

[Notice to be made available via vanillabalance.com/cholder]

NOTICE OF CHANGE

IMPORTANT INFORMATION REGARDING VANILLA GIFT CARD PRODUCT

Effective 5 October 2021 the below changes will apply to the Vanilla Visa Gift Card (the **Product**).

Information About Your Right to Dispute Errors

For disputed transactions (including unauthorised transactions), the following will apply.

You are responsible for checking your transaction history online and knowing your available balance. You can check your balance and transaction history free of charge at vanillabalance.com.

For disputed transactions you should contact us immediately by calling 1800 701 224. Visa Scheme Rules impose time limits after the expiry of which our ability to dispute a transaction on your behalf may be lost. We may not be responsible for any loss to you where it can be shown that you have unreasonably delayed notifying us.

Complaints

We will handle complaints in accordance with the following process. If you have a complaint about the Product or our services, please contact us by calling 1800 701 224.

We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away. If we can't resolve your complaint within 5 business days, we will provide you with a written response providing the final outcome no later than 30 days. We aim to resolve all complaints within 21 days. However in some cases it may take up to 30 days. Your complaint may take a little longer to assess if we need more information or if your complaint is complex. In all cases, we'll keep you updated on the progress. You can ask for information about how we manage complaints in alternative formats and languages upon request by calling 1300 555 727. If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727.

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on Website: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne VIC 3001. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

To contact the Issuer, Heritage Bank Limited, about your complaint:

Phone: Australia: 1800 797 799 (free call) Overseas: +61 7 4690 9000

Website: www.heritage.com.au

Email: complaints@heritage.com.au

Mail: Heritage Bank Limited, Reply Paid 190, Toowoomba QLD 4350