

# PREPAID CARDS AND CASH IN TERMS AND CONDITIONS

## A. PREPAID CARDS

In addition to our Terms of Use and other Terms and Conditions, the following terms and conditions apply to the purchase and use of a Ladbrokes Prepaid Card.

### 1. GENERAL

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Prepaid Cards are a payment or deposit product, not a wagering product.

Prepaid Cards can only be purchased by, and for, those who are 18 years of age or older.

Prepaid Cards are available to be purchased from participating outlets. The participating outlets may change from time to time.

Prepaid Cards entitle the holder to redeem the value stored on the card into an Account.

The stored value on a Prepaid Card must be redeemed in full, in a single transaction, into one Account.

Prepaid Cards are not redeemable for cash.

The purchase of a Prepaid Card does not entitle you to an Account with us. If you have been suspended, banned, self-excluded or otherwise precluded from having an Account with us, we may in our discretion, prevent you from redeeming a Prepaid Card into an Account.

There is no expiry date for a Prepaid Card.

If you would like to enquire about the balance or transactions on your Prepaid Card, please contact us using the contact details below:

Email: [cashin@ladbrokes.com.au](mailto:cashin@ladbrokes.com.au)

Phone: 1800 LBCASH

### 2. TRANSACTION LIMITS

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The minimum amount that may be purchased and stored on a Prepaid Card is \$10.

The maximum amount that may be purchased and stored on a Prepaid Card is \$1,000.

You are not permitted to redeem more than \$1,000 per day into your Account with Prepaid Cards.

### 3. FEES AND CHARGES

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There are no fees and charges associated with the purchase and use of a Prepaid Card.

### 4. IRREGULAR ACTIVITY

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If we suspect any fraud, misuse, unlawful or other irregular activity ("irregular activity") relating to a Prepaid Card, we may:

- prevent the redemption of a Prepaid Card until such time as we are satisfied that there has been no irregular activity; and/or
- freeze any funds that have been redeemed into an Account until such time as we are satisfied that there has been no irregular activity; and/or

- require you to provide any additional information that we deem necessary to verify your purchase, ownership and use of a Prepaid Card, and compliance with all of our Terms and Conditions, including evidence of purchase, a statutory declaration and/or identification documentation; and/or
- limit or prevent your use of Prepaid Cards.

## 5. LOST OR STOLEN PREPAID CARDS

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Prepaid Cards are bearer instruments and are the equivalent of cash. We are not liable for any loss, howsoever caused, that may result from a lost or stolen Prepaid Card.

We have no obligation to replace or refund value for misused, lost or stolen Prepaid Cards except where we have breached any condition or warranty implied under consumer protection legislation that cannot be excluded.

If you report your Prepaid Card lost or stolen before it has been redeemed, we may be able to lock the card. We may require additional information from you to verify that you are the owner of the Prepaid Card. If this happens, please contact us immediately using the contact details below:

Email: [cashin@ladbrokes.com.au](mailto:cashin@ladbrokes.com.au)

Phone: 1800 LBCASH

## 6. UNAUTHORISED OR MISTAKEN PAYMENTS

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Where an unauthorised or mistaken transaction results in a loss to you and that loss is due to our fault or negligence, we may reimburse part or all of the value of the unauthorised or mistaken transaction.

Where an unauthorised or mistaken transaction results in loss to you and that loss is not due to our fault or negligence, we will not reimburse the value of the unauthorised or mistaken transaction.

Where an unauthorised or mistaken transaction results in a benefit to you, we reserve the right to deduct any benefit you have received from your Account and/or seek recovery of such moneys from you by other means.

## 7. DISPUTES AND COMPLAINTS

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Please refer to our Dispute Resolution Policy for information about how to lodge a complaint or dispute (including an unauthorised or mistaken payment) and how we will handle your concern.

## 8. CHANGING THESE TERMS & CONDITIONS

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We may vary these Prepaid Cards and Cash In Terms and Conditions from time to time. We will ensure that any significant changes are notified to you by an appropriate method (for example, by email, newsletter or online announcement) at or before the time such changes come into effect. We will also ensure that the current Prepaid Cards and Cash In Terms and Conditions are available online.

# B. CASH IN

In addition to our Terms of Use and other Terms and Conditions, the following terms and conditions apply to the purchase and use of the Ladbrokes Cash In facility.

## 1. GENERAL

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Cash In is a payment or deposit facility, not a wagering product.

Cash In is only available to those who are 18 years of age or older.

Cash In is available at participating outlets. The participating outlets may change from time to time.

Cash In facilitates a credit to your Account using a QR code generated by our Betting Platforms that is scanned at a participating outlet at the time your transaction is processed.

We will use reasonable efforts to ensure that Cash In transactions are credited to your account within 10 minutes after your transaction is processed at a participating outlet, however it can take up to 24 hours.

Once a Cash In transaction has been processed, it cannot be reversed or refunded.

There is no expiry date for a Cash In transaction as these funds form part of the Account balance once the transaction has been processed.

By undertaking a Cash In transaction, you warrant to us that you are the account holder, and that your account has not been suspended, banned, self-excluded or otherwise limited in any way.

If you have any questions about a Cash In transaction, please contact us using the contact details below:

Email: [cashin@ladbrokes.com.au](mailto:cashin@ladbrokes.com.au)

Phone: 1800 LBCASH

## 2. TRANSACTION LIMITS

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The minimum Cash In amount is \$10.

The maximum Cash In amount is \$1,000.

You are not permitted to Cash In more than \$1,000 in a single day to your Account.

## 3. FEES AND CHARGES

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There are no fees and charges associated with use of the Cash In facility.

## 4. IRREGULAR ACTIVITY

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If we suspect any fraud, misuse, unlawful or other irregular activity ("irregular activity") relating to a use or attempted use of the Cash In facility, we may:

- prevent the crediting of Cash In funds to your Account until such time as we are satisfied that there has been no irregular activity; and/or
- freeze any funds in your Account until such time as we are satisfied that there has been no irregular activity; and/or
- require you to provide any additional information that we deem necessary to verify your Cash In transaction or attempted transaction, and compliance with all of our Terms and Conditions, including evidence of a Cash In transaction such as a receipt, a statutory declaration and/or identification documentation; and/or
- limit or prevent your use of Cash In.

## 5. UNAUTHORISED OR MISTAKEN PAYMENTS

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Where an unauthorised or mistaken transaction results in a loss to you and that loss is due to our fault or negligence, we may reimburse part or all of the value of the unauthorised or mistaken transaction.

Where an unauthorised or mistaken transaction results in loss to you and that loss is not due to our fault or negligence, we will not reimburse the value of the unauthorised or mistaken transaction.

Where an unauthorised or mistaken transaction results in a benefit to you, we reserve the right to deduct any benefit you have received from your Account and/or seek recovery of such moneys from you by other means.

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Last updated on: 7 August 2015