MOONAH MARKETING – REFER & EARN PROGRAM, VISA PREPAID GIFT CARD TERMS AND CONDITIONS

Last Modified: 20 October 2024

1. Card Activation and Usage

- The Visa Prepaid Gift Card must be activated by following the instructions provided upon receipt. Activation is required before use.
- The card can be used anywhere Visa debit cards are accepted, subject to merchant limitations.
- \circ $\;$ The card is not reloadable and cannot be used at ATMs or for cash advances.

2. Card Expiration

• The card is valid until the expiration date printed on the front. After this date, the card will not be accepted, and any remaining balance may be forfeited unless otherwise stated by law.

3. **Fees**

• No monthly maintenance fees apply, but transaction fees may apply for certain uses, such as foreign transactions or balance inquiries at ATMs.

4. Limitations

- The card cannot be used for recurring billing, nor can it be redeemed for cash except where required by law.
- Additional restrictions may apply based on merchant categories or geographic locations.

5. Lost or Stolen Cards

- Report lost or stolen cards immediately by contacting customer service at the number provided with the card.
- Replacement cards will be issued at the discretion of the issuer, and fees may apply.

6. Balance Inquiry

- Cardholders can check the available balance by visiting the website or calling the customer service number provided with the card.
- It is the cardholder's responsibility to know the available balance before making a purchase.

7. Legal Disclaimers

- The issuer is not responsible for unauthorised transactions prior to cardholder notification of a lost or stolen card.
- The cardholder agrees to the terms of use by activating and using the card. All disputes are subject to the laws of the issuing jurisdiction.

8. Customer Service

• For questions or additional information, cardholders should contact customer service using the contact information provided with the card.

By using the VISA pre-paid gift card gifted by Moonah Marketing, you accept and agree to these terms and conditions. Please keep this document for your records.

Further information

We will amend this document when we make any changes that require updates due to legislation changes, service updates, or other factors. We will date this document with notice of the most recent update. We also encourage users to periodically review this policy.

If you'd like to learn more or have any questions regarding Moonah Marketing's 'Refer & Earn' program, please contact us at <u>referral@moonahmarketing.au</u>

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MOONAH marketing