



Halal Money Account and Halal Money Visa Debit Card

Terms and Conditions

May 2025



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1. Welcome

Thank you for choosing a Halal Money Visa Debit Card ([Card](#)) and Halal Money Account ([Account](#)).

2. Issuer and Regulatory Information

Hay Limited is the Issuer of the Halal Money Card and Account. It is authorised, as set out in the Hay Australian Financial Services Licence No. 515459, to offer financial products and services, including non-cash payment products.

If you hold a Halal Money Visa Debit Card and Halal Money Account (Card and Account), you will have a contract with Hay Limited.

Hay Limited has authorised Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 (Halal Money) to arrange, distribute, and deal in the non-cash payment financial products issued by Hay.

These Terms and Conditions (Terms) are our agreement with you about the use of your Card and Account. Please read them carefully as they set out things such as how Hay or Halal Money use your information, security, fees and charges and limits.

These Terms should be read in conjunction with the PDS, TMD and FSG, made available to you before opening for your Card and Account, as they form part of our agreement with you. You can find them at <https://halalmoney.com.au>.

If you commence using the Card and Account you will be deemed to have read, understood, and accepted these Terms.

If you need further assistance or if you don't understand any items in these documents, Halal Money can be reached at:

Halal Money support team:

| | |
|---------|--|
| Mail | Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 Suite 11.06, 2 Queen Street, Melbourne VIC 3000 |
| Email | help@halalmoney.com.au |
| Website | https://halalmoney.com.au |

3. Eligibility

You will need to satisfy specific eligibility criteria to maintain this product. To qualify, you must:

- be an individual person; and
- have a valid Australian residential address; and
- have valid Australian citizenship or eligible residency status; and
- be aged 16 years or older.





4. Using Your Card and Account

(a). Transferring funds to and from your Account

You may add funds into your Account by:

- Transferring funds electronically (typically from another Financial Institution) using your BSB and Account number

You can access your Account and find your BSB and Account number through the Halal Money App.

Payments to your Account will be credited to your Available Balance once they have cleared.

You may make withdrawals from your Account by:

- Using your Card to make a Purchase at a Merchant or an ATM withdrawal
- Pay Anyone (payment to a third party)
- BPAY
- Authorising a Direct Debit

You can also send money towards buying other products made available to you within the Halal Money App by Halal Money. These products are not issued by Hay Limited – please visit <https://halalmoney.com.au> for more details on these products.

Warning

It is important to enter the correct BSB and account information when making payments from your Account. Where you enter incorrect information:

1. Funds may be credited to the account of an unintended recipient if the BSB and account number or PayID do not belong to the person you name as the recipient; and
2. If you enter the incorrect details, it may not be possible to recover funds from an unintended recipient.

Note: When making a PayID transaction, the PayID owner's name will be displayed before you submit the payment. You should check that it matches the name of your intended recipient. If the name

does not match who you intend to pay, you should contact your intended payee to confirm that all details are correct before proceeding to make payment.

(b). Receiving your Card

Once We have approved your application for a Card and Account, We will send you a physical Card via Australia Post. You can also add your Card to Apple Pay and Google Pay on supported Devices, even before your Card arrives in the post. Apple Pay and Google Pay are subject to additional terms found at halalmoney.com.au/important-documents.

(c). Activating your Card

Before you use your Card for the first time, you will need to activate the Card in your Halal Money App.

(d). Using your Card

You can make Purchases using your Card anywhere Visa cards are accepted, including Cash Withdrawals at ATMs.

For Contactless Transactions, you may not need to enter your PIN under certain limits. Please make sure you check the amount is correct on the terminal before presenting your Card and authorising a Contactless Transaction.

We will deduct the amount of any transaction using your Card from your Available Balance. You cannot stop payment on a transaction after it has been completed. For Unauthorised Transactions or other Disputed Payments, please refer to Clause 9.

(e). Negative balance

It is your responsibility to ensure that you have sufficient Available Balance to complete a transaction. If you do not have sufficient Available Balance in your Account, transactions will be declined. However, in certain circumstances, a transaction may be processed to your account



that exceeds your Available Balance. You must immediately repay any amount in excess of your Available Balance. If a transaction exceeds the Available Balance, We are not increasing your Available Balance.

(f). Restrictions on use

- You cannot use your Card or Account for any illegal purposes including using it to fund or Purchase anything that is illegal under Australian law.
- You must not allow any other person to use your Card or Account. Allowing someone else to use your Card or Account is a breach of these Terms.
- You can only have one Card at a time.

(g). Using your Card outside Australia

All transactions in foreign currencies will be converted into Australian dollars and will be processed using the foreign exchange rate determined by Visa at the time of settlement.

(h). Card expiry

The expiry date is shown on your Card. Prior to the expiry, We will re-issue your Card or contact you and provide further information about replacing your Card.

5. Limits

There are default limits that apply to the Halal Money Account and Card.

You can find the actual limits that apply to your Halal Money Account and Card within the Halal Money App.

Default limits (AUD)

| | |
|---|------------|
| Maximum balance that can be held in the Account | \$ 500,000 |
| Minimum balance that can be held in the Account | \$0 |
| Maximum deposit per day | \$ 250,000 |
| Maximum ATM cash out per day | \$ 1,000 |
| Maximum transfer limit out of the Account per day (NPP/DE) | \$50,000 |
| Maximum transfer limit out of the Account per day (for Direct Debits initiated by a third party to the Account) | \$50,000 |
| Maximum transfer limit out of the Account per day (via BPay) | \$10,000 |
| Maximum single card transaction | \$ 9,000 |
| Maximum card spend per day | \$ 9,000 |

NOTE: Other Merchants or Financial Institutions may also impose their own limits.





6. Fees

We will debit your Account for any fees (if applicable) including any fees that Hay is permitted to debit in accordance with any other published Halal Money Terms and Conditions.

| Transaction fees | Charged by Hay | Charged by Halal Money |
|---------------------------|----------------------------|----------------------------|
| Account opening | Nil | Nil |
| Account keeping | Nil | Nil |
| Overdrawn | Nil | Nil |
| Direct debit dishonour | Nil | Nil |
| ATM withdrawal | \$0 at all major bank ATMs | \$0 at all major bank ATMs |
| Domestic Transaction | Nil | Nil |
| International Transaction | Nil | Nil |
| Card Replacement Fee | Nil | Nil |

| Transaction Dispute Fees | | |
|---------------------------------|-----|-----|
| Card payments | Nil | Nil |
| Non-card payments and transfers | Nil | Nil |

*Hay does not charge any ATM fee. A fee may be charged by the ATM Operator.
Merchants and financial institutions may also impose fees or surcharges.
Fees quoted are in Australian dollars.*





7. Annexures

7.1 BPay

(a). BPAY Payments from your Halal Money Account

Hay Limited is an authorised participant of the BPAY Scheme. This authorisation enables your access to BPAY and allows you to initiate BPAY payments.

To initiate BPAY payments from your Halal Money Account:

- Initiate a payment via BPAY using the Halal Money App.
- Enter the correct Biller Code and your unique Customer Reference Number (CRN) and confirm their accuracy.
- Ensure you have an available balance to cover the payment and any related fees at the time your payment instruction is acted upon by Hay.

The BPAY Scheme, Hay, and Halal Money Card and Account Terms will apply.

Hay is not obliged to process a BPAY payment if any of the above information is not available or inaccurate.

(b). About BPAY

BPAY is an Australian electronic bill payment system, owned by Australia's leading banks via the group called Australian Payments Plus (AP+). It allows consumers to pay bills using their banking services. Highly trusted, it is incorporated directly into online banking platforms, enabling seamless payments to a diverse range of businesses and service providers across the country.

The BPAY scheme is an electronic payments scheme through which you initiate BPAY payments to billers who are registered to accept BPAY payments through the BPAY scheme. Through the Hay Limited issued products, you have access to specific BPAY services to initiate payments.

Hay is an authorised participant of the BPAY scheme and offers this capability as the Issuer of the Card and Account. We will inform you if We cease to become a member and this capability is no longer available.

The terms and conditions set out in this section apply when you initiate a payment through the BPAY Scheme with Hay.

(c). Using the BPAY scheme

When you initiate a BPAY payment, the following conditions must be present and or information must be provided at the time of your instruction;

- the correct BPAY biller code of the biller to be paid;
- the amount of the BPAY payment;
- the biller customer reference number;
- the date you wish to initiate the payment;
- the payment frequency. Is your payment initiation a one-time payment instruction or a recurring payment instruction (the Halal Money App will support the required options); and
- the appropriate funds are available in your account at the time of acting on your BPAY payment instruction (one-time or recurring).
- You acknowledge and accept that a BPAY payment could fail or be paid incorrectly if you do not provide all the information or provide inaccurate information.

If all the required information is successfully provided, your Account will be debited with the amount of that BPAY payment on the date you have provided.

You will be unable to initiate the BPAY payment when your Available Balance does not contain sufficient funds at the time you have initiated the payment or the date if the payment is recurring payment or a one-time future payment date.

(d). BPAY Scheme Payments

BPAY operates as a batch processing payment system, which means transactions are accumulated over a period and processed



collectively at predetermined times. Financial institutions collect and send payment instructions in batches, usually at the end of the business day, streamlining the payment process between financial institutions and ensuring funds are transferred systematically.

Once you have submitted a BPAY instruction to pay the instruction cannot be stopped. If your instruction has been made in error, you will need to follow the steps in Clause 9 immediately as there are no BPAY payment Chargeback rights.

The processing of a BPAY payment may be delayed where:

- there is a public or bank holiday on the day you instruct Hay to initiate a BPAY payment;
- you tell Hay to initiate a BPAY payment on a non-business day;
- another financial institution participating in the BPAY scheme does not comply with its obligations under the BPAY scheme; and
- a biller fails to comply with its obligations under the BPAY scheme.

Although any BPAY payment processing delay is not expected to continue for more than one business day, you acknowledge and accept that a delay may continue for a longer period.

(e). Incorrect payment amount to a biller

If you believe that you have made a mistake in a BPAY payment, you must contact Halal Money as soon as possible so that We can identify and assess the transaction.

If you discover that you have given an incorrect payment amount instruction to BPAY:

contact the biller directly for a refund if the amount you instructed BPAY to pay is greater than the required amount,

initiate a further BPAY payment to the biller for the difference if the amount is less than the required amount.

(f). Biller unable to process a payment

If your BPAY payment cannot be processed by a biller, you will be notified and your account credited for the amount of the BPAY payment.

(g). Suspension of BPAY

If at any time in the future continued use of the BPAY service may cause loss to you or Hay elect to not continue with the service, Hay may;

- suspend or cancel your right to use BPAY in relation to a particular Biller; and
- suspend or cancel your registration to use BPAY without prior notice.

(h). Processing Times

BPAY payments made on a Saturday, Sunday or Public Holidays are processed on the next business day. BPAY payments may take longer if the biller does not process a payment as soon as they receive its details.

Liability for mistaken payments, unauthorised or fraudulent transactions

You must notify Halal Money immediately if:

- you become aware that you may have made a mistake (except in relation to the BPAY payment amount – see *Incorrect payment amount to a biller* section above) when instructing Hay to initiate a BPAY payment;
- you did not authorise nor initiate the BPAY payment from your account;
- you believe the BPAY payment was not processed as per your initiation instructions (including delays);
- you think you have been fraudulently induced to initiate a BPAY payment.

Hay will work the relevant parties to rectify any issues with your BPAY payment in the way described in this clause. If a BPAY payment is made on your account without your knowledge or consent, liability for that unauthorised BPAY payment will be determined in accordance with these terms. Otherwise, except as outlined in this



clause, neither the Distributor (Halal Money) or Issuer (Hay) will be liable for any loss or damage you suffer as a result of using the BPAY scheme.

If a BPAY payment is made to a person or for an amount that is not per your initiation instructions and your account has been debited with the amount of that payment, Hay will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment, you must repay that amount, and you authorise Hay to debit that amount from your account.

If a BPAY payment is made in accordance with a payment instruction which appeared to Us to be from you or on your behalf, yet upon investigation it is determined you did not give authority, Halal Money will credit your account with the amount of that unauthorised payment.

If a BPAY payment is unauthorised from your account, you must give the relevant written consent to the parties to access or receive personal details to allow a full investigation. Halal Money will guide you through this process and you can choose what you will or will not provide which may or may not impact the progress of your claim.

We are not obligated to investigate or rectify any BPAY payment if you do not give the relevant parties this consent. If you do not give Us that consent, the biller may not be permitted under law to disclose to Hay information Hay needs to investigate or rectify that BPAY payment.

Chargeback rights do not apply to BPAY payments.

If you notify Us of a mistake, We will do our best to recover the payment.

You indemnify Hay and Halal Money against any loss or damage We may suffer due to any claims, suits, demands or action of any kind brought against Hay arising directly or indirectly because you:

- did not observe your obligations under these BPAY conditions; or,
- acted negligently or fraudulently in connection with these Terms and any published Halal Money terms.

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY scheme, other than loss or damage which is due to our negligence or a breach of any condition or warranty implied by law which cannot be excluded, restricted or modified at all or only to a limited extent.

8. Security

(a). Protecting your important information

It is important you keep your Device, Halal Money App, Card information, PIN and Passcode secure:

You must not:

- unnecessarily disclose the Card number on your Card
- write a PIN or Passcode down either on the Card or on something you carry with the Card
- share your PIN or Passcode with any other person
- allow another person to register their Biometric details on your Device

(b). What to do when you suspect your Card has been lost

If you believe your physical Card is lost (and there's a chance you'll find it) you can Temporarily Block your Card in the Halal Money App so that it cannot be used. While the physical Card is Temporarily Blocked you can continue to use your Card with Apple and/or Google Pay and make payments from your Account. If you locate your Card, you can remove the Temporary Block in the Halal Money App.

If you cannot locate your Card, you must immediately mark your Card lost or stolen via the Halal Money App.

(c). What to do when you suspect your Card or Account has been compromised:

Where you think a transaction is Unauthorised, is otherwise incorrect or someone else has access to your Account, Card, Device, PIN or Passcode, you must report this immediately via the Halal Money App. You should also mark your Card lost or stolen in the Halal Money app.



(d). Confirmation of Payee

What is Confirmation of Payee?

Confirmation of Payee allows financial institutions to undertake a matching process on account details when their customers (payers) are making an outbound payment using a BSB and account number for the recipient of that payment.

It is intended to assist customers by letting them see more details about where they are paying their money to before making a payment, thereby reducing mistaken payments, and potential loss due to a fraud or scam.

While We do not currently offer this service, other financial institutions may provide it to their customers. As a result, your Account details may be used and shared for Confirmation of Payee purposes.

How it works

When a customer at another financial institution enters your Account Name, BSB and Account Number to make a payment, Confirmation of Payee will check the details entered to "match" the details We hold for your Account.

The paying customer will be able to see the result of the matched record (which may include your name), which enables them to choose whether to proceed with the payment (details match), to pause and check the details again, or to stop the payment (details do not match).

Match outcomes

There are four (4) types of match outcomes, the types and meaning are:

| | |
|--------------------|--|
| Match | Means the details the payer has entered match your Account records. Your Account name details will be displayed. |
| Close Match | Means the details the payer has entered closely match your Account records. Your Account name details will be displayed. |

| | |
|-----------------|---|
| No Match | Means that the details the payer entered do not match your account. Your Account name details will NOT be displayed. |
| Error | The Confirmation of Payee service could not confirm the Account details the payer has entered. Your Account name details will NOT be displayed. |

What information you should share to receive a payment from someone else?

To receive money from someone else without any potential delays, you should share the name, BSB and Account number for your Account.

Opting out of Confirmation of Payee

Eligible Accountholders may request to opt-out of the Confirmation of Payee service.

This means your Account name and match outcome will not be displayed to payers and could impact the likelihood of the payer proceeding with the payment.

Even when you opt-out of the Confirmation of Payee service, you acknowledge and authorise Us to confirm, disclose, store and use your Account details through the Confirmation of Payee service to government agencies for the purposes of making a payment to you by government agencies.

CoP Acknowledgement

You acknowledge and authorise:

- Us to use and disclose your Account details in the Confirmation of Payee service; and
- Payers' financial institutions to use your Account details for the purposes of the Confirmation of Payee service; and
- Us to confirm, disclose, store and use your Account details through the Confirmation of Payee service to government agencies for the purposes of making a payment to you by government agencies



9. Responsibility for Mistaken or Unauthorised Transactions

Where you think a transaction is an Unauthorised Transaction or is otherwise incorrect, please get in touch with Halal Money immediately via the Halal Money App and provide as much information as you can about the relevant transaction so Halal Money and Hay can investigate further.

There are specific circumstances and time frames where we can claim a refund in connection with a disputed transaction. This means that our ability to investigate a disputed transaction is limited to the time frames imposed by payment service providers and card schemes (like Visa) that we deal with, so it is important to let us know as soon as possible after you become aware of a disputed transaction.

If you suspect that the security of your Halal Money Account has been compromised, please request Halal Money to block your Account to avoid continued unauthorised use.

9.1 Mistaken payment

Where you make a mistake when making a payment, you must inform Us as soon as you realise that a mistaken payment was made. You must provide us with sufficient details of the transaction, so we can attempt to trace it. We will try to reverse the transaction and retrieve your funds. However, if we can't reverse the transaction, we are not responsible, and you will be liable for the mistaken payment.

If We are reasonably satisfied that funds were paid into your account by mistake, through unauthorised activity, or due to fraud, and your account has a sufficient balance, We may debit your account for the amount received and return it to the payer without prior notice.

9.2 Incorrect payments/issues with a purchase

If you have a problem with a purchase made with your Card or a disputed transaction, the first step is to get in touch with the Merchant you made the purchase from.

If you cannot resolve the matter with the Merchant, contact Halal Money about the disputed transaction via the Halal Money App.

9.3 Lost, stolen Card or compromised PIN

You will not be responsible for Unauthorised Transactions:

- that occur before your Card is issued to you;
- that occur after you have Temporarily Blocked or cancelled your Card and while it remains Temporarily Blocked; or
- where you didn't contribute to the Unauthorised Transaction.

We may consider that you have contributed to an Unauthorised Transaction where:

- you have not kept your Card, PIN or Passcode reasonably secure; or
- there was an unreasonable delay in Disabling or cancelling your Card where you believed it was lost, stolen or otherwise compromised; or
- there was an unreasonable delay in reporting any unauthorised or mistaken payments.

10. Transaction History

You can view your transaction history on the Halal Money App at any time. We take security very seriously but please regularly check it to make sure there is nothing unusual such as:

- transactions you don't recognise;
- transactions you didn't authorise;
- transactions where you never received the relevant goods or services;
- transactions where the purchase price differs to the purchase amount; or
- you think a transaction may have been duplicated.



11. Changing the Status of Your Card and Account

(a). Accountholder instruction to close Account

You can provide instructions to close your Card or Account via the Halal Money App. All transactions, including any fees or charges owing on your Account must be settled and the balance brought to \$0, before We can close your Account.

(b). When We can Block or close your Card and/or Account

We may close your Card and/or Account after giving you reasonable notice.

In some circumstances, at our discretion, We may Block or close your Card and/or Account without notice: if:

- If We have concerns about its security or if We suspect your Card or Account has been compromised
- If We become aware that you haven't complied with these Terms or any published Halal Money terms
- If We are required to by applicable laws
- If We suspect that your Card or Account are being used for illegal activity
- To manage any risk
- If We reasonably consider that a transaction is fraudulent, in breach of the AML Act, or if We have concerns regarding money laundering or terrorism financing risk
- If we reasonably consider you are engaging in conduct that is:
 - i. coercive or controlling behaviour to limit a person's access to or use of funds
 - ii. making profane, derogatory, discriminatory or harassing comments to any person
 - iii. making or promoting threatening or abusive language to any person
 - iv. making or threatening physical or psychological harm to any person

Where possible, We will inform you why We have suspended or closed your Card and/or Account, however, in some cases, our legal obligations may prevent Us from providing this information, and our failure to inform you of the reasons does not constitute a breach of these Terms.

Hay is not responsible for any loss that arises where We Block or Cancel your Card and/or Account.

(c). If We cancel your Card and Account:

- You must pay any outstanding fees or charges owed to us.
- We may need to wait for all pending transactions to be processed and for your account balance to reach \$0 before We can close your account.
- If there is a credit balance remaining, We will take reasonable steps to return it to you.
- Where there is no Available Balance and your Halal Money Account is overdrawn, the overdrawn amount becomes immediately due and payable and Hay's right to payment of the overdrawn amount from you is assigned to Halal Money and for the purpose of Halal Money's legitimate business interests, you agree to do all things necessary to perfect the assignment of rights.
- You will no longer be able to use your Card or Account.
- You remain responsible for any transactions that occur on your Card or Account (including outstanding Card transactions), even after cancellation.





12. Responsibilities and Boundaries

Hay is responsible for issues that occur due to our error. This includes instances where your Card or Account is incorrectly debited because of our mistake. However, We are not responsible for issues outside of our control, such as:

- When a Merchant does not accept your Card;
- Delays or interruptions not caused by us;
- Transactions that cannot be processed despite our reasonable precautions;
- Disputes between you and the supplier of goods or services Purchased with the Card or Account.

To the extent permitted by law and Visa scheme rules, Hay's maximum liability is the value of a transaction processed due to our error. For other issues that Hay may be responsible for, our liability is limited to the amount of your Available Balance.

13. Complaints

If you have a complaint relating Card or Account or the or the financial services We have provided to you, you can make a complaint to Halal Money, to Hay or to the independent complaint handling body, AFCA.

If you have a complaint, please contact Halal Money in the first instance.

Halal Money can be contacted via:

| | |
|---------|--|
| Mail | Hejaz Islamic Credit Solutions Pty Ltd Suite 11.06, 2 Queen Street, Melbourne VIC 3000 |
| Phone | 1300 091 157 |
| Email | help@halalmoney.com.au |
| Website | https://halalmoney.com.au |

If you are unable to resolve your issue with Halal Money directly, you can escalate your enquiry to Hay via complaints@hellohay.co.

We will acknowledge your complaint within 1 business day and respond within 30 calendar days.

If We cannot complete our investigation within 30 calendar days, We will let you know why before the 30 calendar days lapse.

It's important you raise your concerns with Us first before going to AFCA, as AFCA will generally encourage this before they will deal with a complaint matter.

The contact details for AFCA are:

| | |
|---------|--|
| Mail | GPO Box 3, Melbourne VIC 3000 |
| Phone | 1800 931 678 (free call) |
| Email | info@afca.org.au |
| Website | www.afca.org.au |

Further information about the process can be found in the Card and Account PDS, or in the Financial Services Guide.





14. Applicable Laws

Anti-Money Laundering and Counter Terrorism Finance (AML) laws

As the issuer of the Card and Account, Hay must comply with the *Anti-money Laundering and Counter-terrorism Financing Act 2006 (Cth)* (AML Act) and its related Regulations.

There are several obligations under the AML Act which We must comply with including know your customer requirements this is why We require you to provide evidence of who you are and where you live.

Verifying your identity and the Document Verification Service

When you provide your identification information, We are required to verify that information, which We do through independent providers, one of which is the Document Verification Service or DVS.

DVS is provided by the Australian Government, and allows Us to verify your identity documents, such as your driver's license, passport and, if applicable, your residency status (Visa check). When you are completing the application process and uploading your identity document(s), you will be asked to provide a consent for your document to be verified by the DVS as part of that process this is part of the online process, and you may choose to either

- (i) provide your consent or
- (ii) not provide your consent.

What happens if you do not consent to have your identity verified?

If you do not provide your consent for the DVS to conduct the verification of your identity document, We may not be able to validate your identity. If We cannot complete your identity verification, We may not be able to provide you with the product and services you are seeking from us.

Notifying changes to your details

You must let Us know as soon as possible when any of your details change. You can update your information by accessing the Halal Money App at any time.

If you have any issues with making changes to your details, please contact Us for assistance.

What happens when We have a concern about a transaction?

Hay is committed to protecting you and your monies from fraud and scam activities.

Where We reasonably consider that a transaction is fraudulent or may breach the AML Act, We may need to delay or refuse transactions or Block or close your Card and Account. We must Block the Card and Account until We can verify or re-verify your identity.

We are not responsible for any loss that arises where this occurs.

Where We can, We will let you know why We have stopped the transaction or Blocked the Account. However, in some instances our legal obligations will stop Us from being able to tell you and failing to inform you of the reasons is not a breach by us.



15. Privacy

Hay Limited Privacy Statement

We are committed to complying with the Privacy Act 1988 and its accompanying Australian Privacy Principles.

Our Privacy Statement can be found at hellohay.co/privacy, or you can request a copy of the Statement at any time, and We will email or mail a copy to you.

The Privacy Statement sets out the details about how We manage your personal information, including how and why We collect that information, when We might need to disclose and use that information, and how We stored and handle your information.

Hay and its related body corporates (We, Us, our) collect your personal information to provide you with products and services and to provide assistance and support to you.

We may share your personal information with members of our Group of companies (including members of our group outside Australia), our Business Partners (who help Us provide our products and services to you), and all of them may share your personal information with us.

The Privacy Statement sets out:

- Why We collect your personal information;
- The consequences if you don't provide your personal information to us;
- The other parties We need to disclose your personal information to and why, including when that information is disclosed outside of Australia;
- How to access your information and ask for correction of your personal information; and
- How to make a complaint if you believe We have breached our obligations in respect of your personal information and how We will deal with such a complaint.

The Statement also provides details about our procedures and processes to protect your information, including technology and operational activities We use to secure that information.

If you have any questions or need to speak to Us about how your information is handled or about our Privacy Statement, you can contact Us at:

Hay Limited – Privacy Officer

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| Mail | PO Box 772, Surry Hills NSW 2010 |
| Phone | 1800 592 323 |
| Email | privacy@hay.co |





16. How We Tell You About Changes

| Change | Minimum Notice Period (Calendar Days) |
|---|---|
| Changes to Terms and Conditions or the PDS | No later than the day or the change. For material or unfavourable changes, 30 days |
| Introduce, remove or change limits | 30 Days *Unless for security or financial integrity reasons the change needs to be enacted immediately |
| Introduce a new fee or increase an existing fee | 30 Days |

We may give notices to you in the following ways:

- Published to the Halal Money App or Halal Money website, notifying you that We have done so (including, but not limited to, by SMS or Push Notification to the Halal Money App).
- Sent by email to the email address to the We hold on file for you;
- Sent by post to the address We hold on file for you.
- Delivered by any other means permitted by law.

If you keep using your Card and/or Account after the notice of change is posted and the change becomes effective, you will be bound by the amended Terms. If you no longer wish to continue using the Card and Account under the updated Terms, you can request closure of your Card and Account.

17. Governing Law

The laws of New South Wales will govern the Halal Money Account and Card, and any legal questions concerning this agreement.





18. Meaning of Words

In these Terms, words that commence with a capital letter have the following meaning:

General Terms

Account or Halal Money Account

means the digital account that is linked to your Card and issued by Hay Limited. The Account is not a bank account, and no interest is paid on balances.

Accountholder

means the person or entity in whose name a virtual account is held by Hay.

ATM Withdrawal

means removal of physical cash from your Account through an Automatic Teller Machine (ATM).

Apple

means Apple Pty Limited ABN 46 002 510 054 and its related bodies corporate and affiliates.

Apple Pay

means the payment platform created by Apple for making payments using an Apple Device and a supported Card registered on such a Device. Apple Pay is a registered trademark of Apple Inc.

Available Balance

means the total dollar value that is available in your Account at a particular point in time which you can view by using the Halal Money App and access through your Card or Account.

Block

means a status Halal Money or Hay has applied to an Account or Card to prevent transactions from being processed. Only Hay or Halal Money can remove a Block.

Card or Halal Money Visa Debit Card

means the Debit Visa Card which Hay Limited issues to you for use wherever Visa Cards are accepted.

Cardholder

means the person to whom a Card is issued by Hay.

CoP or Confirmation of Payee

means a product provided by Australian Payments Plus that is used by initiating and receiving financial institutions to "match" details used by a payee to reduce mistaken payment, fraud and scam risks.

Contactless Transaction

means a transaction where a contactless-enabled Card or Device is used to make a payment by tapping it near a contactless-enabled terminal, without the need to insert the Card.

Chargeback

means the process established by Visa in which a Cardholder challenges a transaction made via their Card.

Device

means any equipment (electronic or otherwise), or artefact designed to be used to access your Card or Account.

Direct Debit

is a payment method that allows an Accountholder to authorise a company to automatically withdraw funds from your Account on a scheduled basis. Direct Debits must be formally removed by the Accountholder and the company they established the authority with.

Disputed Transaction (or a Dispute)

means a Card or Account transaction that the Accountholder is claiming is illegitimate in some way. For an Account transaction Dispute, the process to lodge and assess this claim is established by the New Payments platform (NPP) and Direct Entry (DE).

Google Pay

means the mobile wallet service provided by Google that enables you to make Google Pay payments. Google Pay® is a trademark of Google LLC.



Halal Money

means Hejaz Islamic Credit Solutions Pty Ltd
ABN 74 603 474 899 of Suite 11.06, 2 Queen Street,
Melbourne VIC 3000.

Halal Money App

means the mobile application that operates and
supports the Card and Account.

Hay

means Hay Limited ABN 34 629 037 403
Australian Financial Services Licence No. 515459
(also referred to as We or us).

Issuer

means Hay Limited ABN 34 629 037 403
Australian Financial Services Licence No. 515459
as the Issuer of both the Card and Account.

Merchant

means authorised vendors who can accept and
process Visa Card transactions.

Passcode

means a code you choose to protect access to
the Halal Money App, or your Device, or any other
password or code We provide to you (for example,
to help you log in to your Account or authorise a
transaction).

Pay Anyone

means a payment from your Account to another
person's account with an Australian Financial
Institution by using the BSB and account number
[or PayID] of the person to whom you are making
the payment.

PayID

means the name of the service that enables
direct payment through an identifier so you can
send payments to a PayID without the need to
remember BSB and account numbers.

PIN

means the personal identification number used to
protect access to your Card which is created by
you.

Purchase

means payment made using a Card to acquire
goods or services from a Merchant.

Temporary Block

means a temporary status placed on a Card which
results in all transactions processed using the
physical Card number being prevented until the
Temporary Block is removed.

Terms and Conditions (Terms)

means the detail and rules that apply to the
opening, fulfilment and use the Card and Account.

Unauthorised Transaction

means a transaction which is carried out without
your knowledge and consent.

Visa

means Visa Worldwide PTE Ltd.

We, Us

means Hay.

You

means you as the customer of the Halal Money
Card and Account.

BPay terms

BPAY

means BPAY Group Holding Pty Ltd (ABN 44 626
481 525) - which consists of BPAY Group Pty Ltd
(ABN 60 003 311 644) and BPAY® Pty Ltd (ABN
69 079 137 518) - manages the BPAY bill payment
service which allows customers to make bill
payments through their financial institutions online
banking service.