



NSW Health Salary Packaging Card Free Trial Terms and Conditions

("Free Trial Terms and Conditions")

Promoter: Health Administration Corporation (ABN 45 100 538 161) ("**NSW Health**") of address ("**Promoter or NSW Health**"). EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131 ("**EML**") is the issuer of the NSW Health Living Expenses and Meal Entertainment Mastercard ("**NSW Health Salary Packaging Card**" or "**Card**").

Promotional Period: The Promotion commences at 12:01 am on 01 September 2023 AEST and ends at 11:59 pm on 30 November 2023 (AEDT) ("**Promotional Period**"). All "Free Trial" card/benefit applications/registrations must be submitted and received by the Promoter before 30 November 2023 at 11:59pm (AEDT).

Promotion: The promotional provides Eligible Employees with the opportunity to trial a NSW Salary Packaging Card that enables them to access the salary packaging Card Facility. A Participant will be charged a monthly fee (\$5.50 per month, per benefit) associated with each new eligible Benefit account accessed using a NSW Health Salary Packaging Card which will then be reimbursed (within 5 working days) for a three month period.

Product Terms and Conditions, PDS: The NSW HEALTH LIVING EXPENSES AND MEAL ENTERTAINMENT MASTERCARD PRODUCT DISCLOSURE STATEMENT, which includes the Product Terms and Conditions (**PDS**), and the Free Trial Terms and Conditions apply to Participant's participation in the Free Trial. The PDS should be considered before a decision

is made to acquire a NSW Health Salary Packaging Card. The PDS is available to view here:
<https://info.emlpayments.com/hubfs/NSWHealthCardPDS.pdf>

Capitalised terms not defined in the Free Trial Terms and Conditions will have the meanings given to them in the PDS.

Participation Eligibility: The “Free Trial” is only open to employees of NSW Health who are eligible for Salary Packaging Benefits. To be eligible, a Participant must be a new Card applicant or, if an existing Card holder, a new Benefit applicant only.

A current Card holder with one Benefit is eligible to apply for a free trial for a second benefit if they have not previously been a card holder for that Benefit. You may not cancel an existing Benefit and then reapply.

If you apply for both Benefits there is only one Card, however you will be eligible for a Free Trial for both Benefits.

How to participate: The Participant will need to visit the Promotional Website and complete and submit the online Registration form by visiting:
<https://emlsalarypackaging.com.au/nswhealth>

or directly to NSW Health Salary Packaging Provider to complete an official Salary Packaging Card application form:

<https://www.salarypackagingplus.com.au/Download/forms/NSWHealth/NSWH%20-%20Statewide%20Card%20Application%20Form%20FINAL%20PDF%20editable%20V3.pdf>

A Participant must complete and submit a NSW Health Salary Packaging Card application form during the Promotional Period, or the NSW Health Salary Packaging manager may update a current card holder’s account adding an additional benefit upon the card holders request.

Conditions:

1. The Free Trial applies only to the use of the Card Services. Use of the Card Services under the Free Trial is subject to the terms of the PDS except as otherwise specified in the Free Trial Terms and Conditions.
2. The Free Trial starts when a Benefit and/or Card account has been created for the Participant (**Free Trial Start Date**) and ends 3 months from the Free Trial Start Date. Monthly fees are billed on the 15th of the month. The Customer will be reimbursed the monthly fee each month for the first three (3) months from the Free Trial Start Date.
3. Customer may receive communications from NSW Health or EML at the contact information provided during the Free Trial sign up and associated with the Free

Trial account, such as on-boarding materials, product tips and updates, event information and special offers related to NSW Health Card products and services. Customers can stop receiving email communications by opting out via the unsubscribe link in the emails. Personal data we collect is subject to EML's Privacy Policy, which is available here:

https://assets.emlpayments.com.au/NSW%20Health%20-%20Privacy%20Policy_EML.pdf

4. NSW Health or EML may terminate or modify the Free Trial at any time with or without notice to Participant.
5. Conclusion of the Free Trial: at any time during the Free Trial, Participant may cancel Free Trial account as outlined in the PDS.
6. Participant must cancel the Card or new Benefit prior to the 14th of the fourth month after Free Trial Start Date to avoid incurring ongoing monthly benefit fees after the Free Trial.
7. When the Free Trial ends, Customer will continue to have access to the Card services and will automatically be charged a monthly fee from the 15th of the fourth month after Free Trial Start Date and every month thereafter until Card or Benefit is cancelled.
8. If the terms of the Free Trial Terms and Conditions and the PDS conflict, the terms of the PDS will govern.