale means you can avoid transaction fees when you make purchases in a currency loaded on your card, so you will have complete control of your spending. You must press Credit [CR] at point of sale terminals and ATMs to access the Available Balance.

Available currencies

You can load your card with up to 5 different currencies from these 11 available options.

<table>
<thead>
<tr>
<th>Australian Dollars (AUD)</th>
<th>US Dollars (USD)</th>
<th>Hong Kong Dollars (HKD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Euros (EUR)</td>
<td>Japanese Yen (JPY)</td>
<td>Canadian Dollars (CAD)</td>
</tr>
<tr>
<td>Great British Pounds (GBP)</td>
<td>New Zealand Dollars (NZD)</td>
<td>Singapore Dollars (SGD)</td>
</tr>
<tr>
<td>South African Rand (ZAR)</td>
<td>Thai Baht (THB)</td>
<td></td>
</tr>
</tbody>
</table>

Managing your account

We’ve made it easy for you to manage your card and your money from anywhere, at any time.

Simply visit the website at [stgeorge.com.au/globalcurrencycard](http://stgeorge.com.au/globalcurrencycard) where you can:

- Check your balances
- Transfer money between your currency wallets
- Review your past purchases
- Change your PINs
- Check up to the minute exchange rates

When you’re on the go, simply download the St.George Global Currency Card app from [App Store](http://appstore.com) and [Google Play](http://googleplay.com)
Ready to load your card?

There are many ways you can load money onto your card:

**Internet banking**

You can transfer funds through Internet Banking.
Your money will usually be available within 1 business day.

**BSB:** 037-879

**Account Number:**
*The 9-digit number on the back of your card*

Or

**Bpay**

Use your financial institution’s internet (or phone) banking service to pay money into your card’s Australian dollar wallet via Bpay®. You will then need to go to stgeorge.com.au/globalcurrencycard and transfer your funds into the foreign currency wallets you want to use.

**Bpay Biller Code:** 208637

**Customer Reference Number:**
*The 13-digit number on the back of your card*

Bpay transfers can take up to 3 business days to appear on your card, so make sure you allow plenty of time. Your financial institution may charge transaction fees for Bpay reloads.
## Card transaction limits

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum load amount</td>
<td>AUD 100</td>
</tr>
<tr>
<td>Maximum daily load amount</td>
<td>AUD 25,000</td>
</tr>
<tr>
<td>Maximum initial load and reload using Internet Banking via Transfer Funds</td>
<td>AUD 25,000</td>
</tr>
<tr>
<td>Maximum initial load and reload via BPAY</td>
<td>AUD 6,000</td>
</tr>
<tr>
<td>Maximum balance allowed at any one time on the card</td>
<td>AUD 50,000 or foreign currency equivalent</td>
</tr>
<tr>
<td>Maximum amount you can withdraw from ATMs in 24 hours</td>
<td>AUD 2,000 or foreign currency equivalent or the withdrawal limit (if any) set by the ATM operator (whichever limit is lower)</td>
</tr>
<tr>
<td>Maximum value of POS/EFTPOS transactions in 24 hours</td>
<td>AUD 8,000 or foreign currency equivalent</td>
</tr>
<tr>
<td>Maximum value of ATM withdrawal in single transaction</td>
<td>AUD 2,000</td>
</tr>
<tr>
<td>Maximum aggregate credits during any 12 month period</td>
<td>AUD 100,000</td>
</tr>
<tr>
<td>Maximum value of POS/EFTPOS or online purchase in single transaction</td>
<td>AUD 8,000</td>
</tr>
</tbody>
</table>

**Note:** Merchants or other providers of facilities may impose additional limits for POS/EFTPOS transactions.
How we apply foreign exchange rates

Whenever you load your card with foreign currency, we will use our foreign exchange rates that are prevailing at the time that the funds are applied to your card. These may be different from the rate quoted the first time you loaded your card.

<table>
<thead>
<tr>
<th>When you...</th>
<th>We will use...</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Load and reload your card in AUD via Internet Banking via Transfer Funds</td>
<td>Deposit to AUD wallet. No foreign exchange fees apply. We do not charge a fee for card loads or reloads. If you make a Bpay transfer through another financial institution they may charge a transaction fee.</td>
<td>Reloads can take up to 1 business day after you have transferred your funds.</td>
</tr>
<tr>
<td>Load and reload your card in AUD via Bpay</td>
<td>Deposit to AUD wallet. No foreign exchange fees apply. We do not charge a fee for card loads or reloads. If you make a Bpay transfer through another financial institution they may charge a transaction fee.</td>
<td>Reloads can take up to 3 business days after you made your Bpay payment.</td>
</tr>
<tr>
<td>Move funds between your currency wallets</td>
<td>The St.George foreign exchange rates that are current at the time you transfer your funds.</td>
<td>We will quote you the rate on the website before you confirm your transfer.</td>
</tr>
<tr>
<td>Use your card to transact in a currency which you do not have funds in</td>
<td>A foreign exchange rate applied by Visa at the time, which is based on market rates.</td>
<td>We will use a currency that is loaded on your card to complete the transaction, and convert your currency at the applicable Visa rate.</td>
</tr>
<tr>
<td>Close your card</td>
<td>The St.George foreign exchange rates that are current at the time of your card closure.</td>
<td>If there are outstanding transactions or disputes, closure may not happen on the day you request it, and our rates could change in the meantime.</td>
</tr>
</tbody>
</table>
Beyond shopping

Using ATMs
You can check your card balance and withdraw cash from ATMs around the world.

You will pay no fee for balance enquiries or withdrawals when you use:

- St.George, Westpac, Bank of Melbourne and BankSA branded ATMs in Australia
- Global Alliance Partners’ ATMs around the world.

If you use a non St.George, Westpac, Bank of Melbourne or BankSA ATM in Australia and non-Global Alliance ATM overseas, fees will be applied as set out in the Product Disclosure Statement.

Card expiry
For added expiry, your Global Currency Card has an expiry date printed on the front of it.

You can choose to close your card and have the remaining balance returned to you. Simply call our Customer Service Centre and they will be happy to help. St.George can transfer any remaining balance into Australian dollars and pay it into whatever Australian bank account you nominate.

Please refer to the enclosed Product Disclosure Statement for a full list of fees and charges.

If your card gets lost or stolen

Please call us immediately if your Global Currency Card is lost, stolen or likely to be misused; or if you suspect someone else may have discovered your PIN or password.

- Within Australia: 1300 277 103 (local call cost)
- Outside Australia: +61 2 9553 5695 (standard call charges apply)

Your card will have to be blocked to prevent any unauthorised use, but you can continue using your back-up card to access your same balances and currencies.

Emergency cash may be sent to you as a last resort, if you need it. Fees will apply for this service as stated in the Product Disclosure Statement.
Your complimentary back-up card

Your back-up card is linked to the same card (and foreign currency wallet) as your primary card, but has a separate card number and PIN.

So if your primary card is ever lost, damaged or stolen you can simply call us to cancel it and carry on using the back-up card in its place.

It gives you the assurance that you won’t be left in the lurch if something happens to your primary card. However, if you do happen to lose both your cards we can help you access emergency funds. Fees and charges will apply to emergency funds.

Need travel insurance?

If you’re heading overseas for business or leisure, be sure to arrange travel insurance before you go. We can help with:

St.George Travel Insurance

- Cover for overseas emergency medical assistance and hospital expenses outside Australia
- Cover in case your travel is delayed, cancelled or rescheduled
- Cover for stolen travel documents and lost, damaged or stolen luggage or personal items
- Worldwide emergency assistance, 24/7.

Arrange online at stgeorge.com.au/travel
Call us on 1800 812 133, or ask in branch today
We’re here to help

Online
stgeorge.com.au/globalcurrencycard

Customer Service Centre
Within Australia:
1300 277 103 (local call cost)

Outside Australia:
+61 2 9553 5695 (standard call charges apply)
1. A foreign exchange fee is payable on purchases made in a currency that has not been loaded to your card or is not supported by the Global Currency Card.

2. Visa Zero Liability Policy covers Australian and New Zealand issued cards and does not apply to ATM transactions, transactions not processed by Visa, or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use. Please consult the issuer for additional details.

Things you should know: Information is current as at 27 October 2015. This information has been prepared by St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. St.George distributes this product. Rev Australia Pty Ltd ACN 117 378 953 AFSL 401610 manages the St.George Global Currency Card product for Cuscal Limited ACN 087 822 455 AFSL 244116, an authorised deposit-taking institution and a member of Visa International. Cuscal Limited is the product issuer but does not take deposits from you. Westpac is not responsible for and does not guarantee this product or card or your ability to access any prepaid value or the use of this product or card. This information does not take into account your personal objectives, financial situation or needs so you should consider its appropriateness having regard to these factors before acting on it.

Travel Insurance is issued by AGA Assistance Australia Pty Ltd ABN 52 097 227 177 (trading as Allianz Global Assistance), as agent for Allianz Australia Insurance Limited ABN 15 000 122 850. St.George – a Division of Westpac Banking Corporation ABN 33 007 457 141 distributes the insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. Read the Product Disclosure Statement available at stgeorge.com.au/travel, to see if this insurance is right for you.

Internet connection is needed to access the St.George Global Currency Card app. Normal mobile data charges apply. We support Apple iPhone iOS 6 and above and Android™ 2.3 and above. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Bpay is ® Registered to Bpay Pty Ltd ABN 69 079 137 518.
see ya
auf weidersehen
au revoir
hasta luego
ciao
ate logo
またね

Contact us

Online:
stgeorge.com.au/globalcurrencycard

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Overseas:
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