Notice of change to the Mastercard Compensation Card and Meal Card Terms & Conditions

Effective: 1st March 2023

As a Mastercard Compensation and Meal cardholder, we want you to know about a key change to the Mastercard Compensation and Meal Card product (the "Card").

Changes subject to merger

As a result of the pending merger of Heritage Bank and People's Choice Credit Union, your Card Issuer will be changing from Heritage Bank Limited (ABN 32 087 652 024, AFSL 240 984) to Heritage and People's Choice Limited trading as Heritage Bank ABN (11 087 651 125, AFSL 244310). If, for some reason, the merger date is delayed beyond 1st March 2023, Heritage Bank Limited will continue to be your Card Issuer until the date of the merger. If the merger does not proceed, Heritage Bank Limited will continue to operate as your Card Issuer.

The above change will appear in the Mastercard Compensation and Meal Card Terms and Conditions effective from 1st of March 2023.