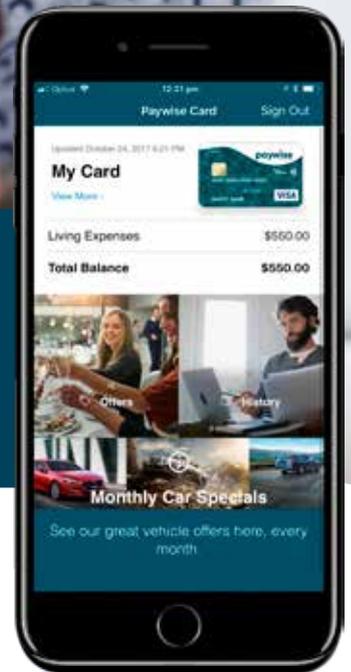


Paywise Card App.

The Paywise Card App has been created to give Paywise Members a simple and easy to use view of their Living Expense & Meal Entertainment Benefits. This APP is only for Paywise Members who are Paywise Card holders and have one or both of these benefits. This Frequently Asked questions document is design to simply help you with the most common questions you may have about the Paywise App.



Paywise Card App Frequently Asked Questions

What types of offers are available to me?

There are two types of offers in the program. Local Offers and Discounted Gift Cards. Local Offers are provided by merchants and are available when you use your Paywise Card at that location. Local Offers can be seen in the app. A map will provide you with the specific locations that have offers. Click on the merchant to see the details of their offer. Local Offers are always being added or changed. So check app often!

Discounted Gift Vouchers are available from a large range of brands and offer up to 10% discount on the value of the voucher. When you click on this, you will be taken to our voucher site. Browse and select as many vouchers you wish and provide your Paywise card details to purchase. Once purchased, the voucher will be available in the My ePurchases section of the voucher site and a copy of the voucher will also be emailed to you.

How do I claim a Local Offer?

Simply use your Paywise Card at the merchant with the offer you want to take advantage of. The merchant will ring through the transaction and the discount will be applied in our system. There is no need to show or ask the merchant to do anything. Your receipt from the merchant will reflect the entire purchase amount. The discounts received will still be applied when you view your account through your Paywise Card App. The app will also track your total savings made when receiving your discounts

How can I look at which offers are available to me?

From the Home Page, select "Offers". Then select "Local Offers". From this page you can view all available offers in a list view, with a map displaying where they are in relation to your current location.

Will participating merchant partners know they can accept the Paywise Card?

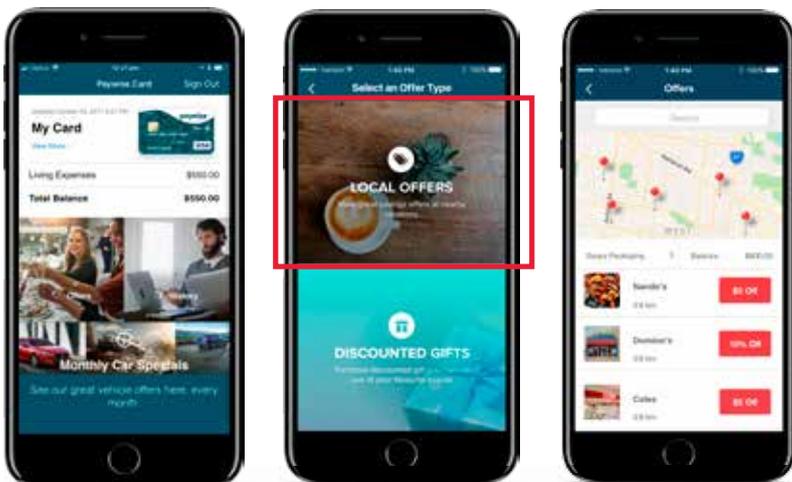
Yes, the Paywise Card is a Visa card and will work at any merchant that meets the proper merchant code for the Salary Packaging accounts.

How accurate are the balances shown for my Living or Meals and Entertainment expenses?

Real-time with the date and time shown at the top of the app.

My transaction was declined. Why did that happen?

There are a few reasons for this. If your account did not have sufficient funds or if you've shopped at a merchant ineligible to draw funds from that Salary Packaging benefit, the purchase would be declined. We will send you a notification at the time letting you know. You can then click the notification to review your account balances.



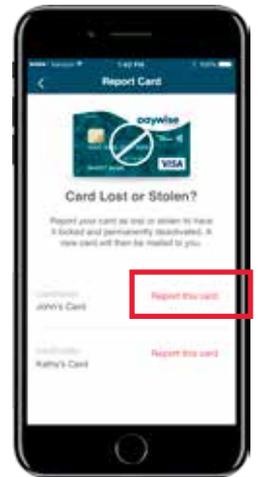
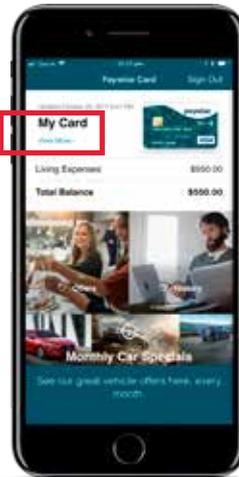
How can I check the balance in my various Salary Packaging accounts?

Your Salary Packaging account balances are all displayed right on the home page, with a total balance below.



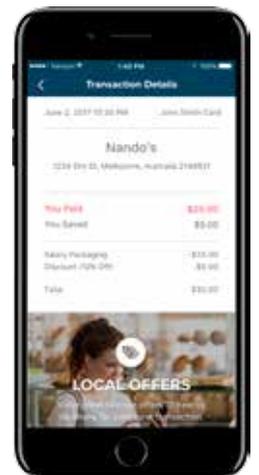
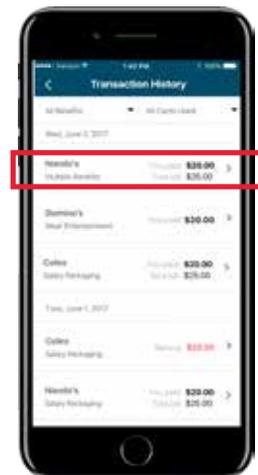
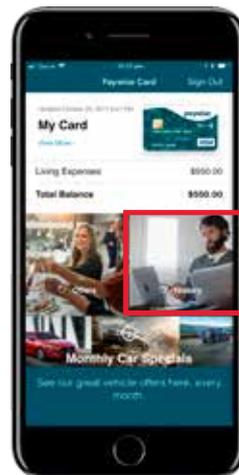
I lost my card. What do I do and how can I report this?

From the home screen, select "View More." From the More page, select "Card lost or stolen" and then select which card you would like to report as lost or stolen. It will immediately be deactivated.



How can I check what I've purchased from my Salary Packaging Accounts

From the home screen, select "History." This is a list of all your transactions made with your Salary Packaging accounts. To view details of each transaction, simply tap your desired transaction.



This material is general information only and does not take into account of your objectives, financial situation or needs. We recommend you consider the Product Disclosure Statement (PDS) relating to this product before making any decision. The Paywise Card is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ACL 240984. Paywise Pty Ltd, ABN 97 007 388 696 is involved in the promotion and distribution of the Card and is a Corporate Authorised Representatives of EML Payments Ltd ABN 30 131 436 532.