



Halal Money
by HEJAZ

For Halal Money Account and Halal Money Visa Debit Card

Terms and Conditions

April 2024 - Version 1.0



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1. About

These Terms and Conditions (Terms) are our agreement with you about the use of your Halal Money Account (Account) and Halal Money Visa Debit Card (Card). If you commence using the Halal Money Account and Halal Money Visa Debit Card you will be deemed to have read, understood, and accept these Terms in relation to the Halal Money Account and Halal Money Visa Debit Card. It is called acceptance by conduct. It does not require your signature to be binding.

It is important that you understand these Terms because they set out our agreement on what will happen with things like how we use your information, security, fees and charges and limits.

Please also carefully read the Product Disclosure Statement (PDS) you were provided with when you applied for the Halal Money Account and Halal Money Visa Debit Card as these Terms form part of the PDS and together form our agreement with you for use of the Halal Money Account and Halal Money Visa Debit Card.

You should also read through the Target Market Determination (TMD) and Financial Services Guide (FSG) made available to you before applying for the Halal Money Account and Halal Money Visa Debit Card as together these form Hay's agreement with you for the issuing and use of these products.

You can find the PDS, TMD and FSG at <https://halalmoney.com.au> or on the Halal Money App.

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	info@halalmoney.com.au
Website	https://halalmoney.com.au

2. Meaning of words

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

Acceptance Brand means the symbols Visa uses at merchants and ATMs to inform Cardholders their Card can be used to make purchases or cash withdrawals.

Accountholder means the person in whose name a virtual Halal Money Account is held by Hay.

Available Balance means the dollar value (in AUD) that is available in your Halal Money Account at a particular point in time which you can view by using the Halal Money App and which you can utilise by using the Halal Money Card.

Freeze means a status Halal Money or Hay has applied to suspend or block account transactions.

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 Account means the digital (virtual) account issued and held by Hay to which the Accountholder can deposit funds and to which the Halal Money Card is linked to.

Halal Money App means the mobile application that operates and supports the Halal Money Account and Halal Money Card.

Halal Money Card means a Visa debit card which is issued by Hay and which is linked to the Halal Money Account.

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

Chargeback means the process established by Visa in which a Customer challenges a transaction made via their Halal Money Card.

Device means any equipment (electronic or otherwise) or artefact designed to be used to access your Halal Money Account.



Disputed Transaction means a Halal Money Account transaction that the Accountholder is claiming is illegitimate in some way. For a Halal Money Account the process to lodge and assess this claim is established by NPP and DE.

Direct Entry means DE. The direct entry system is a means of making electronic payments by consumers and businesses to initiate Pay Anyone transactions using internet banking applications.

Block an Account and or Card means an action initiated by us or by a Cardholder which results in all existing and future transactions on the Halal Money Card being suspended pending investigation and or instructions to Unfreeze.

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

Hay Representative means an individual paid by Hay Limited to provide customer service for the Halal Money Account and Halal Money Card.

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

Merchant means authorised vendors who are able to accept and process a Visa Debit Card.

NPP means the New Payments Platform. 'NPP Payment' means a payment cleared and settled via the NPP.

Non-Cash Payment product (NCP) means the combined product set of Halal Money Card and Halal Money Account.

Passcode means the passcode you nominate to protect access to the Halal Money App.

Pay Anyone means a payment from your Halal Money Account to another person's account with an Australian Financial Institution by using the BSB and account number of the person to whom you are making the payment.

PIN means personal identification number and the set of digits used to protect access to your Halal Money Card which is created by you when signing up to Halal Money.

Purchase Transaction means a purchase transaction of goods and or services using the Halal Money Card at a Merchant, or otherwise through your Halal Money Account.

Terms and Conditions means the detail and rules that apply to the opening, fulfilment and use the Halal Money Account and Halal Money Card, as set out in this document. They are an essential part of a contract between the Accountholder and Hay Limited as the Halal Money Account and Card Issuer.

Unauthorised Transactions means a transaction which you haven't authorised, and which has been made without your knowledge and consent.

Unfreeze means an action Halal Money or Hay can execute to reinstate an Account for use by a Halal Money customer.

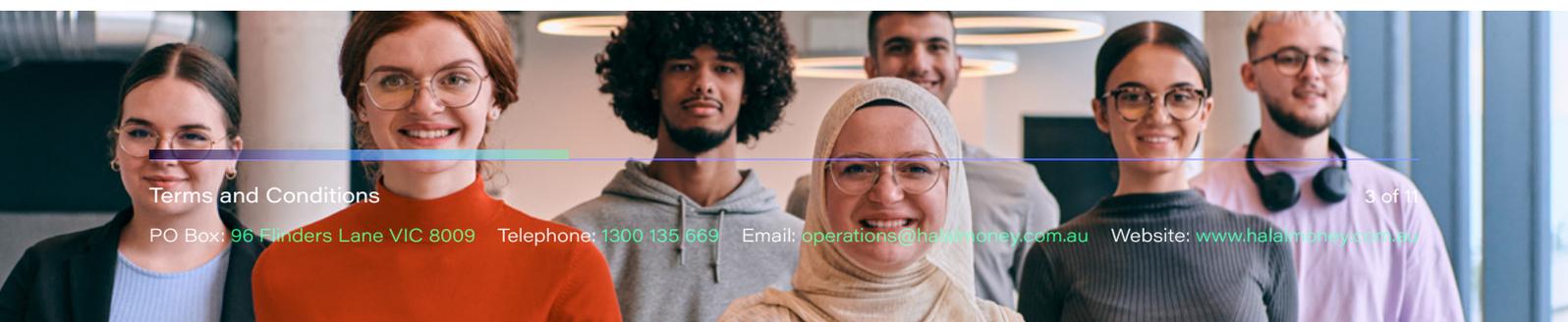
Unblock an Account and or Card means the releasing of the Freeze either at a conclusion of an investigation by us or on instructions of the Cardholder.

Visa means Visa Worldwide PTE Ltd.

Visa Debit means authorised physical or digital cards with the Visa Acceptance Brand or markings.

We, us, our means Hay or Hay Limited.

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





3. The Halal Money Account and Halal Money Card

The financial product issued by Hay is a non-cash payment product.

The Halal Money Visa Debit Card is not a credit card or a Stored Value card.

- You can obtain a Halal Money Account and Visa Debit Card via the Halal Money Website and App, after going through the application process and having your identity verified.
- You can deposit funds (or receive funds from anyone else) into your Halal Money Account using the BSB and Account number that will be provided to you once the account opening process has been completed. You will also be issued with a Halal Money Debit Visa Debit Card in your name, and to the mailing address you have provided via the Halal Money website/app.
- Once you have deposited funds into the Halal Money Account, you can
 - a. Use the Halal Money Visa Debit Card anywhere in the world (where Visa Debit cards are accepted) to access your funds and make payments.
 - b. Use the Halal Money Visa Debit Card to withdraw cash at ATMs and via cash out at merchant locations that offer this facility (all subject to daily limits that are disclosed elsewhere in this PDS and in the Terms and Conditions).
 - c. make Pay Anyone transactions from your Halal Money Account via the Halal Money App (send money to another bank account within Australia, send money towards buying other products made available to you within the Halal Money App by Halal Money) or pay your bills using BPay. Note that these other products available within the Halal Money App are not issued by Hay Limited – please visit <https://halalmoney.com.au> for more details on these products.
 - d. provide your bank account details to any service providers like your electricity provider so that they can request for direct debits from your Account.

- In all instances, you can only access the Available Balance in the Halal Money Account. The Halal Money Card is not a credit card.
- The Halal Money Account does not offer an overdraft facility and cannot have a negative balance but if it does, any such balance becomes immediately due and payable.
- Your Halal Money Account is not a bank account, and no interest will be payable on the Available Balance.

4. 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
- be aged 16 years or older.

5. Activating your Halal Money Card

Once we have approved your application for a Halal Money Account and Halal Money Card, we will send you the Halal Money Card via Australia Post. Before you use your Halal Money Card for the first time you will need to activate the Halal Money Card by visiting the Settings section within your Halal Money App.

You can also set your Halal Money Card within your Apple and Google Wallets by visiting the Halal Money App and following the steps outlined on screen. You can do this even before you receive the physical Halal Money Card.

6. Using your Halal Money Account and Card

6.1 Depositing value to your Halal Money Account

At any time you or someone on your behalf can deposit funds to your Halal Money Account through the mechanism we specify. You can find instructions for how you can deposit funds to your Halal Money Account in the Halal Money App. Typically this will be through a funds transfer from the banking app of another institution in Australia.



We may also add new ways to deposit funds into your Halal Money Account in the future and we will publish these ways in the Halal Money App. We encourage you to check the Halal Money App from time to time for this and other important information.

Payments to your Halal Money Account will be credited to your Account and will result in an increase to your Available Balance when they have cleared.

6.2 Limits

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

All values in Australian Dollars.

Default limits

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	\$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



At any time, we can adjust the limits to protect your interests or ours and if we decide to adjust the limits, we will inform you of these changes through the Halal Money App and Halal Money website.

Unless it is for security or financial integrity reasons, we will inform you of any changes to the limits in advance no less than 10 Business Days before the change takes place.

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

6.3 ATM withdrawals

You can withdraw cash from your Halal Money Account using your Halal Money Card at any ATM up to the limit that applies for ATM transactions. There are no fees charged by Hay for using ATMs. However, you may be charged fees by financial institutions or ATM providers when using their ATMs.

6.4 Card transactions

You can use your Halal Money Card to make payments anywhere that Visa Debit cards are accepted. You can also utilise Apple or Google Pay if you have added your Card to any of these wallets.

Within Australia you can generally make contactless transactions under \$100 without using your PIN. Contactless limits may vary in different countries. Like with any transaction, please make sure you check the amount is correct on the terminal before authorising a contactless transaction.

We will deduct the amount of any transaction using your Halal Money Card from your Available Balance. You can't stop payment on a transaction after it has been completed. For mistaken or disputed payments please refer to clause 9.

We do not allow negative balances in your Halal Money Account. If you do not have sufficient balance in your Halal Money Account, any negative balance becomes immediately due and payable. It is your obligation to ensure that you have sufficient Available Balance to complete a transaction.



Sometimes a transaction cannot be processed due to reasons outside of our control, like where there are network issues which may affect the relevant payment terminal. We are not responsible where a transaction authorisation is declined for any reason, except to the extent caused by our negligence, fraud or wilful misconduct (or that of our employees or agents).

6.5 Account transactions

You can make Pay Anyone payments from your Halal Money Account using the Halal Money App. It is solely your responsibility to ensure that you enter the correct BSB and Halal Money Account information when authorising internet payments from your Halal Money Account. Where you enter the wrong information:

- funds may be credited to the Halal Money Account of an unintended recipient if the BSB number and / or identifier do not belong to the person you name as the recipient; and
- it may not be possible to recover funds from an unintended recipient.

You can also make BPay transactions from your Halal Money Account using the Halal Money App. It is your responsibility to ensure that you select the correct biller and enter the correct amount when authorising BPay payments from your Halal Money Account. Where you enter the incorrect information, it may not be possible for Halal Money to recover funds from unintended recipients.

We do not allow negative balances in your Halal Money Account. If you do not have sufficient balance in your Halal Money Account, any negative balance becomes immediately due and payable. It is your obligation to ensure that you have sufficient Available Balance to complete a transaction.

6.6 Using your Halal Money Card for foreign currency transactions

All transactions in foreign currencies will be converted into Australian dollars.

All foreign currency transactions will be processed using the foreign exchange rate determined by Visa at the time of settlement. We do not charge fees,

margins, or spreads for foreign exchange payments.

The actual foreign exchange rate that has been applied will be shown in your Halal Money App on settlement.

6.7 Restrictions on use

You must not use your Halal Money Card and or the Halal Money Account for any illegal purpose including purchasing anything that is illegal under Australian law.

If we suspect that the Halal Money Account and/or Halal Money Card are being used for illegal activity, we will suspend the Halal Money Account and Halal Money Card without notice to you.

You must not allow any other person to use your Halal Money Account or Halal Money Card. Doing so is a breach of these Terms and entitles us to Freeze your Halal Money Account and Halal Money Card. You will also not be able to reclaim any Unauthorised Transactions because you allowed someone else to use your Halal Money Account and Halal Money Card. You can only have one Halal Money Card at a time.



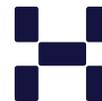


7. Fees

Current fees and charges that apply to your Halal Money Account and Card can be found in the PDS available at <https://halalmoney.com.au> and below.

Transaction fees	Charged by Hay	Charged by Halal Money
Account opening	\$0	-
Account keeping	\$0	-
Overdrawn	\$0	-
Direct debit dishonour	\$0	-
ATM withdrawal	\$0	-
Domestic Transaction	\$0 at all major bank ATMs*	-
International transactions	\$0	<p>2.98% for all Visa transactions. When you make a transaction that is converted by Visa from a foreign currency to Australian dollars.</p> <p>2.98% for transactions in Australian dollars, but with an overseas connection.</p> <p>When you make a purchase in Australian dollars while overseas, or while in Australia where the merchant, or the financial institution, or the entity processing the transaction, is located overseas.</p> <p>In some instances, overseas merchants may allow you to pay in Australian dollars eg when you are shopping online or over the phone. This is still considered an international transaction because your transaction is processed overseas.</p> <p>This fee will be waived till 28 February 2025, and will be charged on transactions from 1 March 2025</p>
Card Replacement Fee	\$0	-
Transaction Dispute fees		
Card payments	\$0	-
Non-card payments and transfers	\$0	-

**Hay does not charge any ATM fee. A fee may be charged by the ATM Operator.
Fees quoted are in Australian dollars.*



We will let you know at least 30 days before a change which increases your liabilities or obligations takes effect, through the Halal Money App or Halal Money website, to provide you with sufficient time to decide whether you wish to continue to use your Halal Money Account.

Merchants and financial institutions may also impose fees or surcharges which are separate to the fees and charges we charge as Issuers. We have no control over these third-party fees and cannot challenge these once a transaction is approved by you.

8. Security

8.1 Protecting your Halal Money Card information and PIN

It is important that you keep your Halal Money App, Halal Money Card information, PIN and Passcode secure. This means that you must not write down the PIN or the Passcode either on the Halal Money Card or on something you carry with the Halal Money Card or share your PIN or Passcode with any other person. You must not, without proper cause, disclose the card number to any person.

8.2 What to do when you suspect your Halal Money Card is compromised or lost

If you believe your Card is lost (and there's a chance you'll find it), you can simply Freeze your Halal Money Card on the Halal Money App by going to the Settings section and clicking on 'Temporarily block your Card'. If you Block the Halal Money Card, it will remain Blocked until you Unblock it (by visiting the Settings section again) and you will not be able to use it. While the physical Halal Money Card is Blocked you can continue to make payments from your Halal Money Account.

If you believe your Halal Money Card has been lost, damaged, or compromised (not just temporarily lost) then you must immediately report your card lost or stolen within the Halal Money App and request a new card.

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.

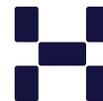
9.1 Mistaken payment

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.

9.2 Incorrect payments/issues with a purchase

If you have a problem with a purchase made with your Halal Money 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.



10. Lost, stolen Halal Money Card or compromised PIN

You will not be responsible for Unauthorised Transactions:

- that occur before your Halal Money Card is issued to you;
- that occur after you have Frozen or cancelled your Halal Money Card and while it remains Frozen; 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 Halal Money Card, PIN or Passcode reasonably secure; or
- there was an unreasonable delay in Disabling or cancelling your Halal Money Card where you believed it was lost, stolen or otherwise compromised; or
- there was an unreasonable delay in reporting any unauthorised or mistaken payments.

11. 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.

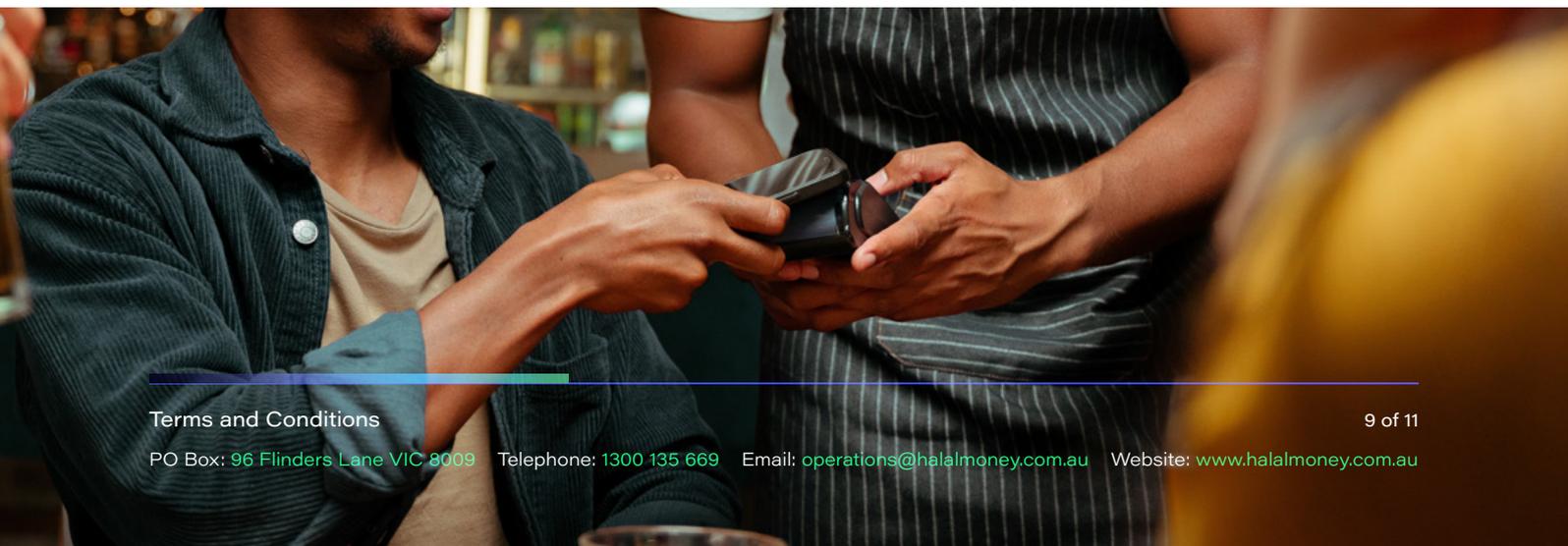
12. Halal Money Account and Halal Money Card cancellation by Us

We may Freeze or cancel the Halal Money Account and Card where we have concerns about its security and or for the purpose of protecting your Available Balance where we suspect the Halal Money Card has been compromised.

If we become aware that you haven't done what you've agreed to do as set out in these Terms we may suspend or cancel your Halal Money Account and Halal Money Card. If this happens, we will let you know as soon as possible and refund any Available Balance to you, except where there is no Available Balance and your Halal Money Account is overdrawn, upon the occurrence of which the overdrawn amount becomes immediately due and payable and Halal Money'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.

13. Card expiry

The expiry date is shown on your Halal Money Card. We will contact you prior to the expiry date to let you know next steps for continuing to use your Halal Money Card after the expiry date.





14. How to close your Halal Money Account

You can request to close your Halal Money Account at any time via the Halal Money App. We will close the Halal Money Account once you reduce the Account balance to zero and after all payments and transactions undertaken by you are settled.

If there are any outstanding balances, You must also pay to us all these outstanding amounts including any deficit balance, unpaid fees and charges prior to us closing the Halal Money Account.

15. How we can communicate with each other (notices)

You can contact us via the Halal Money App or using our details as set out in these Terms.

We may give you any information, notices or other documents related to the Halal Money Account or Halal Money Card by:

- notification (including a push notification) or message sent to you or your device through the Halal Money App;
- by email to the email address recorded for you in the Halal Money App;
- by letter to the address recorded for you in the Halal Money App.

16. Limits and responsibility

Hay is responsible for things that occur that are our fault. This includes things like your Available Balance being incorrectly debited due to our error.

We are not responsible for things outside of our control like;

- where a Merchant does not accept your card;
- delays or interruptions not caused by us;
- transactions not being able to be processed, despite us taking reasonable precautions;
- a dispute between you and the supplier of goods or services purchased with the Card.

To the extent permitted by law and Visa scheme rules, the most Hay is responsible for is the maximum value of a transaction processed due to our error or, for other things that Hay may be responsible for, the amount of your Available Balance.

17. Feedback and resolving complaints

If you have a complaint relating to the Halal Money Account and Card or the financial services we have provided to you, please review the section titled "Feedback and resolving problems and complaints" of the Financial Services Guide.

A complaint is not a transaction dispute in this context. A dispute means a customer challenge to a specific transaction via NPP or DE. A chargeback means a customer challenge to a specific transaction via the International Scheme such as Visa. A dispute and chargeback are defined in Section 2 "Meaning of words".

Mail	Hejaz Islamic Credit Solutions Pty Ltd Suite 11.06, 2 Queen Street, Melbourne VIC 3000 (Client)
Email	info@halalmoney.com.au
Website	https://halalmoney.com.au
Phone	1300 135 669

Please provide a full explanation of your feedback or complaint. Halal Money may request further details from you.

Halal Money and Hay will undertake the following:

- Keep a record of your complaint;
- Acknowledge your complaint within 1 business day;
- 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.



If you are unable to resolve your issue with Halal Money directly, you can escalate your enquiry to Hay via complaints@hellohay.co. Hay will check with you to make sure you are satisfied with how your complaint was handled. If we are unable to resolve the matter to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate. The contact details for AFCA are:

Mail	GPO Box 3, Melbourne VIC 3001
Phone	1800 931 678 (free call)
Email	info@afca.org.au
Website	www.afca.org.au

18. Anti-money laundering and counter-terrorist financing

As an issuer of the Halal Money Account and Halal Money Card, we 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 and certain reporting obligations. Accordingly, as part of the application process we will require evidence of who you are and where you live. As part of our legal obligations, we need to verify this information and accordingly, we check the information you provide against records maintained by the Australian Government's Document Verification Service.

You must let us know as soon as possible when any of your details change.

We may need to block, delay, Freeze or refuse transactions or suspend or close your Halal Money Account and Halal Money Card where we reasonably consider that a transaction is fraudulent or in breach of the AML Act or where we have concerns regarding your money laundering or

terrorism financing risk. We must block the Halal Money Account and Halal Money Card until we 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 Frozen the Halal Money Card and Halal Money Account. However, in some cases our legal obligations will stop us from being able to tell you and failing to inform you of the reasons will not be a breach by us of these Terms.

19. Privacy

Hay will collect, handle and use your personal information in accordance with the Hay privacy policy available at <https://www.hellohay.co/privacy>.

The Hay privacy policy contains important information about the purposes for which Hay collect personal information, who the information may be disclosed to (including any overseas disclosures), how you can access and seek correction of the personal information Hay holds about you or how you can make a complaint about the handling of your personal information.

20. Changes to these terms

We can change these Terms at any time by uploading the new Terms to the Halal Money app and the Halal Money website and letting you know about the changes via the Halal Money App. If you keep using your Halal Money Account or Halal Money Card after the notice of change is posted and the change becomes effective, you will be bound by the amended Terms.

Where we decide to make a material change to these Terms, we will give you at least 30 days' notice before the change to enable you sufficient time to decide whether you wish to continue to use your Halal Money Account or Halal Money Card.

21. Governing law

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