



Product Terms And Conditions

Spriggy Parent Wallet
Spriggy Prepaid Visa Card

About these Product Terms and Conditions

These Product Terms and Conditions were last updated on 20 December 2024.

This document sets out the terms and conditions for the Spriggy reloadable Visa prepaid non-cash payment facility (**Parent Wallet**) and the Spriggy reloadable Visa Prepaid Card (**Prepaid Card**), as follows:

- Part 1: Sets out the terms and conditions of the Parent Wallet (**Parent Wallet Terms and Conditions**).
- Part 2: Sets out the terms and conditions of the Prepaid Card (the **Prepaid Card Terms and Conditions**); and
- Part 3: Sets out general terms and conditions which apply to both the Parent Wallet and Prepaid Card (the **Common Terms and Conditions**).

(Parts 1, 2 and 3 together, the Product Terms and Conditions).

You should read these Product Terms and Conditions carefully, together with the Product Disclosure Statement for the Parent Wallet and Prepaid Card which is available at www.spriggy.com.au/terms when deciding whether or not to acquire these products.

By acquiring a Parent Wallet and/or a Prepaid Card, you are entering into a contract for the product with Indue Limited ABN 97 087 822 464 (Indue, us, we), which is comprised of the PDS and the applicable Product Terms and Conditions.

About Indue

Indue is an authorised deposit-taking institution. It holds an Australian Financial Services Licence, AFSL 320204. Indue is also a member of Visa. The Parent Wallet and Prepaid Card are issued by Indue and Indue is responsible for the PDS and these Product Terms and Conditions.

Indue can be contacted using the following details:

PO Box 5389
West End QLD 4101
Phone: 1300 671 819 between 9.00am – 6.00pm Monday to Friday,
closed Queensland Public Holidays.

About Spriggy

Rivva Pty. Ltd. ABN 86 603 542 918 (Spriggy) is the operator of the Spriggy Website and the Spriggy App. It holds an Australian Financial Services Licence, AFSL number 513762.

Spriggy can be contacted using the following details:

Email: hello@spriggy.com.au
Phone: 1300 361 954
Website: www.spriggy.com.au
Post: via the address listed on the website

By registering with Spriggy on the Spriggy Website or Spriggy App, you will also be subject to the Spriggy Terms and Conditions relating to the Spriggy Website and the Spriggy App and the services that Spriggy provides, which you can read at www.spriggy.com.au/terms (the Spriggy Terms and Conditions).

General advice only

Any advice in this document is general advice only and does not take into account the Parent or the Child's individual objectives, financial situation or needs. We suggest that advice is sought if either the Parent or the Cardholder does not understand any of the information contained within the PDS or these Product Terms and Conditions.



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Part 1: Parent Wallet Terms and Conditions

1. GENERAL CONDITIONS

The Parent Wallet is a reloadable Visa prepaid non-cash payment facility. For further information on the various functions of the Parent Wallet, refer to sections 5 and 7 in these Parent Wallet Terms and Conditions, the FAQ page on the Spriggy Website and information contained in the Spriggy App.

The Parent Wallet can be used to load Value onto a Prepaid Card, as long as:

- there is sufficient Value available on the Parent Wallet to cover the amount of the transaction and any applicable fees and charges (noting the Value cannot exceed the Parent Wallet Limit);
- the Value to be loaded onto the Prepaid Card will not cause the Prepaid Card Limit or Annual Load Limit (Prepaid Card) to be exceeded (as set out in section 5 of the Prepaid Card Terms and Conditions);
- the Expiry Dates of the Parent Wallet and Prepaid Cards have not been reached; and
- the Parent Wallet and Prepaid Card have not been suspended or cancelled.

The Parent Wallet is not a credit card or debit card and it is not attached to any separate account.

A Parent Wallet will only be issued to a Parent if they are aged 18 years or older.

The Parent Wallet cannot be used to withdraw cash either at ATMs or from eftpos Devices or to make purchases online, over the telephone or in physical stores. It can only be used to load Value onto a Prepaid Card.

Parent Responsibility

In accordance with these Parent Wallet Terms and Conditions, the Parent will need to arrange for amounts to be transferred through the electronic banking system to the Parent Wallet, from which the Prepaid Card can be loaded with Value. The total Value that the Parent may load onto the Parent Wallet at any one time cannot exceed the Parent Wallet Limit. If the Parent attempts to load Value onto the Parent Wallet that would take the Parent Wallet Value over the Parent Wallet Limit, this will be rejected. Other load limits also apply, see section 7 of these Parent Wallet Terms and Conditions below.

The Parent Wallet can be used to load Value onto a Prepaid Card. Unless otherwise agreed by us (and subject to completion of any further identity or other checks as we may reasonably require), a Cardholder cannot transfer amounts:

- from the Prepaid Card, except by transfer to the Child's Savings or Savings Goal or purchases; or
- to the Prepaid Card, other than by transferring amounts from the Child's Savings or Savings Goal (once it has been reached),

in accordance with the Product Terms and Conditions. Refer to the Prepaid Card Terms and Conditions.

While the electronic authorisation required to approve transactions is designed to limit amounts charged on the Parent Wallet or the Prepaid Card to funds available, there may be circumstances where the Parent Wallet or Prepaid Card may be used for purchases where no electronic authorisation is required. If the Parent Wallet or Prepaid Card is used in these or any other circumstances and this results in the Parent Wallet or the Prepaid Card balance being overdrawn, then the Primary Parent acknowledges and agrees that they will be responsible for this overdrawn amount. Indue or Spriggy (acting on Indue's behalf) will recover this overdrawn amount from the Primary Parent and, in relation to overdrawing on the Prepaid Card, Indue may recover this amount by debiting (deducting) the amount from any Value on the Primary Parent's Parent Wallet from time to time, or from any positive balance on any other Prepaid Card issued to any Child.

2. ADDITIONAL PARENT USER

Through the Family Group feature on the Spriggy App, the Primary Parent may add additional parents, family members or close friends (the **Additional Parent User**) to enable additional and separate contributions to be made to a shared Child's Prepaid Card, Child's Savings or Savings Goal in the Parent Wallet.

The following conditions apply to the appointment of an Additional Parent User:

- (a) An Additional Parent User must be invited/authorised by the Primary Parent, and can also be removed by the Primary Parent at any time in their sole discretion.
- (b) A separate Parent Wallet will be established and maintained for the Additional Parent User, which is connected to that Additional Parent User's nominated bank account or debit card.
- (c) The Additional Parent User must receive and read the applicable terms including the PDS and the Product Terms and Conditions, complete an application and satisfy the required identification and verification process, and download the Spriggy App.
- (d) Once funds are transferred by the Additional Parent User to the Child's Prepaid Card (including in connection with the approval of a job), Child's Savings or towards their Savings Goal, such funds cannot be retrieved or refunded. Only funds which are held in the Parent Wallet belonging to the Additional Parent User may be transferred back to the Additional Parent User's Connected Account upon request.
- (e) The Additional Parent User will be able to view the shared Child's Prepaid Card, Child's Savings and balances and transaction history, Savings Goals and balance, and establish new pocket money, jobs and goals within the Spriggy App.
- (f) The Primary Parent may also permit, by enabling permissions from within the Spriggy App, the Additional Parent User to:

- (i) view any and all jobs that the Primary Parent creates for the shared Child(ren). When this permission is active, the Additional Parent User may also choose (at its discretion) to approve any such jobs created by the Primary Parent, and where it approves any such jobs, the corresponding payments will be made from the Additional Parent User's Parent Wallet. The Primary Parent will be able to view details of any such approvals; and
- (ii) view (but not edit) any pocket money payments that the Primary Parent sets up for the shared Child(ren),

within the Spriggy App. The Primary Parent may grant or revoke the permissions granted to the Additional Parent User that are described in this paragraph (f) from within the Spriggy App in their sole discretion at any time.

- (g) The Additional Parent User should be aware that the Primary Parent will be able to, at all times:
 - (i) view any and all jobs that the Additional Parent User creates for the shared Child(ren). The Appointing Parent may also choose (at its discretion) to approve any such jobs created by the Additional Parent User, and where it approves any such job, the corresponding payments will be made from the Appointing Parent's Parent Wallet. The Additional Parent User will be able to view details of any such approvals; and
 - (ii) view (but not edit) any pocket money payments that the Additional Parent User sets up for the shared Child(ren),

within the Spriggy App. The permissions described in this paragraph (g) cannot be revoked by the Additional Parent User or the Primary Parent at any time.

- (h) The Primary Parent may authorise the Additional Parent User to receive Point of Sale

(PoS) spend notifications for the shared Child(ren). The Additional Parent User will only receive these notifications if it has turned on PoS spend notifications within the Spriggy App.

- (i) Regardless of the authorisation of an Additional Parent User, the Primary Parent remains solely responsible for the Prepaid Card issued to the Cardholder and all activities and issues arising in relation to it.
- (j) Except for the permissions described in this section 2 in relation to (i) viewing and approving jobs created by the Primary Parent, and (ii) viewing pocket money payments set up by the Primary Parent, the Additional Parent User does not have any account management rights in relation to the Child's Savings, Savings Goals or Prepaid Card, or rights to reset passwords/PINs on the Prepaid Card or request replacement cards.
- (k) The Additional Parent User and the Primary Parent shall not have access to each other's bank account details, passwords or Connected Accounts.
- (l) All applicable minimum and maximum transfer and loading limits detailed in section 7 of these Parent Wallet Terms and Conditions, shall apply to each of the Primary Parent and Additional Parent User. For the avoidance of doubt, any funds allocated to a Child's Savings or Savings Goal by an Additional Parent User become funds of the Primary Parent's Parent Wallet once allocated.
- (m) The Primary Parent is responsible for all fees and charges payable in relation to the establishment and operation of the Parent Wallet and Prepaid Card. The appointment of an Additional Parent User will not incur any additional fees payable by the Primary Parent, outside of those incurred as per the "Fees and charges" section in the PDS.
- (n) If the Primary Parent decides to close the Primary Parent's Parent Wallet, the Parent Wallet of the Additional Parent User that was invited/authorised by the Primary Parent will no longer have access to any shared children managed by the Primary Parent. The Parent Wallet of the Additional Parent User is not otherwise impacted by the cancellation of the Primary Parent's Parent Wallet. If the Additional Parent User wants to cancel their Parent Wallet, they may do so at any time in accordance with section 3 of Part 3 of this document (the Cancellation Fee may be payable by the Additional Parent User upon cancellation of their Parent Wallet, see section 3 of Part 3 for details).
- (o) To avoid doubt, if a Prepaid Card is issued to one or more Children at the request of an Additional Parent User, that Additional Parent User is the Primary Parent for those Child(ren) for the purposes of the PDS and these Product Terms and Conditions.

3. INTEREST

The Parent Wallet is not a debit card or credit card and the Value on the Parent Wallet is not a bank deposit. Indue will hold funds that are stored on the Parent Wallet in various accounts that it owns and controls. In no circumstance will a Parent, Additional Parent User or Child earn interest on any Value that is stored on the Parent Wallet.

4. TRANSACTIONS IN EXCESS OF STORED VALUE

The Parent Wallet cannot be used to make or complete a transaction that exceeds the Value that is stored on the Parent Wallet from time to time. Any attempted transaction that you make that is in excess of the Value stored on the Parent Wallet at that time will be rejected.

5. ACCESSING THE PARENT WALLET

After the Primary Parent has been issued with a Parent Wallet and has at least one Prepaid Card, the Parent will be able to access the Spriggy App, and activate the Prepaid Card.

To access the Parent Wallet, download the relevant Spriggy App for your mobile device and follow the prompts from the login screen to top up your Parent Wallet and (for Primary Parents) activate the Prepaid Cards.

The Parent Wallet will allow you to move funds within the Spriggy App and load Value onto the Prepaid Card (refer to the Prepaid Card Terms and Conditions in Part 2 below for how to do this).

By registering for the Spriggy App, the Parent and each Additional Parent User agrees to:

- the Product Terms and Conditions and the PDS;
- be liable for the transactions made using their Parent Wallet (and for the Primary Parent, the Prepaid Card), unless stated otherwise in the Product Terms and Conditions; and
- receive communications about the Parent Wallet and Prepaid Card electronically.

If you need a hard copy of these Product Terms and Conditions, please contact Spriggy.

6. SECURITY OF PASSWORD AND THE PARENT WALLET

If you fail to safeguard the Parent Wallet Information or Password, this may increase your liability for unauthorised use (refer to section 7 of the Common Terms and Conditions in Part 3 for a list of circumstances where you may be held to be liable for unauthorised transactions). Indue therefore strongly recommends that:

- you do not record your Password on your mobile device or computer or on anything with or near your mobile device or computer;
- you do not tell anyone your Password (including any family member or friend) and try to prevent anyone else from seeing the Password;
- if you think that the Password has become known to someone else, you must notify Spriggy or Indue immediately.

If you forget your Password, you are able to reset it from within the Spriggy App by tapping the "Forgot Password?" button on the Spriggy App login screen, and following the prompts (refer to section 6 of the Common Terms and Conditions in Part 3). Once you have logged in, you may also change your password from within the "Settings" screen of the Spriggy App.

You must not use the same code for the Password and any PIN for a Prepaid Card.

Refer to section 7 of the Common Terms and Conditions in Part 3 for a list of circumstances where you may be held to be liable for loss caused by unauthorised transactions. Any liability for losses resulting from unauthorised transactions will be determined in accordance with section 7 in Part 3, rather than the security measures listed above, which are guidelines only.

7. LOADING VALUE & LOAD LIMITS

Loading Value

The Parent Wallet is reloadable which means you may load Value onto the Parent Wallet as often as you like so long as:

- the Parent Wallet does not exceed the limits set out in this section 7;
- the load Value transaction does not exceed the Maximum Load Limit, Daily Load Limit or Annual Load Limit (Parent Wallet);
- the load Value transaction is not less than the Minimum Load Limit;
- the Expiry Date of the Parent Wallet has not been reached; and
- the Parent Wallet has not been suspended or cancelled.

The only ways in which Value can be loaded onto a Parent Wallet are by direct debit from your Australian financial institution or using a Visa or Mastercard debit card, via the Payment Service Providers engaged by Spriggy. Indue is not providing the service being provided by the Payment Service Providers, nor are the Payment Service Providers acting on behalf of Indue. No conduct of, or representations made by, the Payment Service Providers are binding on Indue. Indue is not responsible for your funds until they reach the Parent Wallet.

Refer to the FAQ page on the Spriggy Website or in the Spriggy App for more information on how to load Value to the Parent Wallet via the Payment Service Providers.

Indue acts on your instructions to Spriggy in the Spriggy App in allocating funds to your Parent Wallet, for the loading of Value onto the Prepaid Card and for transfers between the Parent Wallet and Prepaid Card(s). You are responsible for the instructions you provide in the Spriggy App for these purposes.

A Parent may also request at any time that the Value on their Parent Wallet be refunded by Indue (or Spriggy, acting on Indue's behalf) to their Connected Account by contacting Spriggy (where the Value originated from a top up to your Parent Wallet, this may be returned to the Connected Account from which it originated which may not be the current Connected Account), subject to the completion of any verification or other checks that may be reasonably requested.

Load Limits

The load limits which apply to the Parent Wallet are as set out in the table below. For the avoidance of doubt, these limits apply to each of the Primary Parent's Parent Wallet and also the Parent Wallet for any Additional Parent User.

DESCRIPTION	LIMIT
<p>Parent Wallet Limit: the maximum value that may be stored on a Parent Wallet at any one time.</p> <p>Please note:</p> <ul style="list-style-type: none"> All funds notionally allocated by the Primary Parent to a Child's Savings or Savings Goal in the Spriggy App remain the funds of the Primary Parent and remain on the Parent Wallet, and are included in the Primary Parent's Parent Wallet Limit. All funds transferred by an Additional Parent User to a Child's Savings or Savings Goal become funds of the Primary Parent, and are included in the Primary Parent's Parent Wallet Limit, once transferred. 	<p>\$999, unless we have agreed to increase your Parent Wallet Limit as set out under section 8 below, in which case the Parent Wallet Limit will be \$4,999.</p>
<p>Maximum Load Limit: the maximum amount that can be loaded onto a Parent Wallet in a single load.</p>	<p>\$240 per load.</p>
<p>Minimum Load Limit: the minimum amount that can be loaded onto a Parent Wallet in a single load.</p>	<p>\$10 per load. Any attempt to load value below the Minimum Load Value will be rejected.</p>
<p>Daily Load Limit: the maximum amount that can be loaded onto a Parent Wallet within any 24 hour period.</p>	<p>\$500 in any 24 hour period.</p>
<p>Annual Load Limit (Parent Wallet): the maximum amount that can be loaded onto a Parent Wallet in a 12 month period.</p>	<p>\$10,000 in any 12 month period.</p>

The Value that may be loaded onto the Parent Wallet at any one time cannot exceed the Maximum Load Limit, or cause the total Value loaded to exceed the Parent Wallet Limit, Daily Load Limit, or Annual Load Limit (Parent Wallet) or any other limit that Indue may impose from time to time. **Any attempted load that is above the Maximum Load Limit, Daily Load Limit, Annual Load Limit (Parent Wallet), or that would take the Value over the Parent Wallet Limit will be rejected in full.** To avoid this, you should regularly check your balance via the Spriggy App. Balances may not always be reflected correctly due to transactions still being processed, including but not limited to chargebacks and disputes, refunds, processing errors or delays in transaction processing.

Indue reserves the right to amend the limits contained in this section 7 and/or set other transaction velocity limits as required and, if required, will notify you of changes in accordance with section 12 of the Common Terms and Conditions in Part 3.

8. INCREASING THE PARENT WALLET LIMIT

SPRK Mode additional feature

The Parent Wallet Limit is \$999, unless we have agreed to increase your Parent Wallet Limit to \$4,999 in accordance with this section 8. Funds that have been added to a Child's Savings or Savings Goal via a contribution from an Additional Parent User are included in the Primary Parent's Parent Wallet Limit (not the Additional Parent User's).

This additional feature is available as part of an upgrade that we refer to as "SPRK Mode". SPRK Mode is only available where the Child is 13 years of age or older and is subject to the conditions outlined below.

You can apply to us to increase the Parent Wallet Limit via the Spriggy App. Before we can consider your request, we'll need to verify your identity and complete any other checks as reasonably required. You may be asked to confirm personal information, such as your full name, email address, residential address and date of birth. You will also be asked to supply information to confirm your identity such as your driver's licence or passport details. We'll send your personal information to our service provider (or Spriggy will do this on our behalf), who will verify your identity.

Any such approval is at Indue's sole discretion and additional eligibility criteria may apply. If you successfully apply to increase the Parent Wallet Limit (which includes completion of any required identity and verification checks), Indue will approve your request to increase the Parent Wallet Limit.

If we cannot verify your identity electronically, we may contact you to discuss alternative means for confirming your identity. If, after obtaining further documents from you, we are still not able to verify your identity, your request to increase the Parent Wallet Limit will be declined. If you do not wish to proceed with the application or your application is declined, the request will not be approved and the functionality of the Parent Wallet will not otherwise be affected. This means the Parent Wallet Limit will remain at \$999.

You agree to supply any reasonably specified identification documentation within a reasonable period of time if requested by Indue or Spriggy. Failure to provide any reasonably requested identification documentation may result in Indue (or Spriggy, acting on its behalf) being required to withhold or suspend the Parent Wallet until the requested documentation has been provided.

Important Information

Increasing your Card Limit to \$4,999 increases your potential liability for monetary loss if:

- the Parent Wallet information is lost or stolen;
- there are fraudulent or Unauthorised Transactions on the Parent Wallet; or
- Indue becomes insolvent or suffers from a failure.

9. LIMITATIONS ON THE USE OF THE PARENT WALLET

The Parent Wallet must not be used for illegal purposes, and must not be sold to any other third party.

The Parent Wallet and the Prepaid Card are only available to Australian residents. Indue reserves the right to suspend or cancel the Parent Wallet and all associated Prepaid Card(s) if it believes on reasonable grounds that you or the Cardholder are not Australian residents.

Spriggy and/or Indue monitor the activity of both the Parent Wallet and Prepaid Card(s) and Indue may (acting reasonably) restrict their use at any time in accordance with section 3 of the Common Terms and Conditions in Part 3.

Part 2: Prepaid Card Terms and Conditions

1. GENERAL CONDITIONS

The Prepaid Card is a reloadable Visa prepaid card.

The Prepaid Card allows purchases and payments to be made wherever Visa prepaid cards are accepted (subject to individual merchants' discretion), as long as:

- there is sufficient Value available on the Prepaid Card to cover the amount of the transaction and any applicable fees and charges;
- the Expiry Date has not been reached;
- the Prepaid Card has not been suspended or cancelled; and
- the merchant is not one of the restricted merchant categories (refer section 10 of these Prepaid Card Terms and Conditions below).

Value on the Prepaid Card can also be moved from the Prepaid Card to the Primary Parent's Parent Wallet. To be clear, funds in the Child's Savings or Savings Goals form part of the Primary Parent's Parent Wallet.

The Prepaid Card is not a credit card, debit card and it is not linked to any separate account.

The Prepaid Card cannot be used to withdraw cash from eftpos Devices.

Unless otherwise agreed by us (and subject to completion of any further identity or other checks as we may reasonably require), the Cardholder cannot:

- use the Prepaid Card to withdraw cash at ATMs; and/or
- use the account number and BSB associated with the Prepaid Card to receive funds onto the Prepaid Card via an external pay-in feature; and/or
- use the Prepaid Card to make payments to another Cardholder's Prepaid Card.

Refer to sections 5 and 6 of these Prepaid Card Terms and Conditions below.

The Cardholder cannot otherwise arrange for any amounts to be debited from the Prepaid Card balance, either by regular direct debits or by using "Pay Anyone" (direct credit) facilities.

Indue or Spriggy may make available additional features and/or parental controls from within the Spriggy App from time to time, which may include but are not limited to the following:

- a parental control allowing the Primary Parent to choose whether to disable online purchase transactions for the Prepaid Card from time to time (these are enabled as default);
- a parental control allowing the Primary Parent to choose whether to disable international transactions for the Prepaid Card from time to time (these are enabled as default);
- a parental control allowing the Primary Parent to choose whether to disable ATM withdrawal functionality for the Prepaid Card from time to time (but only where ATM withdrawal functionality has been approved for the Primary Parent by Indue to enable the Cardholder to have access to this functionality in the first place – see "SPRK Mode additional features" in section 5 below); or
- a feature enabling the Primary Parent and Additional Parent User to access to spending

insights relating to transactions on the Prepaid Card and any other usage insights from time to time.

Notwithstanding the use of any such features or controls, the Primary Parent remains responsible for all transactions that arise from the use of the Prepaid Card, unless these Product Terms and Conditions say otherwise.

Indue and Spriggy do not warrant or accept any responsibility if a merchant does not accept the Prepaid Card, or despite best endeavours, a situation occurs beyond Indue's or Spriggy's control that prevents a parental control from working eg. a transaction processed offline during a network outage.

Neither Indue nor Spriggy are responsible in the event that the Cardholder has a dispute regarding the goods or services purchased with the Prepaid Card. In the first instance, the Cardholder should contact the merchant directly. If the Cardholder cannot resolve the dispute with the merchant, Indue has the ability in certain circumstances to investigate disputed transactions on their behalf (refer to section 10 in the Common Terms and Conditions in Part 3 for a list of circumstances when Indue can investigate disputed transactions) and attempt to obtain a refund for the Cardholder.

2. PARENT RESPONSIBILITY

The Prepaid Card is held in the name of the Child, but can only be issued at the request of a Parent or an Additional Parent User on behalf of the Child. For the avoidance of doubt, where a Prepaid Card is issued to a Child at the request of a Parent, the requesting Parent will be the Primary Parent for the purposes of that Child. A Parent or Additional Parent User is not permitted to also be a Cardholder. A Prepaid Card will only be issued to a Child if they are between the ages of 6 and 18. We may agree, in special circumstances and at our sole discretion, to issue a Prepaid Card to a Child that is over 18. To apply for a special exemption, contact Spriggy via the Spriggy App or Spriggy Website. A Child cannot have more than one Prepaid Card.

The Primary Parent acknowledges that they will be liable for all Electronic Transactions performed by the Cardholder using the Prepaid Card. When the Primary Parent acquires a Prepaid Card on behalf of the Cardholder:

- the Primary Parent agrees that they will provide the Cardholder with a copy of the PDS and these Product Terms and Conditions and any updates Indue makes to the PDS or these Prepaid Card Terms and Conditions from time to time;
- the Primary Parent agrees to explain the terms and conditions set out in the PDS and these Product Terms and Conditions to the Cardholder including the following sections in the Prepaid Card Terms and Conditions: how to use the Prepaid Card (sections 1, 6 and 8, as applicable), safety measures to protect the Prepaid Card (section 4), when a Digital Wallet may be used (section 7) and any restrictions on the use of the Prepaid Card (including the merchant restrictions set out in section 10);
- the Primary Parent will be liable (in the first instance) for all transactions carried out by use of the Prepaid Card;
- the Primary Parent will be liable (in the first instance) for any failure by the Cardholder to comply with any of the terms and conditions that are set out in the PDS or these Product Terms and Conditions; and
- the Primary Parent authorises Indue and Spriggy to give to the Cardholder information about the Prepaid Card for the purposes of their use of the Prepaid Card (including transactional information).

The Primary Parent agrees that in no circumstances will Indue be liable to the Primary Parent or the Cardholder because a transaction on the Prepaid Card was conducted and processed where the Primary Parent had themselves placed a restriction on the Cardholder for a particular type of transaction.

3. ACTIVATING THE PREPAID CARD(S)

After the Parent has applied for a Parent Wallet and Prepaid Card(s) on the Spriggy Website or Spriggy App (as applicable), that Primary Parent will receive the physical Prepaid Card(s) in the mail. On receipt of the Prepaid Card(s) from Spriggy, the Primary Parent will be required to activate the Prepaid Card(s) before providing it to the Cardholder(s).

To activate a Prepaid Card, download the relevant Spriggy App for your device and follow the prompts from the login screen. The last four digits of the Prepaid Card number will be required to be entered into the Spriggy App in order to activate the Prepaid Card. The Primary Parent will set up a PIN as part of the activation process. The Cardholder will then be able to change the PIN to their own PIN within the "Settings" screen in the Spriggy App.

The Cardholder should sign the Prepaid Card as soon as it is received and before using it, as a means of preventing unauthorised use.

By activating the Prepaid Card, the Primary Parent agrees:

- to these Product Terms and Conditions and the PDS;
- to be liable for the transactions made using the Prepaid Card, unless stated otherwise in this document; and
- to receive the communications about this product electronically.

4. SECURITY OF PIN AND THE PREPAID CARD

If the Parent or Cardholder fails to safeguard the Prepaid Card, a Password, a Mobile Device or PIN, this may increase the Primary Parent's liability for unauthorised use (refer to section 7 of the Common Terms and Conditions in Part 3 for a list of circumstances where the Primary Parent may be held to be liable for unauthorised transactions). Indue therefore strongly recommends that:

- the Cardholder not record their PIN on the Prepaid Card or on anything with or near the Prepaid Card;
- the Cardholder not tell anyone their PIN (including any family member or friend) and try to prevent anyone else from seeing the PIN;
- the Cardholder tries to prevent anyone else seeing them enter their PIN into an eftpos Device;
- if the Cardholder or Parent thinks that the Cardholder's PIN has become known to someone else, they must notify Spriggy or Indue immediately; and
- if the Prepaid Card has been added to a Digital Wallet, the Cardholder's Mobile Device has a lock function enabled and the Cardholder does not share the unlock code with anyone.

If the Cardholder forgets their PIN, they or the Primary Parent are able to reset it by going to the set PIN page in the Spriggy App and following the prompts (refer to section 6 of the Common Terms and Conditions in Part 3).

If an incorrect PIN is entered three times when a transaction is attempted using the Prepaid Card, it will be temporarily suspended for up to 24 hours.

Each of the Primary Parent or Cardholder may place a lock on the Prepaid Card from within the Spriggy App. If the Prepaid Card is locked by the Cardholder, the Cardholder or Primary Parent may unlock that Prepaid Card from within the Spriggy App. If the Prepaid Card is locked by the Primary Parent, only the Primary Parent may unlock that Prepaid Card from within the Spriggy App. While the Prepaid Card is locked, the Cardholder must not use the Prepaid Card to make any transactions.

The PIN for using the Prepaid Card (e.g. at eftpos Devices) must not be used as the Password for accessing the Spriggy App or Spriggy Website.

Any liability for losses resulting from unauthorised transactions will be determined in accordance

with section 7 of the Common Terms and Conditions in Part 3, rather than the security measures listed above, which are guidelines only.

5. LOADING VALUE AND CARD LIMITS

Unless otherwise agreed by us (see “SPRK Mode additional features” below), the only way in which Value can be loaded onto a Prepaid Card is by transferring funds from a Parent Wallet using the Spriggy App, or by a Contribution Link. Contribution Links may only be sent by the Primary Parent (not any Additional Parent User) and the contributor must be located in Australia. Refer to the FAQ page on the Spriggy Website or in the Spriggy App for more information on how to transfer funds to the Prepaid Card.

It can take up to three (3) Business Days for funds to be made available for use.

If the Primary Parent’s Parent Wallet is cancelled, it will no longer be possible to load Value onto the Prepaid Card and the Prepaid Card will automatically be cancelled and will no longer be able to be used. Indue or the Parent may cancel a Parent Wallet in accordance with the Product Terms and Conditions contained in Part 3.

SPRK Mode additional features

We may agree with the Primary Parent to enable:

- the Cardholder to access the account number and BSB associated with the Prepaid Card to receive funds onto the Prepaid Card via an external pay-in feature; and/or
- the use of the Prepaid Card to make card-to-card payments to another Cardholder’s Prepaid Card (either within and/or outside of the same Spriggy family group); and/or
- the Cardholder to use the Prepaid Card to withdraw cash at ATMs, subject to a maximum Daily ATM Limit for withdrawals of \$250.

These additional features are available as part of an upgrade that we refer to as “SPRK Mode”. SPRK Mode is only available where the Child is 13 years of age or older and is subject to the conditions outlined below.

In order to access one or more of these features, the Primary Parent will need to apply to Indue. The Primary Parent can apply to us via the Spriggy App. Before we can consider the request, we’ll need to verify the Primary Parent’s identity and complete any other checks as reasonably required. The Primary Parent may be asked to confirm personal information, such as their full name, email address, residential address and date of birth. The Primary Parent will also be asked to supply information to confirm their identity such as their driver’s licence or passport details. We’ll send the Primary Parent’s personal information to our service provider (or Spriggy will do this on our behalf), who will verify their identity.

Any such approval is at Indue’s sole discretion and additional eligibility criteria may apply. If the Primary Parent does not wish to proceed with the application or the application is denied, the request will not be approved and the functionality of the Prepaid Card will not otherwise be affected.

The Primary Parent agrees to supply any reasonably specified identification documentation within a reasonable period of time if requested by Indue or Spriggy. Failure to provide any reasonably requested identification documentation may result in Indue (or Spriggy, acting on its behalf) being required to withhold or suspend the Prepaid Card until the requested documentation has been provided.

Important information: The Primary Parent and the Child should be aware that if Indue approves access to one or more of the above SPRK Mode features, the Prepaid Card limits set out below still apply. Also, where the Child uses the Prepaid Card to make card-to-card payments to

another Cardholder's Prepaid Card (either within and/or outside of the same Spriggy family group), the following limits also apply:

DESCRIPTION	LIMIT
Transfer limit per transaction: the maximum amount that may be transferred from the Cardholder to another Cardholder's Prepaid Card, per transaction	\$100
Maximum transfer limit per 24 hours: the maximum amount that may be transferred from the Cardholder to other Cardholder(s) in a rolling 24 hour period	\$250
Maximum receipt per 24 hours: the maximum amount that can be received by the Cardholder from other Cardholder(s) in a rolling 24 hour period	\$250

Prepaid Card limits

The total Value that may be loaded (added) or otherwise transferred onto the Prepaid Card at any one time cannot exceed the Prepaid Card Limit. **Any attempted load or payment that would take the Prepaid Card Value over the Prepaid Card Limit at any one time will be rejected in full.** This includes any attempted transfer onto the Prepaid Card using the additional external pay-in or card-to-card features set out above.

To avoid this, Indue recommends that the Parent and Cardholder regularly check their balance on the Spriggy App (note balances may not always be reflected correctly due to transactions still being processed, including but not limited to chargebacks and disputes, refunds, processing errors or delays in transaction processing). Value may be transferred by either the Primary Parent or the Cardholder to the Primary Parent's Parent Wallet to reduce the Prepaid Card balance. To be clear, funds in the Child's Savings or Savings Goals form part of the Primary Parent's Parent Wallet. Any Value that has been transferred from the Prepaid Card to the Primary Parent's Parent Wallet becomes funds of the Primary Parent and may cease to be available to the Cardholder.

The load limits that apply to the Prepaid Card are as follows:

DESCRIPTION	LIMIT
Prepaid Card Limit: the maximum value that may be stored on a Prepaid Card at any one time	\$999
Annual Load Limit (Prepaid Card): the maximum amount that can be loaded or paid onto a Prepaid Card in a 12 month period	\$10,000

Indue reserves the right to amend these limits and/or set other transaction velocity limits as required and, if required, will notify you of changes in accordance with section 12 of the Common Terms and Conditions in Part 3.

6. USING THE PREPAID CARD

When using the Prepaid Card to complete an Electronic Transaction, press the "CR" button on the relevant terminal. If the Cardholder presses the "SAV" or "CHQ" button, the transaction may be declined.

If a Prepaid Card has been added to a Digital Wallet, an Electronic Transaction may also be

effected by use of that Digital Wallet (see section 7 of these Prepaid Card Terms and Conditions below for more information).

The Cardholder or the Primary Parent can also use the Spriggy App to direct the allocation of funds from the Prepaid Card to the Primary Parent's Parent Wallet. To be clear, funds in the Child's Savings or Savings Goals form part of the Primary Parent's Parent Wallet. Any Value that has been transferred from the Prepaid Card to the Primary Parent's Parent Wallet becomes funds of the Primary Parent and may cease to be available to the Cardholder.

When an Authorised Transaction takes place using the Prepaid Card, we will deduct the value of the Authorised Transaction from the Value.

The Prepaid Card cannot be used to make or complete a transaction that exceeds the Value that is stored on the Prepaid Card from time to time. Any attempted transaction that the Cardholder makes that is in excess of the Value stored on the Prepaid Card at that time will be rejected.

The Prepaid Card may be used as many times as desired as long as the necessary Value is available, the Expiry Date has not been reached and the Prepaid Card has not been suspended or cancelled (and subject to the applicable limits set out above in section 5 of these Prepaid Card Terms and Conditions).

The Prepaid Card can be used anywhere Visa prepaid cards are accepted, including online purchase transactions, other than at the types of merchants specified in section 10 of these Prepaid Card Terms and Conditions below.

The Prepaid Card can be used to withdraw cash at ATMs, but only if this feature has been approved for the Primary Parent by Indue to allow the Cardholder to have access to this functionality (see "SPRK Mode additional features" in section 5 above). If this feature has been enabled, the maximum Daily ATM Limit for withdrawals is \$250.

The Prepaid Card is payWave enabled so it may be used for contactless transactions up to a certain value without using the PIN at any terminal that is payWave enabled. Before authorising a payWave transaction, the Cardholder must check that the correct amount is displayed on the terminal.

The Primary Parent is responsible for all transactions that arise from the use of the Prepaid Card, unless these Product Terms and Conditions say otherwise. In some circumstances (for example, where a transaction is processed in an offline environment or where a fee or charge is incurred), the Value on the Prepaid Card can become negative. If the Cardholder makes or attempts to make a transaction that exceeds the Value, the Primary Parent will be liable for any Negative Balance that may result and any reasonable costs we may incur in recovering the amount of the Negative Balance from the Primary Parent. If the Prepaid Card has a Negative Balance, when value is next loaded onto the Prepaid Card, we will first apply that loaded value to recover the Negative Balance from the Primary Parent.

A payment on any transaction that has been completed cannot be stopped.

Merchants and financial institutions can impose conditions on how their payment facilities are used, including imposing limits or not allowing split payments. Merchants and financial institutions may also impose a fee or surcharge for using their payment facilities (including, where ATM functionality has been approved by Indue, an ATM owner fee displayed on the ATM at the time of the transaction). These type of fees fall outside our control and are not charged by Indue or Spriggy. We accept no responsibility for these fees.

Sometimes, there may be circumstances beyond the control of Indue that prevents a transaction being processed. For example, a transaction may not process if there are problems with the communications network to which a terminal connects. We are not liable in any way when authorisation is declined for any particular transaction regardless of the reason, including where the merchant is not accepted by us (see section 10 of these Prepaid Card Terms and Conditions below).

The Prepaid Card must not be used for illegal purposes, including the purchase of goods or services deemed illegal by any Australian law. The Parent and the Cardholder must not resell the Prepaid Card to any other third party.

If Indue has agreed with the Primary Parent to enable the Cardholder to receive payments via an external pay-in feature through the BSB and account number associated with the Prepaid Card, or to make payments from the Prepaid Card to another Cardholder's Prepaid Card (see "SPRK Mode additional features" in section 5 above), it is important that the payment details are checked before providing them to an external party or making a payment as mistaken payments may not be able to be recovered. Mistaken payment transactions may occur if the wrong transferee details are entered. Fraudulent transactions can also occur on the Prepaid Card. If you advise Indue or Spriggy that a transaction that has been debited (deducted) is fraudulent, unauthorised or otherwise disputed, Indue or Spriggy will investigate and review the transaction in accordance with section 10 of the Common Terms and Conditions in Part 3. If a payment from an external party onto the Prepaid Card has not been received, you should contact that external party in the first instance and ask them to confirm the payment details used for the transfer and, if incorrect, ask them to inform their financial institution as soon as possible to arrange for the return of any mistaken payment.

7. DIGITAL WALLET

Subject to these terms and conditions and any terms and conditions imposed by the Wallet Provider from time to time, a Prepaid Card can be added to a Digital Wallet on a Mobile Device of the Cardholder.

For security purposes, when a Prepaid Card is added to a Digital Wallet we will require the Primary Parent to complete a verification check which may be by email or SMS to the Parent's registered details, or via the Spriggy call centre. Further details are available on the Spriggy Website. The Primary Parent should ensure that we have their current contact details.

Not all merchants accept Digital Wallet transactions and we are in no way responsible for the inability to use a Digital Wallet. We are not the provider of the Digital Wallet and are not responsible for the way it functions or where it can be used. Any queries on how to use the Digital Wallet should be directed to the Wallet Provider. Wallet Providers may change the conditions and features of a Digital Wallet beyond our control, and you agree that the use of a Prepaid Card in a Digital Wallet is subject to any terms or conditions that may be imposed by the Wallet Provider from time to time.

A Prepaid Card can only be added to a Digital Wallet on a Mobile Device if the Cardholder meets the minimum age restriction of the Wallet Provider. As at the date of these Product Terms and Conditions, for Apple Pay the Cardholder must be at least 13 years old, and for Google Pay the Cardholder must be at least 13 years old. As we are reliant upon your communication of the correct age of the Cardholder, it is the Primary Parent's responsibility to ensure that the minimum age restrictions are complied with.

A Prepaid Card can be removed from a Digital Wallet by following the instructions on the Spriggy Website.

8. USING THE PREPAID CARD OUTSIDE AUSTRALIA

All transactions conducted overseas will be converted into Australian dollars. Transactions will either be converted directly into Australian dollars or will be first converted from the currency in which the transaction was made into US dollars and then converted to Australian dollars by Visa. The conversion rate used is either:

- a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate Visa receives; or
- the government-mandated rate in effect for the applicable processing date.

A Currency Conversion Fee is payable when the Cardholder makes a transaction on the Prepaid Card, or makes a cash withdrawal (eg where ATM functionality has been approved by Indue, withdrawal at an ATM) in a currency other than Australian dollars. A Currency Conversion Fee may also be payable if the Cardholder makes a transaction on the Prepaid Card in any currency (including AUD) that is processed by a card scheme or financial institution or billed by the merchant outside of Australia. It may not always be clear, particularly when purchasing online,

that the merchant, financial institution or card scheme processing is located outside of Australia.

Note: Refunds in currencies other than Australian dollars are converted to Australian dollars as at the date they are processed by Visa using exchange rates determined by them. This may lead to the refund being converted using an exchange rate different from the one used to convert the original purchase. The converted Australian dollar amount appears on the Prepaid Card transaction history as the transaction amount.

The amount of the Currency Conversion Fee is set out in the PDS. Refer to the section headed "Fees and charges" in the PDS for all fees associated with use of the Prepaid Card.

9. VISA SECURE

The Prepaid Card has been automatically enrolled with Visa Secure (formerly known as Verified by Visa). Visa Secure is a program designed to authenticate online transactions. This means that when the Cardholder uses the Prepaid Card online to make a purchase at a Visa Secure Participating Merchant, the Cardholder's authority may need to be validated if the relevant transaction is deemed to be high risk.

A transaction may be deemed high risk if it is for a high value or an irregular purchase based on the Cardholder's previous Prepaid Card transaction history.

In order to validate the transaction, the Cardholder may be asked to answer personal questions which we will match against the Cardholder's personal information that we have obtained or an SMS authentication code may be sent to the mobile phone number associated with the Prepaid Card.

If the Cardholder is unable to validate the transaction after three attempts, the Cardholder will be unable to complete the transaction and the Prepaid Card will be temporarily suspended from use with all Visa Secure Participating Merchants. To have the Prepaid Card manually unsuspended, contact Indue on 1300 671 819 during Indue's call centre operating hours (refer to the "About Indue" section at the start of this document).

If, after the Prepaid Card has been unsuspended, the Cardholder attempts an online transaction with a Visa Secure Participating Merchant and again the Cardholder is unable to validate the transaction after three attempts, the Prepaid Card will be indefinitely suspended from use with all Visa Secure Participating Merchants. To have the Prepaid Card unsuspended, please contact Indue on 1300 671 819 during Indue's call centre operating hours (see the "About Indue" section at the start of this document).

Online transactions that are attempted with Visa Secure Participating Merchants and which are deemed to be very high-risk transactions will be automatically declined without asking the Cardholder to validate the transaction. For assistance in these circumstances, contact Indue on 1300 671 819 during Indue's call centre operating hours (see the "About Indue" section at the start of this document).

Visa Secure has certain browser requirements that will change from time to time and can be seen at www.visa.com.

10. LIMITATIONS ON THE USE OF THE PREPAID CARD

The Prepaid Card is not able to be used at the following types of merchants:

- Bars, Taverns, Nightclubs, Cocktail Lounges and Discotheques
- Package Stores – Beer, Wine and Liquor
- Cigar Stores and Stands
- Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Race Tracks
- Money Remitters
- Dating and Escort Services.

Other restricted categories which we reasonably consider are inappropriate uses of the Prepaid

Cards may be added at any time without notice. Indue may also block transactions at any merchants from time to time without providing notice.

The Prepaid Card cannot be used for the purchase of any pornographic material or services. If we become aware that the Prepaid Card is being used for such purchases, Indue reserves the right to cancel the Prepaid Card and any associated Parent Wallet.

11. VISA ZERO LIABILITY

In addition to the limits placed on the Primary Parent's liability as described in section 7 of the Common Terms and Conditions in Part 3, Visa's scheme rules provide that Indue and Spriggy shall limit the Primary Parent's liability to nil in the following circumstances:

- neither the Primary Parent nor Cardholder have contributed to any loss caused by unauthorised use of the Prepaid Card as described in section 7(1)(c) of the Common Terms and Conditions in Part 3; and
- all reasonably requested documentation has been provided to Indue or Spriggy, which may include provision of a statutory declaration and police report.

Where this Visa zero liability provision applies, Indue will endeavour to refund the amount of the unauthorised transactions within five (5) Business Days, subject to:

- Indue or Spriggy having received all reasonably requested information;
- the Primary Parent and Cardholder not otherwise being in default or breach of the PDS or these Prepaid Card Terms and Conditions; and
- Indue not reasonably determining that further investigation is necessary before refunding the amount of the Unauthorised Transactions based on:
 - (a) the use of the Prepaid Card;
 - (b) the nature and circumstances surrounding the unauthorised transactions; or
 - (c) any delay in notifying Indue or Spriggy of the unauthorised transactions.

Any refund is conditional upon the final outcome of Indue's investigation of the matter and may be withdrawn by Indue where it considers that this provision shall not apply as a result of those investigations. In making any determination in respect of this section, Indue and Spriggy will comply with the requirements of section 10 of the Common Terms and Conditions in Part 3.

12. INTEREST

The Prepaid Card is not a debit card or credit card and the Value on the Card is not a bank deposit. Indue will hold funds that are stored on the Prepaid Card in various accounts that it owns and controls. In no circumstance will any Primary Parent, Additional Parent User or Child earn interest on any Value that is stored on the Prepaid Card.

Part 3: Common Terms and Conditions

This Part 3 sets out general terms and conditions which apply to, and govern the use of, both the Parent Wallet and Prepaid Card (as applicable).

1. EXPIRY OF THE PARENT WALLET AND PREPAID CARD

Parent Wallet – Automatic Renewal on Expiry unless Cancelled or Inactive

Each Parent Wallet has an Expiry Date which can be viewed in the Spriggy App. If you have not notified Spriggy prior to the Expiry Date that you wish to cancel your Parent Wallet, it will be automatically renewed and the available Value on the existing Parent Wallet will be available in the new Parent Wallet on or before the existing Parent Wallet's Expiry Date.

However, if the Parent Wallet and Prepaid Card(s) have been Inactive for 12 months or more as at the Expiry Date, the Parent Wallet may not renew and the Parent Wallet and Prepaid Cards may automatically be cancelled in accordance with section 3 below. A Cancellation Fee may be charged in these circumstances, see section 4 below.

Prepaid Card – Replacement Issued on Expiry unless Cancelled, Restricted or not in an activated state

The Prepaid Card is valid until the Expiry Date.

Prior to the Expiry Date, the Cardholder will be issued with a replacement Prepaid Card. Replacements will only be issued upon expiry of Prepaid Cards which are currently activated and have not been cancelled or suspended by the Primary Parent, Indue or Spriggy. Replacement Prepaid Cards will also only be issued upon expiry where the Cardholder will still be under the age of 18 years at the Expiry Date of the existing Prepaid Card (unless we agree, at our sole discretion, that special circumstances apply). To apply for a special exemption, contact Spriggy via the Spriggy App or Spriggy Website.

The Prepaid Card Replacement Fee will not be charged where the Cardholder is issued with a replacement Prepaid Card upon expiry in accordance with this section 1. The Prepaid Card will also not be charged a fee associated with transferring any Value remaining on the existing Prepaid Card to the new Prepaid Card in these circumstances.

Before the Cardholder can use the new Prepaid Card, it will need to be activated, using the same process described in section 3 of the Prepaid Card Terms and Conditions in Part 2. Following activation, the available Value on the existing Prepaid Card will be available on the new Prepaid Card. If the new Prepaid Card is not activated within 90 days, we may transfer the available Value on the existing Prepaid Card to the Primary Parent's Parent Wallet.

The Prepaid Card must not be used after the Expiry Date shown on it. In some circumstances the Prepaid Card may be used for purchases which are below Floor Limits. If the Prepaid Card is used after the Expiry Date in these circumstances, then the Primary Parent will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

2. PREPAID CARD REPLACEMENT FEE

Except where a replacement Prepaid Card is issued upon expiry of a Prepaid Card in accordance with section 1 of these Common Terms and Conditions above, the Primary Parent must pay the Prepaid Card Replacement Fee of \$10 each time a replacement Prepaid Card is issued (including but not limited to where a replacement card is issued because the Prepaid Card was lost, stolen or damaged, or following unauthorised use, or if the Primary Parent requests a replacement Prepaid Card be issued with a different design).

This fee will be deducted from the Primary Parent's Parent Wallet, or the Primary Parent may authorise for it to be deducted from the Connected Account. See the "Fees and charges" section of the PDS.

3. CANCELLATION OR SUSPENSION OF THE PARENT WALLET AND/OR PREPAID CARD(S)

This section sets out details on how the Parent Wallet and/or Prepaid Card(s) can be cancelled by us or you (as applicable) and our rights to suspend. Note that a Cancellation Fee applies for cancellation of the Parent Wallet in certain circumstances, see section 4 below. If the Cancellation Fee does not apply, we will return all of the Value to you – see more details in section 5. For the avoidance of doubt, the provisions applying to cancellation of a Parent's Parent Wallet include cancellation of a Primary Parent's Parent Wallet or cancellation of an Additional Parent User's Parent Wallet.

How we may cancel or suspend the Parent Wallet and/or Prepaid Card(s)

The Parent Wallet and the Prepaid Card(s) always remain the property of Indue.

Indue may cancel or suspend the Parent Wallet and/or the Prepaid Card(s) at any time:

- if we believe on reasonable grounds that you or the Cardholder are not Australian residents;
- if we make a decision to cease offering the Parent Wallet and Prepaid Cards;
- for security reasons and to protect the remaining Value where the Parent Wallet or Prepaid Card(s) has been or is reasonably suspected by us to have been compromised and such compromise has been caused directly by you or third parties;
- if you materially breach any conditions set out in the PDS or the Product Terms and Conditions;
- If we reasonably suspect fraudulent or illegal activity in connection with the use of the Parent Wallet or Prepaid Card(s);
- if you refuse to co-operate in an investigation or provide adequate identification documentation where reasonably requested;
- if we consider in our sole discretion that your use of the Parent Wallet, or the Cardholder's use of the Prepaid Card, poses a material security, credit, business or fraud risk to us; or
- if any event occurs which has the effect of making or declaring it unlawful for us to offer the Parent Wallet or Prepaid Card.

If the Parent Wallet or Prepaid Card is cancelled or suspended in these circumstances, Indue or Spriggy (acting on behalf of Indue) will endeavour to provide you with as much prior notice as is reasonable in the circumstances and act reasonably towards you in a consistent and fair manner. However, notwithstanding the previous sentence, there may be circumstances where, for security or other legitimate business reasons (including without limitation where required by law, and provided always that such actions are reasonable), you may only be provided with limited or no notice prior to such cancellation or suspension.

If you terminate the Spriggy Terms and Conditions between you and Spriggy for use of the Spriggy App and services that Spriggy provides, you will no longer have access to the Spriggy App and the Parent Wallet will also terminate at that time.

Automatic cancellation of Parent Wallet on Expiry Date for Inactivity

The Parent Wallet may also automatically cancel on the Expiry Date for the Parent Wallet if that Parent Wallet and the Prepaid Card(s) have been Inactive for 12 months or more as at that date.

You should be aware that cancellation of the Primary Parent's Parent Wallet will result in the automatic cancellation of the Prepaid Card(s).

How you may cancel the Parent Wallet and/or Prepaid Card(s)

The Primary Parent may cancel their Parent Wallet or a Prepaid Card at any time by giving Indue or Spriggy notice in writing, by telephone, via the Spriggy App or via the Spriggy Website.

An Additional Parent User may cancel their Parent Wallet at any time by giving Indue or Spriggy notice in writing, by telephone, via the Spriggy App or via the Spriggy Website.

Effect of Cancellation of the Parent Wallet

Primary Parent's Parent Wallet

If the Primary Parent's Parent Wallet is cancelled by us or by the Primary Parent, the Primary Parent's Parent Wallet and the Prepaid Card(s) will automatically cancel. Also, any Additional Parent User who was invited/authorised by the Primary Parent will no longer have access to any shared Children that were managed by that Primary Parent.

Upon cancellation of the Primary Parent's Parent Wallet, a Cancellation Fee will be payable by the Primary Parent if the combined Value of the Primary Parent's Parent Wallet and the Prepaid Card(s) is less than or equal to \$10 as at the Cancellation Date – see section 4 of these Common Terms and Conditions.

Additional Parent User's Parent Wallet

If an Additional Parent User's Parent Wallet is cancelled by us or by the Additional Parent User, this will result in the cancellation of the Additional Parent User's Parent Wallet.

Upon cancellation of an Additional Parent User's Parent Wallet, a Cancellation Fee will be payable by the Additional Parent User if the Value of their Parent Wallet is less than or equal to \$10 as at the Cancellation Date – see section 4 of these Common Terms and Conditions.

Effect of Cancellation of a Prepaid Card

Cancellation of the Parent Wallet will cancel the Prepaid Card

If the Primary Parent's Parent Wallet is cancelled, the Prepaid Card(s) will automatically cancel and a Cancellation Fee will be payable by the Primary Parent if the combined Value of the Primary Parent's Parent Wallet and the Prepaid Card(s) is less than or equal to \$10 as at the Cancellation Date – see section 4 of these Common Terms and Conditions. If no Cancellation Fee is payable, the Value will be returned to the Primary Parent in accordance with section 5.

Cancellation of one or more Prepaid Cards (but not the Primary Parent's Parent Wallet)

If a Prepaid Card is otherwise cancelled by the Primary Parent or us, on the date that the cancellation of the Prepaid Card is processed, Indue or Spriggy (on Indue's behalf) will transfer the remaining Value from the Prepaid Card to the Primary Parent's Parent Wallet (to avoid doubt, any funds that were notionally allocated to the Child's Savings or Savings Goals will no longer be allocated and will remain on the Primary Parent's Parent Wallet). If for any reason this is not possible, for example due to the loading value and card limits set out in section 5 of the Prepaid Card Terms and Conditions, incorrect instructions or if the Primary Parent's Parent Wallet is also cancelled, the Value will be returned to the Primary Parent in accordance with section 5 below.

4. CANCELLATION FEE

If the Primary Parent's Parent Wallet is cancelled, and the combined Value of the Primary Parent's Parent Wallet and Prepaid Card(s) is equal to or less than \$10.00 on the date that the cancellation is processed (the "**Cancellation Date**"), a Cancellation Fee will apply. The Cancellation Fee will be equal to the combined Value, up to a maximum of \$10.

For example, if the combined Value remaining on the Primary Parent's Parent Wallet and the Prepaid Cards on the Cancellation Date is \$7.22, on the Cancellation Date Indue will charge a Cancellation Fee equal to \$7.22. For avoidance of doubt, the maximum Cancellation Fee is \$10.00. If the combined Value of the Primary Parent's Parent Wallet and Prepaid Cards is greater than \$10.00 on the Cancellation Date, no Cancellation Fee will be charged and the funds will be treated in accordance with section 5 below.

If the Additional Parent User's Parent Wallet is cancelled, and the Value of the Additional Parent User's Parent Wallet is equal to or less than \$10.00 on the date that the cancellation is processed (the "**Cancellation Date**"), a Cancellation Fee will apply. The Cancellation Fee will be equal to the Value on the Additional Parent User's Parent Wallet, up to a maximum of \$10.

This Cancellation Fee may be passed on to Spriggy in whole or in part by Indue.

However, the Cancellation Fee will not be charged if you notify us or Spriggy that you wish to cancel the Parent Wallet as a result of any change or variation Indue makes to the PDS or Parent Wallet Terms and Conditions that is materially adverse to you.

5. REFUNDING VALUE TO YOU AFTER CANCELLATION WHERE NO CANCELLATION FEE IS PAYABLE

In the event that any of the following occurs:

- a. the Primary Parent or we have cancelled the Primary Parent's Parent Wallet and the combined Value of the Primary Parent's Parent Wallet and Prepaid Card(s) exceeds \$10.00 on the Cancellation Date;

- b) the Additional Parent User or we have cancelled the Additional Parent User's Parent Wallet and the Value of the Additional Parent User's Parent Wallet exceeds \$10.00 on the Cancellation Date; or
- c) the Primary Parent or we have otherwise cancelled a Prepaid Card and it has not been possible to transfer the remaining Value to the Primary Parent's Parent Wallet,

we will return the Value to:

- in an event contemplated by paragraph (a) or (c) above, the Primary Parent;
- in an event contemplated by paragraph (b) above, the Additional Parent User,

by one or more electronic funds transfers to the applicable Connected Account (where the Value originated from a top up to the Parent Wallet, this may be returned to the Connected Account from which it originated). If this is not possible, Spriggy or Indue will make reasonable attempts to contact the Primary Parent or Additional Parent User (as applicable) so that Indue can return the funds to them (as applicable).

If, after 6 months following the Cancellation Date, Spriggy (on Indue's behalf) or Indue have not been able to contact the Primary Parent or Additional Parent User (as applicable) after those attempts have been made then all funds held will be retained by Indue. If the Primary Parent or Additional Parent User (as applicable) subsequently contacts Indue within seven (7) years after the Cancellation Date and requests a refund, Indue will refund the remaining Value owing to them. The Primary Parent's or Additional Parent User's (as applicable) identity will need to be verified by Indue before any funds are returned.

You will continue to be liable to Indue for the value of any withdrawals or transactions (other than fraudulent transactions) occurring after the Cancellation Date. In some circumstances the Prepaid Card may be used for purchases which are below Floor Limits. If the Prepaid Card is used after the Cancellation Date in these circumstances then the Primary Parent will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amounts owing.

If the Value still remains on the Parent Wallet and/or Prepaid Card after 7 years from the Cancellation Date, Indue may transfer the balance of the Value to the Commonwealth Government as "unclaimed money". The Primary Parent or Additional Parent User (as applicable) has the right to claim the money that is held with the Commonwealth Government. Please refer to ASIC's website at www.asic.gov.au for details.

6. LOSS, THEFT AND UNAUTHORISED USE OF THE PARENT WALLET AND/OR PREPAID CARD(S)

Actions via the Spriggy App

a. Parent Wallet

If your Password or PIN has been lost or stolen or has become known to someone else, you must IMMEDIATELY access the Spriggy App, and reset your password or PIN from the settings menu in the Spriggy App.

If the Parent Wallet Information has been lost or stolen or there has been unauthorised use, you must IMMEDIATELY report the loss, theft or unauthorised use to Spriggy or Indue using one of the contact methods set out below. After notification to Spriggy or Indue, a lock will be placed on the Parent Wallet and (for the Primary Parent) all associated Prepaid Cards.

b. Prepaid Card

If the PIN record has been lost or stolen or the PIN has become known to someone else, the Cardholder or the Primary Parent must IMMEDIATELY access the Spriggy App and reset the PIN from the settings menu in the Spriggy App.

If the Prepaid Card has been lost or stolen or there has been unauthorised use, or a Mobile Device to which a Digital Wallet has been added has been lost or stolen or otherwise compromised, the Cardholder or the Primary Parent must IMMEDIATELY access the Spriggy App, go to the lock card screen available from the settings menu and follow the prompts to lock the Prepaid Card, or otherwise notify Spriggy or Indue that the Prepaid Card has been lost or stolen so that a lock will be placed on the Prepaid Card.

Contact methods

You must notify Spriggy or Indue through the following contact details:

- Spriggy via the Spriggy App;
- Spriggy via the Spriggy Website; and/or
- Indue on the phone number 1300 671 819.

Notification requirements

You will not be liable for any losses occurring due to non-notification whilst the Spriggy App or Indue phone number referred to above are non-operational. To avoid further losses, you or the Cardholder are required to use reasonable efforts to continue to try to contact Spriggy or Indue using the contact methods above.

Provided the Cardholder or Primary Parent continue to use reasonable endeavours (having regard to their relevant circumstances) to notify Indue or Spriggy, the Primary Parent will not be liable for any loss occurring on the Prepaid Card. If neither the Primary Parent nor Cardholder try to notify us or Spriggy (as is reasonable having regard to their circumstances), then the Primary Parent may become liable for any losses occurring on the Prepaid Card in accordance with section 7 of these Common Terms and Conditions below.

Procedure following notification

a. Parent Wallet Replacement

Once you have notified the loss, theft or unauthorised use of your Parent Wallet and your Parent Wallet has been suspended, a replacement Parent Wallet will be issued to you within a reasonable period of time.

Once a replacement Parent Wallet is issued to you, the Value remaining on the Parent Wallet will be available in the new Parent Wallet less any unauthorised transactions for which you are liable (refer to section 7 of these Common Terms and Conditions below for a list of circumstances where you may be held liable for unauthorised transactions).

b. Prepaid Card

Suspension of Prepaid Card

In order to be issued with a replacement Prepaid Card, the Primary Parent must contact Spriggy or Indue to notify that the Prepaid Card has been lost or stolen or there has been unauthorised use, using one of the contact methods set out below, or the Primary Parent may also request a replacement Prepaid Card be issued from within the Spriggy App. Once the Primary Parent has notified the loss, theft or unauthorised use of the Prepaid Card and/or otherwise requested a replacement, a replacement Prepaid Card will be issued with a reasonable period of time. A Prepaid Card Replacement Fee will apply, see section 2 above.

After a lock has been placed on the Prepaid Card, the Cardholder will not be able to, and the Cardholder must not attempt to, use the Prepaid Card until the Primary Parent or Cardholder has contacted Spriggy or Indue to replace the Prepaid Card, or where the Prepaid Card has been found, the Primary Parent or Cardholder has reactivated the Prepaid Card via the Spriggy App.

In some circumstances, the Prepaid Card may be used for purchases which are below Floor

Limits. If the Cardholder uses the Prepaid Card after a stop has been placed on the Prepaid Card, the Primary Parent will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

Replacement of Prepaid Card

Once a replacement Prepaid Card is issued and the replacement card is activated, the Value remaining on the original Prepaid Card will be available on the new Prepaid Card less any unauthorised transactions for which the Primary Parent is liable (refer to section 7 of these Common Terms and Conditions below for a list of circumstances where the Primary Parent may be held liable for unauthorised transactions) and the Prepaid Card Replacement Fee (refer to section 2 of these Common Terms and Conditions above for the circumstances in which this fee will be payable).

The Primary Parent must allow a reasonable time for the issue of a replacement Prepaid Card by Indue.

7. LIABILITY FOR UNAUTHORISED TRANSACTIONS ON THE PARENT WALLET OR PREPAID CARD(S)

Unauthorised transactions on the Parent Wallet

- (1) You will not be liable for any Unauthorised Transactions:
 - (a) before the Parent Wallet has been activated;
 - (b) after the Parent Wallet Information has been reported to us as lost or stolen;
 - (c) if you didn't contribute to any Unauthorised Transaction. Indue may determine that you contributed to an Unauthorised Transaction if you did not exercise vigilant care in keeping the Parent Wallet Information or a Password secure or if there was unreasonable delay in reporting to Indue or Spriggy the loss or theft of the Parent Wallet Information, the compromise of the Parent Wallet Information or Password, or of any Unauthorised Transactions of which you became aware; or
 - (d) if the Unauthorised Transaction was made using the Parent Wallet Information without use of the Password and you did not unreasonably delay reporting to Indue or Spriggy about the loss or theft of the Parent Wallet Information, the compromise of the Parent Wallet Information or of any Unauthorised Transactions of which you became aware.
- (2) If Indue can prove on the balance of probability that you contributed to the Unauthorised Transaction under this section, your liability will be the lesser of:
 - (a) the amount of the actual loss, if that amount is less than the value that was stored on the Parent Wallet at the time the loss occurred;
 - (b) the actual loss at the time Indue or Spriggy was notified of the loss or theft of the Parent Wallet Information or Password; or
 - (c) the Parent Wallet Limit.
- (3) In determining your liability under this section:
 - a. Indue will consider all evidence including all reasonable explanations for the Unauthorised Transaction;
 - b. the fact that a transaction was authorised with the correct Password, while significant, is not conclusive evidence that you have contributed to the loss; and
 - c. the use or security of any information required to perform a transaction that you are not required to keep secret (for example, the Expiry Date) is not relevant to your liability.

Unauthorised transactions on the Prepaid Card

- (1) The Primary Parent will not be liable for any Unauthorised Transactions:
 - (a) before the Prepaid Card has been activated;
 - (b) after the Prepaid Card has been locked or reported to us as lost or stolen;
 - (c) if the Primary Parent and the Cardholder didn't contribute to any Unauthorised Transaction. Indue may determine that the Primary Parent or the Cardholder contributed to an Unauthorised Transaction if you or they did not exercise vigilant care in keeping the Prepaid Card or Prepaid Card information secure or if there was unreasonable delay in locking the Prepaid Card or reporting to Indue or Spriggy the loss or theft of the Prepaid Card, the compromise of the Prepaid Card information or of any Unauthorised Transactions of which you or the Cardholder became aware; or
 - (d) if the Unauthorised Transaction was made using the Prepaid Card information without use of the actual Prepaid Card or PIN and neither the Primary Parent nor the Cardholder unreasonably delayed locking the Prepaid Card or reporting to Indue or Spriggy about the loss or theft of the Prepaid Card, the compromise of the Prepaid Card information or of any Unauthorised Transactions of which either the Primary Parent or Cardholder became aware.
- (2) If Indue can prove on the balance of probability that the Primary Parent or the Cardholder contributed to the Unauthorised Transaction under this section, the Primary Parent's liability will be the lesser of:
 - (a) the amount of the actual loss, if that amount is less than the value that was stored on the Prepaid Card at the time the loss occurred;
 - (b) the actual loss at the time Indue or Spriggy was notified of the loss or theft of the Prepaid Card; or
 - (c) the Prepaid Card Limit.
- (3) Where a PIN was required to perform an Unauthorised Transaction and it is unclear whether or not the Primary Parent or the Cardholder has contributed to any loss caused by the Unauthorised Transaction, the Primary Parent's liability will be the lesser of:
 - (a) \$150;
 - (b) the actual loss if the loss is less than the Value that was stored on the Prepaid Card at the time the loss occurred; or
 - (c) the actual loss at the time the Primary Parent or the Cardholder notified Indue or Spriggy of the loss or theft of the Prepaid Card.
- (4) In determining your liability under this section:
 - (a) Indue will consider all evidence including all reasonable explanations for the Unauthorised Transaction;
 - (b) the fact that a transaction was authorised with the correct PIN, while significant, is not conclusive evidence that the Primary Parent or Cardholder has contributed to the loss; and
 - (c) the use or security of any information required to perform a transaction that the Primary Parent or the Cardholder are not required to keep secret (for example, the number on the front of the Prepaid Card or the Expiry Date) is not relevant to your liability.

8. STATEMENT OF TRANSACTION HISTORY

The Spriggy App may be used 24 hours a day 7 days a week:

- by the Parent to check the Value that is on the Parent Wallet and the Parent Wallet transaction history; and
- by the Parent and the Cardholder to check the Value that is on the Prepaid Card and the Prepaid Card transaction history.

You and the Cardholder should regularly review the relevant transaction history in order to identify any unauthorised transactions.

Note however that balances may not always be reflected correctly due to transactions still being processed, including but not limited to chargebacks and disputes, refunds, processing errors or delays in transaction processing.

Where ATM functionality has been approved by Indue (see section 6 of the Prepaid Card Terms and Conditions), the Cardholder may also be able to check the Value that is on the Prepaid Card by conducting a balance enquiry transaction at an ATM. However, the ATM owner may charge a fee for the balance enquiry transaction, which will be deducted from the Value on the Prepaid Card. The amount of the fee will be displayed on the ATM at the time of the balance enquiry.

9. ANTI-MONEY LAUNDERING AND COUNTER TERRORISM FINANCING (AML/CTF)

In the Parent Wallet Terms and Conditions and the Prepaid Card Terms and Conditions, unless otherwise indicated:

You acknowledge and agree that:

- where required, you will provide to Indue and/or Spriggy all information reasonably requested by them in order for them to comply with the fraud monitoring and anti-money laundering and counter terrorism financing obligations imposed on them pursuant to the AML Legislation and Sanctions Legislation;
- participation in the Visa scheme rules may impose other countries' laws such as the US Patriot Act;
- Indue and/or Spriggy may be legally required to disclose information about you or the Cardholder to regulatory and/or law enforcement agencies;
- Indue (or Spriggy, acting on its behalf) may block, delay, freeze or refuse any transactions where they consider in their sole opinion that reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation, Sanctions Legislation or any other relevant law;
- where transactions are blocked, delayed, frozen or refused by Indue in accordance with these Product Terms and Conditions you agree that neither Indue nor Spriggy are liable for any loss suffered by you or other third parties arising directly or indirectly as a result of Indue and/or Spriggy taking this action; and
- where required, Indue and/or Spriggy will monitor all transactions, which arise pursuant to the use of the Parent Wallet and Prepaid Card, in accordance with their obligations imposed on them in accordance with the AML Legislation and Sanctions Legislation.

10. DISPUTING TRANSACTIONS

If you or the Cardholder have a dispute relating to the use of the Prepaid Card or Parent Wallet, contact Spriggy in the first instance via the Spriggy App or Spriggy Website.

The Primary Parent or the Cardholder may wish to dispute a transaction on the Prepaid Card in circumstances where:

- the transaction is not recognised by either you or the Cardholder;
- neither you nor the Cardholder authorised the transaction;
- the Cardholder did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount;
- the transaction is a mistaken payment transaction; or
- you or the Cardholder believe a transaction has been duplicated.

If the Primary Parent or the Cardholder believe a transaction on the Prepaid Card is wrong or unauthorised or the transaction history contains any instances of unauthorised use or errors, the Primary Parent should also contact Spriggy. The Primary Parent will need to provide Spriggy with the following:

- the Parent's or Additional Parent User's name and address and the Prepaid Card number;
- details of the transaction or the error considered to be wrong or unauthorised;
- the dollar amount and an explanation as to why the transaction is believed to be an unauthorised transaction or an error;
- details of whether the Prepaid Card is signed and the Parent Wallet and all associated PINs are secure; and
- any other details requested by Spriggy or Indue.

Spriggy and Indue can investigate any disputed transactions which occur on the Parent Wallet or Prepaid Card if this information is provided.

The Visa scheme has a dispute resolution process for card payments that is contained in Visa's operating rules. The process sets out specific circumstances and timeframes in which a member of the scheme (for example, Indue, a bank or another financial institution) can claim a refund in connection with a disputed transaction on a Cardholder's behalf. This right is referred to as a 'chargeback right'.

Accordingly, Indue's ability to investigate a disputed transaction is limited to the timeframes imposed pursuant to the Visa scheme rules. The timeframes vary so it is important that the Primary Parent or the Cardholder notify Indue or Spriggy as soon as possible after becoming aware of a disputed transaction.

Typically, Indue will be able to chargeback a transaction where a transaction occurred offline (for example, a fallback transaction) and the relevant transaction is over the Floor Limit.

If Spriggy or Indue find that an error was made or that you are not liable for the transaction in accordance with the terms set out in this section, then Indue will make the appropriate adjustments to the Parent Wallet or Prepaid Card and will advise the Primary Parent in writing of the amount of the adjustment. If the transaction dispute is not satisfactorily resolved by Spriggy, the Primary Parent should contact Indue.

11. PRIVACY

Indue and/or Spriggy may collect your personal information:

- to identify you in accordance with the AML Legislation and Visa scheme rules;
- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the provision of a product or service or suspend its operation until it is provided;
- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);

- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and/or
- as required by relevant laws and scheme rules.

In some circumstances, Indue or Spriggy may collect your personal information from a third-party service provider. Indue or Spriggy may collect information from other participants in the payments system and other financial institutions in order to resolve disputes or errors. Indue and Spriggy collect this information in order to manage the service they provide to you, consistent with the PDS and these Product Terms and Conditions.

If you do not provide some or all of the information requested, Indue and Spriggy may be unable to provide you with a product or service (as applicable).

Indue and Spriggy may provide your information:

- to another member of its group;
- to any outsourced service providers (for example mailing houses, fraud and anti-money laundering service providers, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of the Parent Wallet or Prepaid Card or third parties using the Parent Wallet, Parent Wallet Information or Prepaid Card.

You may access any of your personal information at any time by contacting Spriggy or Indue through the contact details contained in the "About Indue" or "About Spriggy" sections at the start of this document. Indue or Spriggy may charge you a reasonable administration fee for access. This fee will be advised to you upfront in order for you to determine whether you wish to access your personal information. If you can show that information about you is not accurate, complete and up to date, Spriggy or Indue will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date. Spriggy or Indue will not charge any extra fee for correcting your information. There may be circumstances when Indue or Spriggy may be unable to provide you with access to or to correct your information, in which case Indue or Spriggy (as the case may be) will provide you with a written reason. For details on how you may access and seek correction of the personal information Indue or Spriggy holds about you, please refer to our and their Privacy Policies available at www.indue.com.au and www.spriggy.com.au.

Indue and Spriggy will not collect sensitive information about you, such as health information, without your consent.

To facilitate transaction identification and to assist with the identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. As at the date of this document, these countries are likely to include the United Kingdom, the United States, the European Union and Israel. By using the Parent Wallet and Prepaid Card, you agree that your personal information and transaction details may be sent overseas for the purposes of assisting with the identification of suspicious or fraudulent transactions or as required by law.

In accordance with the Privacy Act 1988 (Cth), Indue and Spriggy must comply with the Australian Privacy Principles. You have the right to lodge a complaint if you believe Indue or Spriggy has breached the Australian Privacy Principles. For details on how you may complain about a breach and how Indue and Spriggy deal with complaints, please refer to Indue's and Spriggy's Privacy Policies available at www.indue.com.au and www.spriggy.com.au.

If you would like a copy of Indue's or Spriggy's Privacy Policy to be sent to you, please contact Indue on 1300 671 819 or Spriggy through the Spriggy Website or Spriggy App.

12. CHANGES TO THE PRODUCT TERMS AND CONDITIONS

While the Product Terms and Conditions are up to date on the date they were prepared, we may make changes to these Product Terms and Conditions from time to time.

Updates to these Product Terms and Conditions that we consider (acting reasonably) are not materially adverse to you may be made without notifying you but by updating the version of the Product Terms and Conditions that are available at www.spriggy.com.au/terms and the changes will take effect from the date the updated version is posted on the website. The Product Terms and Conditions available at this website will be the latest version and will be available at no cost to view at any time. You may download a copy of the latest version of the Product Terms and Conditions from the same webpage, or request a paper or electronic copy free of charge by contacting Spriggy.

Where we make an increase to fees or charges or a change which may otherwise be materially adverse to you, we will provide at least 30 days' prior notice of the change or variation before the change takes effect.

You consent to us notifying you of such changes via the Spriggy App, by email or by post for this purpose. Any notice or document may be given by Indue or Spriggy sending it to your last known postal or email address or in the Spriggy App. If the notice or document is sent to your last known postal address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

If you wish to cancel the Parent Wallet and/or Prepaid Card(s) as a result of any change or variation Indue makes to the Product Terms and Conditions that is materially adverse to you, you must contact Spriggy or Indue to cancel the Parent Wallet and/or Prepaid Card(s). In these circumstances, Indue will not charge a Cancellation Fee or any other fee in respect of Indue returning any Value stored on the Parent Wallet and/or Prepaid Card(s) to you.

13. MISCELLANEOUS

Assignment and transfers

You may not assign or otherwise transfer your rights or obligations under these Product Terms and Conditions without our prior written consent.

We may assign or otherwise transfer our rights or obligations under these Product Terms and Conditions without your prior consent to any of our affiliates or any third party. Where we assign or otherwise transfer our rights or obligations under these Product Terms and Conditions, we will provide you with reasonable notice. If you do not agree to this, you can terminate this agreement in accordance with section 3 of Part 3 of these Product Terms and Conditions. If you do not terminate or you otherwise continue to use the products after 30 days following our notice to you, you will be deemed to have accepted the assignment or transfer.

Applicable law

These Product Terms and Conditions are governed by the laws of Queensland and the parties submit to the non-exclusive jurisdiction of the courts of that State.

Unenforceable terms

If any of these Product Terms and Conditions are found by a court to be invalid or unenforceable, they may be severed and the invalidity or unenforceability will not affect the validity or enforceability of the remaining Product Terms and Conditions.

Notices

You consent and agree to receive communications and notices in relation to the products and these Product Terms and Conditions electronically (including via the Spriggy App, by email or by

post). Any notice or document may be given by us sending it to your last known postal or email address. If the notice or document is sent to your last known postal address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

If you want a hard copy of these Product Terms and Conditions, you can request one via the Spriggy App.

Definitions and interpretation

In these Product Terms and Conditions, unless otherwise indicated:

Additional Parent User means an additional parent, family member or close friend who is invited and authorised by the Primary Parent to contribute to the Child's Savings, Savings Goal and/or Prepaid Card.

AML Legislation means the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and its associated rules, regulatory guides and regulations.

Annual Load Limit (Parent Wallet) means the maximum amount that may be loaded onto a Parent Wallet in a 12 month period. As at the date of this document, the Annual Load Limit (Parent Wallet) is \$10,000.

Annual Load Limit (Prepaid Card) means the maximum amount that can be loaded onto a Prepaid Card in a 12 month period. As at the date of this document, the Annual Load Limit (Prepaid Card) is \$10,000.

Apple Pay means the Digital Wallet operated by Apple Pty Ltd.

Authorised Transaction means a transaction that we treat as having been authorised by the Primary Parent, which is when the Cardholder conducts an Electronic Transaction, the Prepaid Card is used to conduct an Electronic Transaction or the Prepaid Card or Prepaid Card information is presented to a merchant in a way acceptable to us.

ATM means automatic teller machine.

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

Cancellation Fee means the fee specified in the "Fees and Charges" section of the PDS. Refer to section 4 of the Common Terms and Conditions in Part 3 of this document for more details.

Child and **Cardholder** means the individual who is issued with a Prepaid Card, at the request of the Primary Parent.

Child's Savings means the funds in the Primary Parent's Parent Wallet allocated to a particular Child (but not including any funds in their Savings Goal(s) or Prepaid Card). Refer to the Spriggy Website or Spriggy App for information on how to use the Spriggy App.

Common Terms and Conditions means the terms and conditions that apply to both the Parent Wallet and Prepaid Card as set out in Part 3 of this document.

Connected Account means the payment method that is nominated by you as the "Connected Account" in the Spriggy App and which can be used to top up your Parent Wallet.

Contribution Link means the spriggy.me link that allows family, friends or other third parties to pay directly to the Prepaid Card, using the Payment Service Providers.

Currency Conversion Fee means the fee specified in the "Fees and Charges" section of the PDS.

Daily ATM Limit means the maximum value that may be withdrawn from an ATM in any one day, which as at the date of this document is \$250.

Daily Load Limit means the maximum amount that can be loaded onto a Parent Wallet within any 24 hour period. As at the date of this document, the Daily Load Limit is \$500 in any 24 hour period.

Direct Debit Service Provider means the third party direct debit service provider that will process transfers from the Parent's nominated valid account to the Parent Wallet.

Digital Wallet means the payment platform created by a Wallet Provider to facilitate payments using a Mobile Device with a Prepaid Card registered on such a device, including Apple Pay and Google Pay.

eftpos means Electronic Funds Transfer Point of Sale.

eftpos Device means an eftpos terminal at which payments can be made (for example, a terminal that a merchant has available in store at which the Cardholder may make electronic payments using a prepaid card, such as the Prepaid Card, that is acceptable to the merchant).

Electronic Transaction means a transaction: (i) initiated by the Cardholder's instruction to purchase goods and/or services using the Prepaid Card and the PIN (or signature depending on the relevant authorisation requirement at the eftpos Device); (ii) arising from use of the Parent Wallet or the Prepaid Card; or (iii) arising from the information stored on the Parent Wallet or the Prepaid Card.

Expiry Date in relation to the Parent Wallet means the expiry date displayed in the Spriggy App in the Parent Wallet information screen, and in relation to the Prepaid Card means the expiry date printed on the front of the Prepaid Card.

Floor Limit means an amount above which a payment using an eftpos Device requires approval by Indue in order for the transaction to be effected. Floor Limits are set by merchants' financial institutions.

Google Pay means the Digital Wallet operated by Google Asia Pacific Pte Ltd.

Inactive means any period where both: (i) the Parent has not logged into the Spriggy App; and (ii) no transactions have been made by the Parent or the Child(ren) on the Parent Wallet or Prepaid Card(s) (including topping up the Parent Wallet, any Electronic Transaction, notional allocation(s) to the Child's Savings or Saving's Goal(s) and/or transfers from the Parent Wallet to the Prepaid Card(s)).

Indue means Indue Limited ABN 97 087 822 464, being the issuer of the Parent Wallet and Prepaid Card.

Maximum Load Limit means the maximum amount that can be loaded onto a Parent Wallet in a single load (as long as it does not cause the Value to exceed the Parent Wallet Limit). As at the date of this document, the Maximum Load Limit is \$240 per load.

Mobile Device means any device used to facilitate the use of a Digital Wallet and includes a mobile phone.

Negative Balance means that the Value on the Prepaid Card is negative (less than \$0.00) rather than positive (\$0.00 or greater).

Parent means a Primary Parent or Additional Parent User who holds a Parent Wallet.

Primary Parent means the Parent who established the membership in respect of their Child(ren), and who may invite and authorise an Additional Parent User in respect of those Child(ren).

Parent Wallet means the reloadable Visa prepaid non-cash payment facility issued to the Primary Parent or Additional Parent User (as applicable) by Indue, which allows the Primary Parent or Additional Parent User (as applicable) and the Child to, among other things, load Value onto the Prepaid Card.

Parent Wallet Information means the card number allocated to the Parent Wallet, and the BSB and account number associated with that card number.

Parent Wallet Limit means the total Value that may be stored on a Parent Wallet at any one time, which as at the date of this document is \$999, unless we have agreed to increase the Primary Parent's or Additional Parent User's Parent Wallet Limit in accordance with section 8 of the Parent Wallet Terms and Conditions, in which case the applicable Parent Wallet Limit will be \$4,999.

Parent Wallet Terms and Conditions means the terms and conditions of the Parent Wallet as set out in Part 1 of this document.

Password means the password required to be entered by the user when using the Spriggy App to (among other things) access information about the Parent Wallet and/or Prepaid Card and to load Value onto a Prepaid Card (as applicable). The Password is set by the user at the point of registration for the Spriggy App and may be changed by the user from time to time.

Payment Service Providers means the third party service providers that will process: (i) transfers from the Parent's nominated valid account via direct debit, Visa and Mastercard Debit Cards, or other payment methods to the Parent Wallet; or (ii) in the case of a Contribution Link, transfers from the contributor's nominated payment method to the Prepaid Card. These may include IntegraPay Pty Ltd (ABN 63 135 196 397), PayPal Australia Pty Limited (ABN 93 111 195 389) and Stripe Payments Australia Pty Ltd (ABN 66 160 180 343).

PDS means the Product Disclosure Statement for the Parent Wallet and Prepaid Card, which is accessible at <https://www.spriggy.com.au/terms>.

PIN means the Personal Identification Number required to be entered by the Cardholder when using the Prepaid Card for Electronic Transactions (except for transactions requiring a signature and transactions conducted over the internet or telephone). The PIN is set by the Cardholder after they receive the Prepaid Card and may be changed by the Cardholder from time to time.

Prepaid Card means the Visa reloadable prepaid card issued by Indue to the Cardholder at the request of the Parent through the Spriggy App or Spriggy Website.

Prepaid Card Limit means the total Value that may be stored on a Prepaid Card at any one time, which as at the date of this document is \$999.

Prepaid Card Replacement Fee means the fee specified in the "Fees and Charges" section of the PDS. Refer to section 2 of the Common Terms and Conditions in Part 3 of this document for more details.

Prepaid Card Terms and Conditions means the terms and conditions of the Prepaid Card as set out in Part 2 of this document.

Sanctions Legislation means the Charter of the United Nations Act 1945, Autonomous Sanctions Act 2011 (Cth), and all relevant rules and regulations, and any replacements of those documents from time to time.

Savings Goal means the funds in the Primary Parent's Parent Wallet allocated to a particular savings goal that the Child or Parent has set up in the Spriggy App. Refer to the Spriggy Website or Spriggy App for information on how to use the Spriggy App.

Spriggy App means the mobile application(s) operated by Spriggy that (among other things) allows a Primary Parent to request that a Child be issued with a Prepaid Card, invite an Additional Parent User to contribute to a Child's Prepaid Card, and access various customer services.

Spriggy Website means the website operated by Spriggy that (among other things) allows a Parent to apply for a Parent Wallet, request that a Child be issued with a Prepaid Card, and access various customer services.

SPRK Mode means the experience and/or additional features that may be made available in the Spriggy App, as set out in section 8 of the Parent Wallet Terms and Conditions in Part 1 and section 5 of the Prepaid Card Terms and Conditions in Part 2 in this document.

Unauthorised Transaction means a transaction made using the Parent Wallet or Parent Wallet Information, or the Prepaid Card or Prepaid Card information (as the context requires) by a person other than the Parent/Additional Parent User or the Child, who does not have authority to make the transaction and from which the Parent/Additional Parent User or Child receive no benefit.

Value means the monetary value stored on the Parent Wallet or the Prepaid Card (as the context requires) from time to time (expressed in Australian Dollars).

Visa means Visa Worldwide PTE Ltd.

Visa Secure Participating Merchant means a merchant from whom online purchases can be made and who participates in the Visa Secure program described in section 9 of the Prepaid Card Terms and Conditions.

Wallet Provider means the provider of the Digital Wallet, including Apple Pty Ltd and Google Asia Pacific Pte Ltd.

We, us, our means Indue.

You, your means the Primary Parent or Additional Parent User, as the context requires.

In the terms and conditions of the Parent Wallet and the Prepaid Card, unless otherwise indicated:

- one gender includes the other;
- the singular includes the plural and the plural includes the singular;
- a party named in this PDS includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- "including" and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of this PDS or affect its interpretation;
- if an act must be done on a specified day which is not a Business Day, it must be done on the next business day.
- If a party consists of more than 1 person, the terms and conditions set out in this PDS bind each of them separately and 2 or more of them jointly and severally.
- An obligation, representation or warranty in favour of more than 1 person is for the benefit of them separately and jointly.