



ZAAP

Terms and Conditions of Use

Financial Services Licence: 509642

November 2018



Terms and Conditions

This prepaid card is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL/ACL 240984. Heritage Bank deals with any funds loaded onto the card in accordance with its arrangements with Universal Gift Card Pty Ltd ABN 25 092 828 772.

Acceptance of these terms

You signify your acceptance of the Terms and Conditions by signing the back of the card, or by activating, or by using the ZAAP Card or ZAAP Band.

ZAAP is a YOUTH product that has been designed for children aged between 8-17 years old. To obtain this product, you 'the parent' must accept these terms and conditions on behalf of your child or children. You 'the parent' will not receive a payment device though have applied for same on behalf of your child / children. Your child / children will use their payment device/s to make purchases with you funding their account/s by transferring funds from your linked parent wallet.

Activating your Child's ZAAP Account

Once you've got your Payment Device/s (card and/or wearable device) and have successfully installed the App, you will need to complete the activation process to activate the Facility. You won't be able to use the Facility until you have completed the activation process. Activation can be completed at the ZAAP Parent App and is required for all child accounts linked to your parent wallet.

To activate your child's account, go to the ZAAP Parent mobile APP and follow the steps to activate your account.

You will also be asked to set the PIN to the child's ZAAP, which can be used make purchases. You will then be able to generate a onetime password which will be a random 6 digit number. Use this 6 digit password and the parents first name to login. At this point of first login you and/or your child can set a new 6 digit password of your/their choice for ongoing access to the App.

Your PIN

To make purchases over \$99 with a ZAAP Card, you need a PIN. When activating your card, you will be prompted to set a PIN. You can change your PIN via the APP at any time.

Where you can use the card

The card can be used anywhere MasterCard cards are accepted via electronic processing.

If you have a problem with a purchase, you must contact ZAAP at 1800 291 090.



The card cannot be used for prohibited substances purchases such as alcohol, tobacco or gambling transactions. Cash cannot be obtained via ATM withdrawals.

ZAAP is in no way liable if the card is declined unless as a result of our willful act or omission.

Checking your transaction history and balance

You are responsible for checking your transaction history and balance which you can do at any time by using the ZAAP APP.

No cash advances or refunds

Your card cannot be used for cash advances, cannot be redeemed for cash and you cannot return the card for a refund. The card is not linked to a bank account or any similar account in your name.

Expiry and Cancellation

The Facility does not expire, however the Payment Device used to access the Facility is subject to expiry. Thirty (30) days prior to expiry of your Payment Device, providing your secondary (child) account is active and the card you have nominated to fund ZAAP, either a debit or credit card, has sufficient funds, you will be sent a replacement Payment Device (or devices if you have multiple Payment Devices) to continue to use the Facility. You will be charged for your replacement Payment Device or Devices according to the current Payment Device Issue Fees.

Once you receive your replacement Payment Device/s, you will need to activate the new Payment Device/s via the Parent access within the App. At that time all funds on your secondary (child) account will be accessible from your replacement Payment Device/s.

The expiry of the Payment Device doesn't result in the expiry or termination of these Conditions of Use, the Facility or any contract that applies to your use of the Facility, the App or web portal.

You may request for your ZAAP facility to be cancelled, a \$10 fee applies.

Lost, stolen or damaged card

The card is to be treated as if it were cash. If your card is lost, stolen or damaged, you can disable the card via the ZAAP APP. Alternatively you can call us on 1800 291 090. We will not reimburse you for any transactions conducted by an unauthorised person prior to your informing us of the card's loss. You will be protected from any subsequent loss if you satisfy certain conditions, further details of which can be found in the Product Disclosure Statement.



Any claim for an apparently fraudulent transaction on a card, must be lodged within 90 days of the date of the disputed transaction. All claims after this date will be denied.

Liability

To the extent permitted by law, we will not be liable to you for any loss or damage (whether direct or consequential), nor be in default under these Terms and Conditions for failure to observe or perform any of our obligations under these Terms and Conditions for any reason or cause. We accept no liability for any failure to authorise a purchase transaction (even if the balance exceeds the purchase amount at the time of the authorisation request) if this results from the application of prudent risk management tools or if the terminal or system was not working properly.

There are other limitations on our liability as set out in the Product Disclosure Statement.

Fees

The fees and charges that apply to your ZAAP Facility are set out in the [Product Disclosure Statement](#) which you can access in your Parent Administration login at the ZAAP Website at any time.

Privacy and confidentiality

We do not disclose personal details except for the purpose of managing and processing this prepaid card or as required by law. Information may be disclosed to contractors or third party service providers who supply administrative, telecommunications, processing or other services in connection with prepaid cards. Those contractors or third party service providers may be outside Australia and you consent and agree that information may be disclosed to those parties for the purpose of managing and processing this prepaid card.

Changes to Terms and Conditions

We reserve the right to change the Terms and Conditions at any time. Further information can be found in the [Product Disclosure Statement](#).

