

Australia Post Everyday Mastercard®

Financial Services Guide

Preparation date: 23 April 2026.

About this Financial Services Guide

This Financial Services Guide (FSG) is provided by Australian Postal Corporation (ABN 28 864 970 579, AR No. 338646) (Australia Post) and Australia Post Services (ABN 67 002 599 340, AFSL 457551) (Australia Post Services) (together us, our or we). Australia Post is an authorised distributor of the Australia Post Everyday Mastercard ('Card') and is an Authorised Representative of Australia Post Services.

The Card is issued by EML Payment Solutions Limited ABN 30 131436 532, AFSL 404131 ('Issuer'). Mastercard Prepaid Management Services Australia Pty Ltd ABN 47 145 452 044 AFSL 386837 ('Mastercard Prepaid') is the distributor of the Card, supplies the processing services for the Card and is responsible for customer service in relation to the Card.

The purpose of this FSG is to assist you in deciding whether to use any of the financial services described in this FSG, and to inform you about how we provide financial services in respect of the Card. It contains information about:

- How you can contact us;
- What financial services we are authorised to provide;
- How we and other relevant parties are paid in relation to the services offered; and
- What to do if you have a complaint.

Other documents you may receive

If you decide to purchase the Card you will also receive a Product Disclosure Statement (PDS). The purpose of the PDS is to assist you in making an informed decision about the Card. It contains important information about the features, benefits, risks and terms and conditions of the Card.

How you can contact us

You can contact Australia Post and Australia Post Services by:

Phone: 13 POST (13 7678)
+613 8340 7239 (from outside Australia)
Mail: Australia Post
PO Box 9911, Melbourne VIC 3001
Website: auspost.com.au

What financial services we are authorised to provide

Australia Post Services and Australia Post (on behalf of Australia Post Services) are authorised to provide financial services in relation to the Card. We are authorised to arrange the issue, variation and disposal of the Card.

Any advice provided by us in relation to the Card (for example, in marketing or website material) is limited to general advice only. This means it has been prepared without taking into account your personal objectives, financial situation or needs. We are not authorised to provide personal advice.

Compensation arrangements

Australia Post acts on behalf of Australia Post Services. Australia Post Services is responsible for the financial services described in this FSG. Australia Post Services has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to retail clients.

These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

How Australia Post is remunerated

Australia Post retains 58% of those fees charged to cardholders on the Cards and foreign exchange revenue. The balance of the fees is retained by Mastercard Prepaid. Australia Post does not receive remuneration from EML, the card issuer, in respect of the Card.

For particulars of the remuneration and other benefits received by Australia Post, please contact Australia Post or Mastercard Prepaid.

What you should do if you have a complaint

You should address any complaint relating to the promotion, sale and management of the Card to Mastercard Prepaid. You can contact Mastercard Prepaid by:

Phone: 1800 549 718
+44 207 649 9404 (from outside Australia)
Mail: Mastercard Prepaid Management Services Australia Pty Ltd
72 Christie Street, St Leonard NSW 2065
Attention: Card Dispute Resolution
Email: prepaidmgmt_servicequality@mastercard.com

We aim to resolve most complaints within 21 working days. If we are unable to resolve your complaint to your satisfaction within 30 days, you may be eligible to escalate the complaint to our external dispute resolution service.

Mastercard Prepaid uses the services of the Australian Financial Complaints Authority (AFCA) for external dispute resolution and their contact details are as follows:

Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

Please note that AFCA will refer your complaint back to Mastercard Prepaid if it has not been investigated.

If you have a dispute about the services provided by Australia Post in relation to the product, you should contact Australia Post by:

Phone: 13 POST (13 7678) or
+613 8340 7239 (from outside Australia)
Mail: Australia Post
GPO Box 9911, MELBOURNE VIC 3001
Website: auspost.com.au