

Electronic Benefit Transfer (EBT)

reloadable prepaid eftpos card

Terms & Conditions

9 March 2026

CONTENTS

1.	Introduction	2
2.	About the EBT Card	2
3.	Roles of Services Australia and Indue	2
4.	Benefits of the EBT Card	2
5.	Risks of the EBT Card	3
6.	How can you spend the Value on your EBT Card	3
7.	Other important information	4
8.	Queries	4
9.	Digital Wallets	4
10.	Using your EBT Card at POS terminals	5
11.	Security of your EBT Card and PIN	5
12.	Dollar Value of the EBT Card	5
13.	Fees and charges	6
14.	Card expiry	6
15.	Closure of your card	6
16.	Claiming any remaining Value on your EBT Card	6
17.	Reporting the loss or theft of your EBT Card	6
18.	Your liability in case your EBT Card is lost or stolen or in the case of unauthorised use	7
19.	Transaction history	7
20.	Resolving errors and disputing transactions	7
21.	Complaints and the dispute resolution scheme	8
22.	Privacy and information collection	8
23.	Changes to these terms and conditions	8
24.	Other general conditions	8
25.	Anti-money laundering and counter-terrorist financing	8
26.	Definitions	9
27.	Interpretations	9
28.	Parties	9

1. INTRODUCTION

These Terms & Conditions ('**TCs**') contain important information about the Electronic Benefit Transfer reloadable prepaid eftpos card ('**EBT Card**') and its associated features, risks and fees.

It is important that you read and understand the terms and conditions set out in this document and how they apply to your EBT Card and other services provided to you by Services Australia and the Issuer.

By accepting this EBT Card, you are agreeing to abide by the terms and conditions as set out. Therefore this document should be read carefully. We suggest that you seek further information from Services Australia if you do not understand any of the information contained within and how it applies to you.

The information contained is general in nature and does not take into account your individual objectives, financial situation or needs.

These TCs are effective 9 March 2026.

Words that are capitalised are defined in section 26.

2. ABOUT THE EBT CARD

The EBT Card is a reloadable eftpos prepaid card which provides immediate access to funds for persons who are approved by Services Australia to receive an immediate payment.

You will receive a Physical EBT Card or a Digital EBT Card. You cannot have both at the same time.

The EBT Card allows purchases and payments to be made wherever eftpos prepaid cards are accepted (subject to individual merchants' discretion), as long as:

- there is sufficient Value available on your EBT Card to cover the amount of the transaction and any applicable fees and charges;
- the Expiry Date has not been reached; and
- the EBT Card has not been cancelled.

The EBT Card is not a debit or credit card and it is not linked to any separate account.

Physical EBT card

When you receive a physical EBT Card, it will be activated and ready for use. The PIN, Value initially loaded onto the card, and other instructions are provided with your physical card.

If you provide an email or mobile phone number, an email or SMS will be sent to you which will include instructions on how to register for the EBT cardholder site and the EBT Card App.

Digital EBT Card

When you receive a Digital EBT Card, an email or SMS will be sent to you with instructions for registering for the EBT Card App on your mobile device and EBT cardholder site. Once the EBT Card App registration process has been completed you need to add the Digital EBT Card to your Digital Wallet and use the card at POS terminals. You will be required to set your own PIN.

3. ROLES OF SERVICES AUSTRALIA AND INDUE

Services Australia is the distributor of the EBT Card. Services Australia is responsible for assessing eligibility for the EBT Card, arranging for funds to be loaded onto an EBT card, and for providing certain cardholder services to you. These cardholder services include providing you with your EBT Card and assisting you with any queries you may have regarding the use of your EBT Card.

Services Australia is not the issuer of the EBT Card. Indue is the issuer of the EBT Card. Indue is an authorised deposit-taking institution. Indue holds an Australian Financial Services Licence, AFSL number 320 204.

By agreeing to these TCs, you are entering into a contract with Indue. Indue is responsible for effecting settlement of all transactions that may arise as a result of the use of your EBT Card.

Services Australia does not have any authority to:

- make any representations or give any warranties that contradict those contained in these TCs, unless the prior approval of Indue has been obtained;
- provide you with any financial product advice (that is, advice taking into account your personal circumstances or a recommendation or statement of opinion intended, or could be reasonably regarded as being intended to influence you in making a decision about whether or not to acquire the EBT Card);
- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in these TCs; or
- give you information that is inconsistent with the information set out in these TCs.

Services Australia and Indue are not related entities.

If you have a query about an EBT Card please contact Services Australia via your main payment line or visit a Service Australia customer service centre.

4. BENEFITS OF THE EBT CARD

The benefits of the EBT Card are that:

- the EBT Card can be used to buy goods and services from merchants in Australia who accept eftpos prepaid cards at in person eftpos Point of Sale (POS) terminals;
- the EBT Card accesses the Value that is loaded (added) onto the card. It is not a credit card. You can only spend up to the Value of cleared funds stored on your EBT Card;
- the EBT Card is Reloadable which means extra funds can be added to it by Services Australia, until the expiry or closure of the EBT Card;
- all funds are held by Indue, an authorised deposit-taking institution;
- there is no daily or other periodic limit imposed by the issuer on the use of an EBT Card at eftpos terminals, as long as you have sufficient Value available to cover your purchases (in addition to any fees and charges, see section 13 below). This does not prevent a merchant from setting its own limits.

- You can set daily card purchase limits on your EBT Card.
- Holders of a Physical EBT Cards can withdraw cash at ATMs from available funds on their card.

5. RISKS OF THE EBT CARD

Risks associated with the EBT Card include:

If you do not use your card for a period of 90 days it will be automatically closed and you will not be able to use it to purchase goods and services.

Any remaining Value on a closed card will be remitted by Indue in full to Services Australia; You will need to contact Services Australia in relation to these funds (refer to sections 15 and 16 below).

- any attempted load that will take the Value on your EBT Card over the EBT Card Limit being rejected in full (refer to section 12 below);
- failure to safeguard your PIN may result in loss of Value (refer to section 18 below for a list of circumstances where you may be held liable for failing to safeguard your PIN);
- circumstances beyond our reasonable control preventing a transaction from being processed;
- merchants, at their discretion, refusing to accept the EBT Card as a method of payment. You should always check with the merchant that it will accept the EBT Card before purchasing any goods or services;
- if your card expires you will no longer be able to use it to purchase goods and services. Any Value remaining on the card will be remitted by Indue in full to Services Australia. You will need to contact Services Australia in relation to these funds. (refer to sections 14 and 16 below);
- unauthorised and fraudulent transactions occurring on your EBT Card (refer to section 18 below for a list of circumstances where you may be held liable for unauthorised use of your EBT Card);
- due to equipment errors, malfunctions or equipment being used incorrectly, the same transaction being processed more than once or transactions may not be processed at all. These errors can be corrected but may temporarily inconvenience you as the available Value on your EBT Card will be incorrect. Where these errors cannot be corrected, we will resolve the issue by adjusting your EBT Card in your favour;
- your EBT Card being lost, stolen or destroyed. In these circumstances, you may be held liable for unauthorised use on your EBT Card where you unreasonably delay notifying Services Australia that your EBT Card has been lost or stolen (refer to section 18 below);
- your EBT Card details becoming known to criminals via various methods who may be able to withdraw the Value. In these cases you will not be liable for these unauthorised transactions unless you have contributed to the loss (refer to section 18 below);

- if there is a cyber attack that results in our systems being unavailable, you may be unable to use the Value on your EBT Card for a period of time. A serious cyber attack may result in significant legal and financial exposure to us, damage to our reputation, and a loss of confidence in our products and services that could potentially have an adverse effect on our ability to meet our obligations to you;
- the Financial Claims Scheme ('FCS') administered by the Australian Prudential Regulation Authority ('APRA') to protect depositors from potential loss due to the failure of institutions, up to a cap, does not extend to prepaid card products (including your EBT Card and any Value held on it). If Indue fails:
 - any Value held on the EBT Card will not be protected by the FCS; and
 - you may lose all or part of the Value.

For more information on the FCS refer to www.fcs.gov.au.

- access to the EBT Cardholder site and EBT Card App will not be available to you if your card is closed or expires. If you require transaction history details you will need to contact Services Australia.

6. HOW CAN YOU SPEND THE VALUE ON YOUR EBT CARD

Purchasing goods and services

You can use the EBT Card to buy goods and services from merchants in Australia who accept eftpos prepaid cards at in-person eftpos Point of Sale (POS) terminals.

The EBT Card must not be used for illegal purposes, including the purchase of goods or services deemed illegal by any Australian law. There are no other restrictions on what goods and services you can purchase unless you are advised otherwise by Services Australia. You cannot use your card overseas or to make purchases over the telephone or on the internet.

Cash withdrawals at POS terminals or ATMs

You can withdraw cash out at POS terminals using an EBT Card subject to the available Value on the card, or terminal limits of the merchant.

You can withdraw cash from ATMs using a physical EBT Card. You cannot withdraw cash from ATMs if you have a Digital EBT Card. The daily limit for withdrawals from ATMs is up to \$1000 (or the Value on your EBT Card if lower than \$1000), subject to any ATM provider limits.

The EBT Card accesses the Value that is loaded (added) onto the card. It is not a debit or credit card. You can only spend or withdraw cash up to the Value of cleared funds stored on your EBT Card.

There is no daily or other periodic limit imposed by the Issuer on the use of an EBT Card at eftpos terminals as long as you have sufficient Value available to cover your purchases or withdrawals (in addition to any fees and charges, see section 13 below). This does not prevent a merchant from setting their own limits.

The EBT Card is Reloadable which means extra funds can be added to it by Services Australia (if you qualify for further EBT payments), until the expiry or closure of an EBT Card; **Please do not throw** your EBT Card away when you have accessed your funds in case you need to use the card again for a future payment from Services Australia and the card is still active.

The EBT Card may be securely disposed of after expiration or closure. The EBT Card always remains the property of Indue as the Issuer.

7. OTHER IMPORTANT INFORMATION

The EBT Card cannot be used to make or complete a transaction that exceeds the Value that is stored on your EBT Card. Any attempted transaction that you make that is in excess of the Value stored on your EBT Card at that time will be rejected.

Funds can only be loaded onto your EBT Card by Services Australia. You cannot use your EBT Card to arrange for any amounts to be debited from your EBT Card balance, either by regular direct debits or by using 'Pay Anyone' facilities.

Indue and Services Australia do not warrant or accept any responsibility if a merchant's Electronic Banking Terminal does not accept your EBT Card.

Neither Indue nor Services Australia are responsible in the event that you have a dispute regarding the goods or services purchased with your EBT Card. In the first instance, you should contact the merchant directly. If you cannot resolve the dispute with the merchant, in certain circumstances we can investigate disputed transactions on your behalf (refer to section 20 below for a list of circumstances when we can investigate disputed transactions) and attempt to obtain a refund for you.

Indue is not aware of any material conflicts of interests that would affect this product or the service you receive from Indue or Services Australia.

As Indue has not taken into account your individual circumstances or needs, you should seek your own independent taxation advice in respect of any impact your use of the EBT Card may have on your personal tax liability.

8. QUERIES

If you have a query about the EBT Card or these conditions please call Services Australia via your main payment line or visit a Service Australia customer service centre.

9. DIGITAL WALLETS

You can add your EBT Card to a Digital Wallet on Supported Devices. Once you have added your EBT Card to a Digital Wallet you can purchase goods and services with a Support Device at tap and pay enabled merchants. You cannot use your EBT card to make online purchases.

When using a Digital Wallet, you may incur third party charges such as carrier or mobile data charges which you are responsible for.

You may be required to enter your EBT Card PIN in order to authenticate a transaction in addition to unlocking your device or authenticating the transaction through a Digital Wallet using a passcode or Biometric Identifier (such as a fingerprint or face).

Any restrictions and transaction limits that apply to your EBT Card will also apply to transactions conducted using it through a Digital Wallet.

Security and liability

Digital Wallets are services provided by a Digital Wallet provider. We are not responsible for any loss you suffer in relation to:

- any error, defect or unavailability of a Digital Wallet; and
- any failure or refusal of merchants to process transactions using a Digital Wallet; and
- any loss or damage caused by any malfunctioning of a Digital Wallet or its misuse.

If you:

- let any other person's Biometric Identifier be read on your device;
- share your passcode with any other person; or
- register a Biometric Identifier on your device in circumstances where you are away that another person is or may be able to use their Biometric Identifier to access the device, you are taken to have authorised that person to transact on your Account using a Digital Wallet. This means that any Digital Wallet transaction initiated by that person using your passcode or Biometric Identifier will be considered as authorised by you and you will be responsible and liable for those transactions.

Suspension of Digital Wallet

Acting reasonably, we may suspend or terminate your ability to use your EBT Card through a Digital Wallet at any time. This includes where:

- we are instructed to by Services Australia;
- your EBT Card is cancelled, blocked or suspended;
- you breach these terms and conditions;
- we, a Digital Wallet provider, or a card network provider reasonably suspect fraud;
- we are required to do so under any legislation or law, or if required to by a regulator, government body, a Digital Wallet provider, or card network provider; or
- if our arrangements with a Digital Wallet provider or the card network provider are suspended or terminated.

You may remove your EBT Card from a Digital Wallet at any time by following the instructions provided by your Digital Wallet provider.

Data Collection and Privacy

By adding your EBT Card to a Digital Wallet, you agree that we may disclose and collect information relating to you, your device, your Digital Wallet, and EBT Card and transaction history to and from a Digital Wallet provider for purposes including:

- to facilitate transactions;
- to provide customer support;
- to detect and manage fraud;
- to comply with applicable law and regulations; and
- operating and generally improving your Digital Wallet experience.

Digital Wallet providers may use your personal information for different purposes. Please review the Digital Wallet provider's terms and privacy disclosures carefully. We are not responsible for any loss, injury or other harm you suffer in connection with a Digital Wallet provider's use of your information.

10. USING YOUR EBT CARD AT POS TERMINALS

When using your EBT Card to complete an Electronic Transaction at a POS terminal, press the 'SAV' button on the relevant terminal. If you press the 'CR' button, the transaction will be declined.

We will debit (deduct) against the Value any transaction you authorise using the EBT Card.

We will (in the first instance) consider a transaction as having been authorised by you when:

- you conduct an Electronic Transaction;
- your EBT Card is used to conduct an Electronic Transaction; or
- your EBT Card together with your PIN is used in conjunction with electronic equipment.

Where you advise Services Australia that a transaction that has been debited (deducted) is fraudulent, unauthorised or disputed, Services Australia or Indue will investigate and review the transaction in accordance with section 20 below.

11. SECURITY OF YOUR EBT CARD AND PIN

If you fail to safeguard your EBT Card or PIN, you may increase your liability for unauthorised use (refer to section 18 below for a list of circumstances where you may be held to be liable for unauthorised transactions). We therefore require that:

- you keep your EBT Card secure;
- you do not record your PIN on your EBT Card or on anything with or near your EBT Card;
- you do not tell anyone your PIN (including any family member, or friend) and try to prevent anyone else from seeing your PIN. Services Australia or Indue will never ask you for your PIN details;

- you try to prevent anyone else seeing you enter your PIN into an Electronic Banking Terminal; and
- if you think that your PIN has become known to someone else, you must notify Services Australia immediately.

If you forget your PIN, and have access to the EBT cardholder site or EBT Card App, you are able to reset it. You can also contact Services Australia via your main payment line.

If an incorrect PIN is entered three (3) times when a transaction is attempted using your EBT Card, your card will be temporarily suspended for up to 24 hours.

Important information you should consider:

- no-one from Services Australia, Indue or any merchant will ever ask you for your PIN, therefore, you should never disclose it to anyone either verbally, in writing or electronically;
- do not access the EBT cardholder site or EBT Card App via an email link embedded in an email. Always access them directly from your internet browser;
- don't choose a PIN that is easily identified with you, e.g. your birth date, an alphabetical code which is a recognisable part of your name or your car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- never lend your EBT Card to anyone else;
- never leave your EBT Card unattended e.g. in your car or at work;
- for security reasons, on the Expiry Date or closure, destroy your EBT Card by cutting it diagonally in half;
- examine your account activity to identify and report, as soon as possible, any instances of unauthorised use;
- cover your hand when entering your PIN at an Electronic Banking Terminal;
- do not allow anyone to swipe your EBT Card when it is not in full sight of you.

12. DOLLAR VALUE OF THE EBT CARD

The Value that has been loaded onto your EBT Card has been determined by Service Australia through their eligibility assessment process. Your payment amount is advised to you together with the EBT Card when you are issued with a physical or Digital EBT Card.

To check the Value (the amount you have available to spend or withdraw) on your EBT Card:

- Make a balance enquiry at a domestic ATM if you have a physical EBT Card.
- Access your card balance and transaction details on the EBT Cardholder site at www.ebtcard.com.au or on the EBT Card App.
- Call Services Australia via your main payment line or visit a Service Australia customer service centre.

13. FEES AND CHARGES

Services Australia and Indue do not charge you any fees for POS or ATM transactions using your EBT Card.

Some merchants and ATM providers may charge you for using your Card and these fees may be deducted from the balance of your EBT Card at the time of the transaction.

When using your physical card at the ATM, some ATMs will indicate that a fee will be charged if you proceed. Although the fee will be charged, it will immediately be refunded so that you can withdraw the full amount available on your card.

14. CARD EXPIRY

Your EBT Card cannot be used after the Expiry Date. You must use all available Value by the Expiry Date to ensure you receive the benefit of the Value.

Prior to the Expiry Date, you may contact Services Australia and request that a new EBT Card be distributed to you. If Services Australia agree, any Value remaining on your existing EBT Card will be transferred to the new EBT Card.

Otherwise, prior to the Expiry Date, you should ensure that you use all Value that is remaining on your EBT Card or alternatively, withdraw any Value remaining on your physical EBT Card by visiting an ATM.

On the Expiry Date we will stop your EBT Card and you will no longer be able to use it.

Access to the EBT Cardholder site and EBT Card App will not be available to you if your card expires. If you require transaction history details you will need to contact Services Australia

If on the Expiry Date, Value remains on your EBT Card, refer to Section 16 below for information about how to request payment of that Value to you.

15. CLOSURE OF YOUR CARD

Closure for security reasons or serious breach of the conditions of use

Services Australia or Indue may close and request the return of the EBT Card issued to you at any time:

- for security reasons and to protect the remaining Value where the EBT Card has been or is reasonably suspected to have been compromised and such compromise has been caused directly by you or third parties as a result of your conduct; or
- if you breach these Conditions of Use and that breach is of a serious nature.

If these circumstances arise, Services Australia or Indue will notify you that your EBT Card has been closed.

Closure due to EBT Card inactivity or transfer of funds to an account

Your EBT Card will be closed as instructed by Services Australia after **90 days** of inactivity on the card.

Any Value remaining on your EBT Card at the time of closure will be returned to Services Australia.

“**Inactivity**” means there have been no funds loaded onto, and no transactions on, your EBT Card.

Use of your EBT Card, EBT Cardholder site or EBT Card App after EBT Card expiry or closure

You must not use your EBT Card after the Cancellation or Expiry Date. In some circumstances your EBT Card may be accepted for store purchases which are below Floor Limits and where no electronic approval is required after your card is closed or expires. If you use your EBT Card after the closure or Expiry Date in these circumstances then you will be liable for the amount of any transaction/s as well as any reasonable costs incurred by Indue in collecting the amounts owing.

Access to the EBT Cardholder site and EBT Card App will not be available to you if your card is closed. If you require transaction history details you will need to contact Services Australia.

16. CLAIMING ANY REMAINING VALUE ON YOUR EBT CARD

If after cancellation or expiry, any Value remains on your EBT Card you can contact Services Australia via your main payment line or visit a Services Australia customer service centre to discuss how to claim those funds.

17. REPORTING THE LOSS OR THEFT OF YOUR EBT CARD

If you believe your EBT Card has been lost or stolen, or your PIN has become known to someone else, you must notify Services Australia **IMMEDIATELY**.

By using the Cardholder site or the EBT Card App

Log on to the EBT Cardholder site from www.ebtcard.com.au or the EBT Card App and mark your card as lost or stolen.

You will need to contact or visit Services Australia to arrange a new EBT Card.

By telephone

Contact Services Australia via your main payment line during business hours.

In person

Visit a Service Australia customer service centre.

Lost mobile phone with EBT Card in Digital Wallet

If you have lost your mobile phone and your physical or digital only EBT Card was added to your Digital Wallet you need to report this to Services Australia **IMMEDIATELY**.

You should also logon to your Digital Wallet account through iCloud or your Google account and remove the EBT Card from your Digital Wallet. Once you have done this no one else may use the EBT Card within your Digital Wallet.

Notification requirement

If you do not notify Services Australia of the loss or theft by any of the contact methods set out above, as is reasonable in your circumstances, then you may become liable for any losses occurring on your EBT Card in accordance with section 18 below.

Replacement Card

If a replacement EBT Card is issued to you, the Value remaining on your lost or stolen EBT Card will be transferred to your new EBT less any unauthorised transactions for which you are liable (refer to section 18 for a list of circumstances where you may be held liable for unauthorised transactions).

18. YOUR LIABILITY IN CASE YOUR EBT CARD IS LOST OR STOLEN OR IN THE CASE OF UNAUTHORISED USE

You are not liable for any loss arising from an unauthorised transaction:

- after you have reported it lost or stolen under section 17;
- if you did not contribute to any unauthorised use of your EBT Card; or
- if the unauthorised transaction was made using your EBT Card information without use of your actual EBT Card at a POS terminal.

Services Australia or Indue will undertake an assessment to consider whether you have contributed to any loss caused by the unauthorised use of your EBT Card. This assessment will include, if applicable, a review of whether you:

- voluntarily disclosed your PIN to anyone, including a family member or friend;
- voluntarily allowed someone else to observe you entering your PIN into an Electronic Banking Terminal;
- in relation to a transaction carried out at an ATM, used an ATM that incorporated reasonable safety standards that mitigated the risk of an EBT Card being left in the ATM;
- wrote or indicated your PIN (without making any reasonable attempts to disguise the PIN) on your EBT Card or on any article carried with your EBT Card or likely to be lost or stolen at the same time as your EBT Card;
- allowed anyone else to use your EBT Card; or
- unreasonably delayed notification of:
 - your EBT Card or PIN record being lost or stolen;
 - unauthorised use of your EBT Card; or
 - the fact that someone else knows your PIN.

You may be liable in the following circumstances

If Services Australia or Indue can prove on the balance of probability that you have contributed to the unauthorised use of your EBT Card, your liability will be the lesser of:

- the actual loss when less than the Value stored on your EBT Card at that time the loss occurred;
- the actual loss at the time Services Australia is notified of the loss or theft of your EBT;
- the EBT Card Limit; or
- the amount for which you would be held liable if any industry rules applied.

Where a PIN or digital authorisation was required to perform an unauthorised transaction and it is unclear whether or not you have contributed to any loss caused by unauthorised use of your EBT Card, your liability will be the lesser of:

- \$150;
- the actual loss when less than the Value stored on your EBT Card at the time the loss occurred;
- the actual loss at the time Services Australia or Indue is notified of the loss or theft of your EBT Card; or
- the amount for which you would be held liable if any industry rules applied.

In determining your liability under section 18:

- Services Australia or Indue will consider all reasonable evidence including all reasonable explanations for an unauthorised use having occurred;
- the fact that your EBT is used with the correct PIN or digital authorisation, while significant, is not of itself conclusive evidence that you have contributed to the loss; and
- the use or security of any information required to perform a transaction that you are not required to keep secret (for example, the number on the back of your EBT Card and the Expiry Date) is not relevant to your liability.

19. TRANSACTION HISTORY

You can check the Value that is available on your EBT Card and your transaction history by:

- visiting the EBT Cardholder site. Go to www.ebtcard.com.au; or
- using the EBT Card App if you have a Digital EBT Card

if you have registered for access to these services. Otherwise, you will need to contact Services Australia.

You should regularly review your transaction history and notify Services Australia if you do not recognise any transactions.

20. RESOLVING ERRORS AND DISPUTING TRANSACTIONS

If you believe a transaction is wrong or unauthorised, or your transaction history contains any instances of unauthorised use or errors, you must immediately notify Services Australia.

Services Australia and Indue have the ability to investigate any disputed transactions which occur on your EBT Card.

If Services Australia or Indue find that an error was made or that you are not liable for the transaction in accordance with the terms set out in section 18, then Indue will make the appropriate adjustments to your EBT Card.

21. COMPLAINTS AND THE DISPUTE RESOLUTION SCHEME

If you have a complaint or dispute relating to your EBT Card or entitlement to a government payment, please contact Services Australia in the first instance.

If you have a complaint or dispute relating to your EBT Card that is not satisfactorily resolved by Services Australia, the complaint will be referred to Indue.

If your complaint is closed within 5 Business Days, by being resolved to your satisfaction, or if there is no reasonable action that can be taken to address the complaint, we may simply phone you to let you know the outcome. Upon request we will confirm the outcome in writing.

Otherwise, within 30 days of receiving these further relevant details from you, Services Australia or Indue will:

- advise you in writing of the results of its investigations; or
- advise you in writing of the reasons for any further delay.

An investigation will continue beyond 30 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where Indue or Services Australia investigate the relevant transaction under any applicable industry rules (if you wish to find out what industry rules apply to transactions made using your EBT Card, please contact Services Australia or Indue).

Where you are not satisfied with the outcome of your complaint, you have the right to contact Indue's External Dispute Resolution Scheme.

Indue is a member of the following External Dispute Resolution Scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne, VIC 3001

Website: www.afca.org.au

Telephone: 1800 931 678

22. PRIVACY AND INFORMATION COLLECTION

Services Australia and Indue may collect your personal information for the issue and management of the EBT Card in accordance with our privacy policies.

Indue's privacy policy is available at www.indue.com.au.

Services Australia's privacy policy is available at www.servicesaustralia.gov.au/your-right-to-privacy.

To facilitate authentication of your identification details when using the EBT Card App, your personal information may be sent to countries other than Australia (such as the United States), who may be subject to different privacy law obligations. By using your EBT Card or the EBT Card App, you consent to your personal information being sent overseas for this purpose, or as otherwise required by law.

23. CHANGES TO THESE TERMS AND CONDITIONS

We may change, add to or delete the terms and conditions at any time.

These TCs will be updated by amending the version that is available at all times on the EBT Card website at www.ebtcard.com.au inclusive a notice of any material changes.

Upon request by you to Services Australia, we will provide you with a paper copy of the latest version at no charge.

If you wish to cancel your EBT Card as a result of any change we make to these TCs, you should contact Services Australia via your main payment line or visit a Service Australia customer service centre.

24. OTHER GENERAL CONDITIONS

You may not assign your rights under these TCs to any other person. Indue may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has a similar or more fair dispute resolution procedure than Indue. If Indue assigns or transfers the rights under these TCs, these TCs will apply to the transferee or assignee as if it were named as Indue.

25. ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING

You acknowledge and agree that:

- where required, you will provide to Indue all information reasonably requested by Indue in order for Indue to comply with the fraud monitoring and anti-money laundering and counter-terrorism financing obligations imposed on it pursuant to the AML Legislation;
- Indue may be legally required to disclose information about you to regulatory and/or law enforcement agencies;
- Indue may block, delay, freeze or refuse any transactions where Indue in its sole opinion considers reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation or any other relevant law;
- where transactions are blocked, delayed, frozen or refused by Indue in accordance with this section 25, you agree that Indue is not liable;
 - for any loss suffered by it or other third parties arising directly or indirectly as a result of Indue taking this action; and
 - where required, Indue will monitor all transactions that arise pursuant to your use of the EBT Card in accordance with its obligations imposed on it in accordance with the AML Legislation.

26. DEFINITIONS

In this TCs, unless otherwise indicated:

AML Legislation means the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) and its associated rules, regulatory guides and regulations.

ATM means automatic teller machine.

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

Digital EBT Card means a card which can only be used by a Digital Wallet card after having registered for the 'EBT Card App'.

Digital Wallet means Apple Pay, Google Pay or Samsung Pay,

EBT Card App means the mobile application accessible for EBT cardholders to download via the app store including Apple and Google.

EBT Card Limit means the total Value that may be stored on an EBT Card at any one time, which as at the date of this TCs is **\$4,999**.

EBT Cardholder Site means the site that EBT cardholders can access on the internet to access information about their active EBT Cards including transaction details and the Value available on their EBT Card.

eftpos means Electronic Funds Transfer at Point of Sale.

eftpos Device means an eftpos terminal at which payments can be made (for example, a terminal that a merchant has available in store at which you may make electronic payments using a card, such as your EBT Card, that is acceptable to the merchant).

Electronic Banking Terminal means an eftpos Device or ATM.

Electronic Transaction means a transaction:

initiated by your instruction to purchase goods and/or services using your EBT Card and your PIN (or signature depending on the relevant authorisation requirement at the Electronic Banking Terminal);

- (i) arising from use of your EBT Card; or
- (ii) arising from use of information stored on your EBT Card.

Expiry Date means the expiry date printed on the front of the Physical EBT Card or as presented via the EBT Card App by viewing your Card Details

Floor Limit means an amount above which a payment using an eftpos Device requires approval in order for the transaction to be affected. Floor Limits are set by merchants' financial institutions.

Pay Anyone means a Direct Credit facility.

Physical EBT Card means a plastic card distributed to a customer at a Services Australia Customer Service Centre.

PIN means the Personal Identification Number required to be entered by you when using the EBT Card for Electronic Transactions (except for transactions requiring a signature). The PIN may be changed by you from time to time.

POS terminal means an electronic device where you can make payment for goods and services at the point of sale.

Reloadable means that additional Value may be loaded (added) onto your EBT Card from time to time by Services Australia based on eligibility and in accordance with this TCs and provided that the Value stored on your EBT Card does not exceed the EBT Card Limit.

Value means the monetary value stored on your EBT Card from time to time (expressed in Australian Dollars), that remains available to you.

We, us, our means Indue.

Website means www.ebtcard.com.au.

You, your means the person to whom the EBT Card is issued.

27. INTERPRETATIONS

Reference to:

- one gender includes all genders;
- the singular includes the plural and the plural includes the singular;
- a party named in this TCs includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- 'Including' and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of this TCs or affect its interpretation;
- if an act must be done on a specified day which is not a Business Day, it must be done on the next business day (excluding notifications relating to lost or stolen EBT cards which must be made immediately).

28. PARTIES

If a party consists of more than 1 person, the terms and conditions set out bind each of them separately and 2 or more of them jointly and severally.

An obligation, representation or warranty in favour of more than 1 person is for the benefit of them separately and jointly.

The EBT Card is issued by Indue Ltd
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Effective as at 9 March 2026