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# Product Disclosure Statement

**Change Financial Payment Services Pty Ltd (ABN 92 651 106 955, AFSL 534901)**

**Dated: 4 September 2026**

# 1. Key Information

## Introduction

This Product Disclosure Statement ("PDS") contains important information about your MasterCard® Prepaid Card ("Card") and its associated features, risks and fees.

This PDS is issued by Change Financial Payment Services Pty Ltd ("CFPS") ABN 92 651 106 955, Australian Financial Services Licence (AFSL) 534901 who is a member of MasterCard International Incorporated.

In this PDS, "you" refers to the person who acquires the Card, and "us", "we" or "our" refers to CFPS.

The information in this PDS does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. We recommend you read this PDS carefully.

The use of the Card is governed by the Terms and Conditions of the Card, which may be attached to this PDS or provided as a separate document and should be read together with this PDS.

## Parties involved in the distribution of the Card

CFPS is the holder of AFSL no. 534901 and a principal member of MasterCard. Under its AFSL, CFPS is authorised to provide financial products and services, including the issuing of non-cash payment facilities such as the Card.

If you hold a Card, you will have a financial product with CFPS.

CFPS can be contacted via:

Phone: +61 3 9661 8200; or

Mail: GPO Box 1322, Brisbane QLD 4001

HealthNow (AUS) Pty Limited  (ACN: 672267140) is an authorised representative of CFPS (auth rep number 001310611).

HealthNow (AUS) Pty Limited is authorised to arrange and deal with cardholders in relation to the financial product and services CFPS has issued, limited to the Card.

HealthNow (AUS) Pty Limited is responsible for the distribution and provision of general product information about the Card as issued and approved by CFPS, HealthNow (AUS) Pty Limited is also authorised to provide customer service support.

HealthNow (AUS) Pty Limited can be contacted from anywhere in Australia between 8am and 6pm Monday to Friday using the contact details below:

Email: support@healthnowhq.com; or Mail:

HealthNow

182 Bay Road

Sandringham 3191

Melbourne VIC

Neither HealthNow (AUS) Pty Limited, nor anyone else acting on its behalf, has the authority on behalf of CFPS to:

- tell you anything about the Card that is inconsistent with the information in this PDS;
- provide you personal financial product advice (i.e., financial product advice that has considered one or more of your objectives, financial situation and needs) about the Card; and
- do anything else on CFPS's behalf, other that marketing, arranging for the issue of and providing customer services for the Card.

# 2. Key Features of the Card

## General Product Description

The Card is a reloadable MasterCard® Prepaid Card. Once it has been activated, the Card can be used to make purchases in Australian in most places that displays the MasterCard® logo subject to any prohibited or restricted transactions. Please refer to my.healthnowhq.com for locations where the Card can be used.

Once activated, you can use the Card until the expiry date shown on the Card and within the applicable limits outlined in this PDS, provided that the total transaction amount does not exceed the Available Balance.

You can use your Card in the following ways at merchants in Australia by:

- selecting 'credit' and entering your PIN (if required);
- holding your card against a contactless terminal and waiting for the transaction to be confirmed. There is no need to enter a PIN or sign for purchases of [$100] or less.

Some merchants may apply a surcharge to purchases made by selecting the 'credit' option or holding your card in front of a contactless terminal. This should be drawn to your attention before you proceed with the transaction. This surcharge amount will be added to your purchase amount and debited as one transaction.

The Card is not a credit or debit card and you do not earn interest on the Available Balance of the Card. The Card can only be used if it has an available credit balance.

Value is loaded to the Card in accordance with the arrangement between CFPS and HealthNow (AUS) Pty Limited. CFPS will open a virtual account in the name of HealthNow (AUS) Pty Limited where HealthNow (AUS) Pty Limited will deposit funds which will become your available card balance. The Card can be used to access these funds.

You can view the balance available in your Card and transaction history by accessing the website [www.healthnow.au/help](www.healthnow.au/help) or Mobile Application (App) (the details of which are set out in the Card Mailer) or by contacting HealthNow (AUS) Pty Limited during business hours.

## Prohibited Transactions

The Card cannot be used for the following activities:

- Withdrawing cash from an ATM or for making EFTPOS payments.
- Setting up direct debits, or regular instalment payments.
- Completing a transaction that exceeds the balance available on the Card.
- Illegal transactions or to purchase illegal goods or services.

### Limitation of use of the Card

The Card is subject to a transaction limit and daily transaction count limit. The available balance must not exceed the maximum limit of the Card at any given time.

The following table illustrates the transaction limits applicable to the Card. Some merchants may impose additional limits not included in this table.

| Transaction Types | Limit |
|---|---|
| Maximum Limit Per Transaction | AUD $1,000 |
| Maximum Transaction count per day | 5 |
| Cash | No access to cash |
| Maximum Limit for Account Balance | AUD $4,999 |

## 3. Benefits to Card

The benefits of the Card include:

- The Card is a prepaid, reloadable MasterCard Card that can be used to purchase goods and services at most places within Australia wherever the MasterCard® logo is displayed.
- The Card can also be used to make purchases online or via telephone.
- The Card can also be used to make contactless transactions for payments under $100 without a PIN.
- Transactions on the Card are monitored by CFPS for fraudulent or Unauthorised Transactions.
- You are protected against Unauthorised Transactions under MasterCard's zero liability protection policy. MasterCard's zero liability protection policy only applies to Transactions processed by MasterCard.

## 4. Risks of the Card

Significant risks to cardholders are:

- A Card will expire on the expiry date printed on the Card and cannot be used after expiry.
- Unauthorised transactions may occur if:
    - the Card is lost or stolen;
    - a PIN is revealed to any other person;
    - a fraudulent transaction has taken place;
- Unintended transactions can happen if:
    - electronic equipment with which the Card is being used is operated incorrectly;
    - incorrect details are input;
- In the case of unauthorised transactions or unintended transactions, a cardholder might not be able to get their money back.
- If the electronic network authorising the use of the Card is unavailable or offline, a cardholder may not be able to undertake transactions or access information using the Card;
- HealthNow (AUS) Pty Limited /CFPS may cancel a Card at any time and in such circumstances any value remaining on the Card will be returned to the Program Manager.

- The Card could be lost, destroyed, or stolen.
- We may suspend or terminate the use of the Card if we notice excessive uses of the Card or other suspicious activities.
- Merchants may, at their discretion, refuse to accept the Card as a method of payment.
- CFPS is not an authorised deposit-taking institution (ADI) under the *Payment Systems (Regulations) Act 1988* (Cth), therefore any available balance held on your Card is not protected by the Financial Claims Scheme. Further information on the FCS is available on the FCS website at: https://www.fcs.gov.au/

# 5. Fees

## Fees, and Charges

All fees and charges are expressed in Australian dollars and are inclusive of any applicable GST.

We do not charge any fees to cardholders for using the Card. However, some merchants may charge additional fees for using the Card to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us.

The applicable fees are shown in the table below. You authorise us to deduct the fees from the value stored on the Card, whenever these fees are incurred or become payable.

| Fees and Charges | Amount |
|---|---|
| Replacement Card Fee | Refer to your employer for the Replacement card fee. |
| Disputed transaction Fee (per transaction) | $27.50 (GST inclusive) |

# 6. Problems or Disputes

If you have a query or complaint about the Card, you should initially direct the query to HealthNow (AUS) Pty Limited.

If a cardholder has any complaint, concern or issue with a product or service, or a dispute with a merchant, this must be addressed directly with the merchant. If the concern or issue is not resolved, or the cardholder is not satisfied with the way in which the merchant deals with their concern or issue, they can contact HealthNow (AUS) Pty Limited Customer Support during business hours on:

- Email: support@healthnowhq.com

If you are unable to resolve your issue with HealthNow (AUS) Pty Limited directly, you can escalate your enquiry to CFPS via complaintsofficer@changefinancial.com. We aim to resolve the matter on your initial contact with HealthNow (AUS) Pty Limited. However, if the matter cannot be resolved immediately, we will take the following steps:

- let you know who is handling your complaint;
- keep you informed of what is happening; and
- aim to resolve your complaint within 30 calendar days.

If we are unable to resolve your complaint to your satisfaction within 30 days, you may be eligible to escalate the complaint to the Australian Financial Complaints Authority (AFCA).

CFPS is a member of AFCA (membership number 93185). AFCA is an external dispute resolution scheme which provides a free and independent service.

You can contact AFCA using the following details:

- Email: info@afca.org.au
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: www.afca.org.au
- Mail: GPO Box 3, Melbourne, VIC, 3001.

## 7. Changes to this PDS

CFPS may, at any time, update the information in this PDS.

You agree that CFPS may notify you any change that is not considered materially adverse to the cardholders by updating these via the HealthNow (AUS) Pty Limited website.

If the changes may be materially adverse to the cardholder, the cardholder will be provided with a replacement or supplementary PDS.

## 8. Other Important Information

CFPS will communicate with you via email or through publishing on our website https://changefinancial.com to give you a notice, other documentation, or information.

### Terms and Conditions

The Terms and Conditions for the Card can be accessed here https://healthnowhq.com/cardholder-terms-au . You should read and understand these terms before acquiring the Card as they primarily govern the legal relationship between you and us. You can download an electronic copy of the Terms via https://healthnowhq.com/cardholder-terms-au .

### Anti-Money Laundering and Counter Terrorism Finance Laws

The Anti-Money Laundering and Counter Terrorism Finance Laws require us to collect and verify certain identification information about you. We will collect personal information from third parties to verify your identity for this purpose as well. Failure to provide the requested identification information may result in the Card being suspended.

### Privacy

We will collect, handle and use your personal information in accordance with our privacy policy available here https://changefinancial.com/privacy-policy/

Our privacy policy contains important information about the purposes for which we collect personal information, the entities to which we may disclose the information we collect (including any overseas disclosures that we may make), how you can access and seek correction of the personal information we hold about you or how you can make a complaint about our handling of your personal information.