

# Notice of Change to Mosaic Terms and Conditions

The following changes to the Mosaic Terms and Conditions are effective from 3rd March 2025. Details of the changes made are below;

## Introduction: Significant benefits (Amended)

### From:

The significant benefits of the Product are:

- The Card is an eftpos card that can be used to buy goods and services from merchants in Australia who accept eftpos prepaid cards.
- The Product is reloadable, which means that you can add extra funds to it using a variety of load methods.
- The Card accesses only the value that you have loaded to Available Balance.
- The ability to convert loyalty points into Australian dollars as a cash load to your eftpos prepaid card. Points will be converted at the following rate: 1 point = \$0.01.
- It is not a credit card, and you will not pay interest on balances.

### To:

The significant benefits of the Product are:

- The Card is an eftpos card that can be used to buy goods and services from merchants in Australia who accept eftpos prepaid cards.
- The Product is reloadable, which means that you can add extra funds to it using two load option methods.
- The Card accesses only the value that you have loaded to Available Balance.
- The ability to convert loyalty points into Australian dollars as a cash load to your eftpos prepaid card. Points will be converted at the following rate: 1 point = \$0.01.
- It is not a credit card, and you will not pay interest on balances.

## Clause 6. Funds Credit (Amended)

### From:

Funds Credit can be loaded only as specifically provided in these Terms and Conditions. This is not a facility by which Cuscal takes deposits from you.

If you have an account with a n Australian financial institution which supports direct entry payments through the Bulk Electronic Clearing System you can register your BSB and account number via the Website to conduct one time or scheduled bank transfers. Separate terms and conditions will be provided to you for that service and you will need to accept the agreement for that service in order to register your bank account via this facility.

You can load Funds Credits by using BPAY®. BPAY is an electronic payment service by which payments can be made through a number of Australian banks, building societies and credit unions. To load Funds Credits by BPAY, you may need to register for internet or phone banking with your financial institution. Your financial institution may charge transaction fees relating to Funds Credits transmitted by BPAY. For more information, please visit your financial institution's website.

You can also load Funds Credits by converting loyalty points to Australian dollars.

We do not charge a fee for card loads or reloads.

Any communication method to allow you to load Funds Credits is dependent upon our receiving your instruction via that communication method and is subject to interruptions or delays that the communication method may experience from time to time. We take no responsibility for any delay or failure in the communication method.

EBP RSL may also load Funds Credits to your Available Balance based on Promotions. The value of the Funds Credits will be dependent on the prize value of the specific Promotion being run within the venue at that time. Promotions are managed under the EBP RSL Ltd Membership and Loyalty Terms and Conditions.

Funds Credit by Funds Transfer will become part of your Available Balance within 24 hours from the time your financial institution confirms funds are available in your bank account.

Funds Credits by BPAY will become part of your Available Balance within 72 hours from the time the Funds Credit was initiated.

Funds Credits by points conversion will immediately become part of your Available Balance.

Promotions will become part of your Available Balance on approval of the Funds Credit by EBP RSL.

**To:**

Funds Credit can be loaded only as specifically provided in these Terms and Conditions. This is not a facility by which Cuscal takes deposits from you.

You can load Funds Credits by using BPAY®. BPAY is an electronic payment service by which payments can be made through a number of Australian banks, building societies and credit unions. To load Funds Credits by BPAY, you may need to register for internet or phone banking with your financial institution. Your financial institution may charge transaction fees relating to Funds Credits transmitted by BPAY. For more information, please visit your financial institution's website.

You can also load Funds Credits by converting loyalty points to Australian dollars.

We do not charge a fee for card loads or reloads.

Any communication method to allow you to load Funds Credits is dependent upon our receiving your instruction via that communication method and is subject to interruptions or delays that the communication method may experience from time to time. We take no responsibility for any delay or failure in the communication method.

EBP RSL may also load Funds Credits to your Available Balance based on Promotions. The value of the Funds Credits will be dependent on the prize value of the specific Promotion being run within the venue at that time. Promotions are managed under the EBP RSL's Club Ltd Membership and Loyalty Terms and Conditions.

Funds Credits by BPAY will become part of your Available Balance within 72 hours from the time the Funds Credit was initiated.

Funds Credits by points conversion will immediately become part of your Available Balance.

Promotions will become part of your Available Balance on approval of the Funds Credit by EBP RSL.

**Clause 6. Funds Credit (Amended)****From:**

| <b>Transaction Limits</b>   | <b>Limits (AUD)</b>                                  |
|---|--|
| Minimum Single Funds Credit: <ul style="list-style-type: none"> <li>• BPAY</li> <li>• Funds Transfer</li> <li>• Loyalty Points Conversion</li> <li>• Promotions</li> </ul>  | \$20.00<br>\$20.00<br>\$10.00<br>\$10.00             |
| Maximum Single Funds Credit (as long as it does not cause the Available Balance to exceed maximum Available Balance specified below): <ul style="list-style-type: none"> <li>• BPAY</li> <li>• Funds Transfer</li> <li>• Loyalty Points Conversion</li> <li>• Promotions</li> </ul> | \$2,500.00<br>\$2,500.00<br>\$2,500.00<br>\$2,500.00 |
| Maximum Daily Funds Credit  | \$4,999.00   |
| Maximum Available Balance   | \$4,999.00   |
| Maximum Aggregate Funds Credit  | \$50,000.00  |
| 24 Hour POS Transaction Limit   | \$4,999.00   |
| 24 Hour Spend Limit (inclusive of all channels)   | \$4,999.00   |

Maximum Aggregate Funds Credit is based on a rolling 12-month period. The rolling 12-month period is counted backward from the date of your most recent Funds Credit.

To:

## 7. Limits applying to Funds Credit

| Transaction Limits  | Limits (AUD)                           |
|---|--|
| Minimum Single Funds Credit: <ul style="list-style-type: none"><li>• BPAY</li><li>• Loyalty Points Conversion</li><li>• Promotions</li></ul>  | \$20.00<br>\$10.00<br>\$10.00          |
| Maximum Single Funds Credit (as long as it does not cause the Available Balance to exceed maximum Available Balance specified below): <ul style="list-style-type: none"><li>• BPAY</li><li>• Loyalty Points Conversion</li><li>• Promotions</li></ul> | \$2,500.00<br>\$2,500.00<br>\$2,500.00 |
| Maximum Daily Funds Credit  | \$4,999.00                             |
| Maximum Available Balance   | \$4,999.00                             |
| Maximum Aggregate Funds Credit  | \$50,000.00                            |
| 24 Hour POS Transaction Limit   | \$4,999.00                             |
| 24 Hour Spend Limit (inclusive of all channels)   | \$4,999.00                             |

Maximum Aggregate Funds Credit is based on a rolling 12-month period. The rolling 12-month period is counted backward from the date of your most recent Funds Credit.

## Clause 21. Available Balance on Product Cancellation

From:

If your Product is cancelled with a positive Available Balance, subject to law we will determine what means were used to deposit the Funds Credit.

Where your Available Balance originated from BPAY or Funds Transfer you may request that we pay the Available Balance directly to you. Alternatively, the Available Balance, including Funds Credit by points conversion, will be converted to a points balance and credited to your loyalty program at EBP RSL. The Available Balance will be converted back to points at a rate of \$0.01 = 1 point.

There will be instances where we are unable to determine where your Available Balance originated from. Where this occurs, the Available Balance will be credited to your loyalty program at EBP RSL. Please read the EBP RSL Ltd Membership and Loyalty Terms and Conditions for full details relating to loyalty points.

To:

If your Product is cancelled with a positive Available Balance, subject to law we will determine what means were used to deposit the Funds Credit.

Where your Available Balance originated from BPAY you may request that we pay the Available Balance directly to you. Alternatively, the Available Balance, including Funds Credit by points conversion, will be converted to a points balance and credited to your loyalty program at EBP RSL. The Available Balance will be converted back to points at a rate of \$0.01 = 1 point.

There will be instances where we are unable to determine where your Available Balance originated from. Where this occurs, the Available Balance will be credited to your loyalty program at EBP RSL. Please read the EBP RSL Membership and Loyalty Terms and Conditions for full details relating to loyalty points.

## Glossary: Funds Transfer (Removed)

Removed:

**Funds Transfer** means a transfer of funds or Pay Anyone payment from an account held at an Australian Financial Institution.

To view the full Terms and Conditions please refer the Product Disclosure Statement at [www.ebprsl.gslsolutions.com.au](http://www.ebprsl.gslsolutions.com.au)

If you have any questions or would like further information, please call us on (02) 9335 9999 or email us at [info@ebprsl.com.au](mailto:info@ebprsl.com.au)