

Multi-currency Cash Passport

Supplementary Product Disclosure Statement

Dated: 18 November 2022

ABOUT THIS DOCUMENT

This is a supplementary document (**SPDS**) which relates to the offer of Multi-currency Cash Passport, a prepaid payment facility, issued by EML Payment Solutions Ltd 8079483.

This SPDS supplements the Multi-currency Cash Passport Product Disclosure Statement dated 19 March 2021 (**PDS**). You can obtain a copy of the PDS and other useful information about this offer from <https://disclose-register.companiesoffice.govt.nz/disclose> or <https://www.cashpassport.co.nz/help/important-information/>.

This SPDS must be read together with the PDS which has been provided to you.

Words and expressions defined in the PDS are taken to have the same meaning in this SPDS.

INTRODUCTION

This SPDS changes the PDS by removing the Online Cash Out fee of NZD 10.00 (manual Cash Outs will still incur the fee).

AMENDMENTS TO THE PDS

The PDS is amended as follows for the removal of the Online Cash out fee as follow:

1. The third paragraph under “Easy to Budget” on page 9 is deleted and replaced with:

If you want to use your Multi-currency Cash Passport again, you can load more funds onto it for your next trip. If you have money left on your Multi-currency Passport at the end of your travels, you can obtain a refund of your remaining balance (a Cash Out fee will apply if you complete a manual cash out and not online – please see “Fees and charges” below).

2. The “Cash Out fee” row in the Fees and charges table on page 15 is deleted and replaced with:

Cash Passport closure fee (Cash Out fee) Charged when you close or Cash Out your Multi-currency Cash Passport online. You will still incur a \$10 fee if you complete a manual Cash Out. This fee is set and charged by Mastercard Prepaid Management Services.	FREE
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