PERISHER TERMS AND CONDITIONS MOUNTAIN MONEY DISCLOSURE DOCUMENT AND USER GUIDE

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ACCEPTANCE OF TERMS AND CONDITIONS

1. By loading money to your Mountain Money account you acknowledge and accept the terms and conditions for the use of Mountain Money. To add funds to a Mountain Money account, you must be aged 18 years and over. Parents/guardians are required to accept these terms and conditions for Mountain Money loaded on behalf of minors.

INTRODUCTION TO MOUNTAIN MONEY

- 2. Mountain Money allows you to make payments for goods and services sold at points of sale operated by Perisher rather than using cash. You can load up to \$100 to your Mountain Money account which is stored on your unique customer account retained in Perisher's point of sale system (RTP). You can then access the funds in your Mountain Money account by showing your Perisher Card at points of sale that display the Mountain Money logo.
- 3. You will be provided with only one Perisher Card that will double as your lift ticket or season pass, as well as your access card for Mountain Money. You will not be provided with a separate card for your Mountain Money account. Your Mountain Money is not stored on your Perisher Card but on your customer account which provides you with added security should your Perisher Card be misplaced, lost or stolen.
- 4. Mountain Money is not a credit facility and the customer account is not permitted to have a negative balance. Mountain Money cannot be used to make cash advances or cash withdrawals or as security deposit for snowsports equipment hire.

HOW TO LOAD MONEY ONTO YOUR MOUNTAIN MONEY ACCOUNT

- 5. If you already have a Perisher Card you can either;
 - a. Visit the Perisher Online Store at https://shop.perisher.com.au/login; or,
 - b. Visit any Perisher ticket outlet.
- 6. If you don't have a Perisher Card then you will need to visit a Perisher ticket outlet to purchase a Perisher Card or request to open a Mountain Money account without ski lift access.
- 7. Once you have a Mountain Money account set up, you can load money into your account at any of Perisher's ticket outlets.
- Accepted methods of payment for loading money into your Mountain Money account at Perisher ticket outlets include Eftpos and Credit Card. The accepted method of payment on the Perisher Online Store is limited to Credit Card.

WHERE YOU CAN USE MOUNTAIN MONEY

9. Points of sale at Perisher that display the Mountain Money logo will accept Mountain Money. A list of locations that accept Mountain Money will be available at any Perisher ticket outlet and on Perisher's website at https://www.perisher.com.au/tickets-passes/perisher-shop/perisher-money.

HOW CAN MOUNTAIN MONEY BE USED TO PURCHASE PRODUCTS

- 10. To use Mountain Money to purchase products:
 - c. Select goods or services in the Perisher point of sale where the Mountain Money logo is displayed and take them to the point of sale operator;
 - d. Advise the operator that you will be paying for the transaction with Mountain Money;

- e. The operator will instruct you to present your Perisher Card to be scanned. The transaction will be completed when the balance has reduced on your Mountain Money account. No change will be given;
- f. If you request it you will be provided with a tax receipt indicating the amount of Mountain Money used in the transaction; and,
- g. The point of sale operator can advise you of the remaining balance on your account which can be used in whole or part against future purchases.
- 11. You agree that we can reduce your Mountain Money account balance by the value of all purchases of goods and services that are authorised by you. You are authorising transactions when you present your Perisher Card to be scanned by the point of sale operator.
- 12. When you authorise a transaction;
 - a. you are confirming that the transaction correctly represents the purchase price of the goods and services obtained; and
 - b. you are agreeing to pay the amount of that transaction by the reduction of the Mountain Money account balance.

PURCHASES EXCEEDING THE REMAINING BALANCE ON MOUNTAIN MONEY

13. Your Mountain Money may only be used to make purchases up to the balance remaining on your customer account. If you wish to make a purchase for an amount that exceeds the remaining balance of your Mountain Money account, you must pay the excess using another payment method.

NO CASH ADVANCES

14. You cannot obtain any cash advances or cash withdrawals or use Mountain Money as a security deposit for snowsports equipment hire.

EXCHANGING AND RETURNING ITEMS PURCHASED WITH MOUNTAIN MONEY

15. Goods that are purchased solely, or in part with Mountain Money may be exchanged or returned subject to Perisher's exchange and returns policy.

UNCLAIMED BALANCES

16. Any unclaimed balance on an expired Mountain Money account will be retained by Perisher for a period of not more than six years plus two months (expired period). It will then be dealt with in accordance with the requirements of the Unclaimed Monies Act 1995 (NSW) (to the extent that it is applicable)

REFUNDS AND EXPIRED MOUNTAIN MONEY ACCOUNTS

- 17. As a customer with a Mountain Money account, you may apply, in person or in writing, for a refund of the remaining balance of the account at the end of the season. An administration fee of \$10.00 will automatically be deducted from the remaining balance. Funds that are added to your Mountain Money account through a Perisher product offer or promotion, and remain unused, do not qualify for a refund.
- 18. If you request a refund in writing, Perisher will refund the remaining balance, less the administration fee, to the same payment method as of the original deposit, that is by credit card or by mailing the account holder a cheque made payable to and mailed for a deposit made by cash or Eftpos. However, Perisher reserves the right to provide the refund in different forms of payment if the original method is unavailable, for example, if the credit card has expired or is invalid. For a refund request made in person, Perisher reserves the right to refund the account balance either by cheque made payable and mailed to the account holder or by cash. Requests made in person will be required to provide photo identification.

19. In accordance with clause 34, if your account has not been used at any time in the previous two years then Perisher reserves the right to refund the remaining balance, less the administration fee, to you using the same method of payment as the original deposit or by mailing the account holder a cheque for a deposit made by cash or Eftpos. If you have not notified Perisher of any change to your contact and or account details and Perisher cannot make a refund then the remaining balance will be dealt with in accordance with clause 16.

LIMITS AND CHECKING YOUR BALACE

- 20. The maximum amount that can be stored on a Mountain Money account is \$100.
- 21. There are two ways to check the balance of your Mountain Money account;
 - a. At all point of sale terminals that accept Mountain Money which are those that display the Mountain Money logo; or,
 - b. Logging onto your Perisher account on the internet at https://shop.perisher.com.au/login

AVAILABILITY OF PERIODIC STATEMENTS

- 22. As a Mountain Money account holder, you can request a record of your account transactions by contacting Perisher Guest Services at info@perisher.com.au. A record of your transaction history will be emailed to you within 48 hours. Perisher administers all Mountain Money accounts. Perisher collects personal information from account holders for the efficient management of these accounts. Personal information collected from account holders will be handled in accordance with Perisher's Privacy Policy that is available at https://www.perisher.com.au/terms-and-conditions/privacy-policy
- 23. All information collected is stored in secure databases and accessed only by authorised Perisher personnel in undertaking their normal duties. Personal information about you, account balances and transaction history are available at the Perisher Centre Ticket Office and will be disclosed to you on request and with presentation of proper identification.

LOST. MISPLACED OR STOLEN PERISHER TICKET/PASS

24. The balance of the amount deposited onto a Mountain Money account is the equivalent of cash. If your Perisher Card is lost or stolen or allowed to be used by another person, there is a risk that the balance, if any, may be stolen or misappropriated. In the event that your Perisher Card is lost or stolen, you should immediately seek to deactivate the Perisher Card by reporting the loss to any Perisher ticket outlet or calling Perisher Guest Services on 1300 655 822 during business hours or calling the Perisher Valley Hotel on (02) 6459 4755 after business hours. A fee of \$5.00 is payable for a Perisher Card to be replaced. You may be required to provide photo identification before a replacement Perisher Card is issued.

LIABILITY FOR ALL FINANCIAL TRANSACTIONS

- 25. You are responsible for, and bear the cost of, all transactions made with your Perisher Card. You should not release your Mountain Money account details to anyone, other than Perisher authorised personnel. You should ensure safe keeping of your Perisher Card and should not permit any other person to use your Perisher Card. Perisher is not responsible for any unauthorised use of Mountain Money or for any loss arising from your failure to abide by these terms and conditions, except to the extent to which there has been fraud or negligence by Perisher or by any of its employees.
- 26. If your Perisher Card is lost or stolen, you are responsible for all Mountain Money transactions up until the time a lost/stolen Perisher Card report is received and acknowledged by Perisher. If a transaction is determined to be an unauthorised transaction in accordance with clause 12 Perisher will reimburse your Mountain Money account with the equivalent value of the unauthorised transaction.

REPLACEMENT OR REISSUE OF FAULTY PERISHER TICKET/PASS

- 27. In the event that your Perisher Card is damaged or faulty you should present to a Perisher Ticket outlet to request a replacement. A fee of \$5.00 is payable for a Perisher Card to be replaced if the Perisher Card has been damaged by you.
- 28. Perisher Cards deemed by Perisher to be faulty and not damaged by you will be replaced without a fee. You may be required to provide photo identification before a replacement Perisher Card is issued. If you are experiencing problems with your Perisher Card or with accessing your Mountain Money account, you can contact Perisher Guest Services on 1300 655 822 during business hours.

FEES AND CHARGES

- 29. There are no enrolment or establishment fees to open a Mountain Money account
- 30. Replacement Perisher Card fees:
 - a. Faulty Perisher Cards may be replaced at no cost to you.
 - For damaged, lost or stolen Perisher Cards, a fee of \$5.00 will be charged to replace the Perisher Card.
- 31. Administration fees- An administration fee of \$10.00 is retained by Perisher when:
 - a. the Mountain Money account balance is refunded to you; or,
 - b. if no refund is requested and you cannot be identified, at the end of the 'expired period' under the Unclaimed Monies Act 1995 (NSW).

VALIDITY AND EXPIRY DATES

- 32. Your Perisher Card can double as a lift ticket and a card to access your Mountain Money account. Access to Perisher's ski lifts will expire subject to the number of days lift access you have purchased. For example, a 5-day consecutive Perisher ticket will be valid for a period of 5 consecutive days inclusive from the starting date of the ticket.
- 33. Subject to these terms and conditions, your Perisher Card and Mountain Money account will remain active despite you not having an active Perisher Card because the Mountain Money account is attached to your unique profile in RTP.
- 34. Your Mountain Money account will expire two years after the last time you use Mountain Money. You can request a transaction history and find out when you last used Mountain Money in accordance with clause 17.
- 35. You are entitled to receive a refund of any unused value on the account in accordance with clause 17, but may also request your account be reactivated if a refund has not been possible in accordance with clause 16.

MOUNTAIN MONEY DISPUTE RESOLUTION

- 36. If you believe your Mountain Money account has been charged in error or you wish to dispute any other matter in relation to your Mountain Money account you should write to Perisher Guest Services at info@perisher.com.au and provide details of the alleged error or disputed matter, as the case may be.
- 37. Perisher will investigate and respond to the matter in accordance with Perisher's Dispute Resolution procedures which may be viewed on the Perisher website www.perisher.com.au. You must provide Perisher with all information reasonably required by it to investigate and respond to the matter, including your name, contact details (email address and / or phone number) and the details of any disputed transaction (location, date and time).
- 38. Perisher will use all reasonable endeavours to respond to the matter and inform you of the outcome of its investigation within 10 business days from the date the disputed matter is reported. If it is determined that an error has occurred, the balance of the Mountain Money account will be adjusted accordingly.

CHANGES TO TERMS OF USE

- 39. Perisher reserves the right to change the terms and conditions applying to Mountain Money upon 30 days prior notice. Notices will be provided electronically if you have consented to receiving emails by checking the relevant checkbox when you first accepted these terms and conditions when you loaded money onto your Mountain Money account.
- 40. Notification of changes to terms and conditions will be made to all Mountain Money account holders via the Perisher website www.perisher.com.au, where the current version of the terms and conditions may be viewed at any time.