

OneSmart
Supplementary Document
Dated: 15 April 2026

ABOUT THIS DOCUMENT

This is a supplementary document which relates to the offer of OneSmart, a prepaid payment facility, issued by EML Payment Solutions Limited (**EML**).

This supplementary document supplements the OneSmart Product Disclosure Statement dated 14 July 2023 (**PDS**) and the OneSmart Terms and Conditions (**Terms and Conditions**). You can obtain a copy of the PDS, the Terms and Conditions and other useful information about this offer from <https://disclose-register.companiesoffice.govt.nz/disclose>.

This supplementary document must be read together with the PDS. Words and expressions defined in the PDS and the Terms and Conditions are taken to have the same meaning in this supplementary document.

UPDATE

This supplementary document sets out changes to the PDS and Terms & Conditions applicable from 15 April 2026 as follows:

PDS

- all references in the PDS and the Terms and Conditions to the 'Airpoints Programme', 'Airpoints Member' or similar terms are references to Air New Zealand's loyalty programme as renamed or replaced from time to time, and to members of that programme respectively.
- the "Expiry of OneSmart Card" section is replaced with:

Your OneSmart Card has an expiry date which is printed on the OneSmart side of the OneSmart Card. You cannot use your OneSmart Card to access money loaded onto your OneSmart facility after the expiry date. If you have an active OneSmart account and have made a transaction within the last five years a new card will be sent to you near your expiry date. You can request a replacement OneSmart Card at any time. If your OneSmart Card expires, you will still be able to obtain your money loaded onto your OneSmart facility from EML through a Cash Out. If you cease to be a member of the Airpoints Programme, you will not be able to continue using OneSmart and will need to Cash Out your OneSmart facility.

- replace the definition of "OneSmart Card" in section 15 (Glossary) with:

OneSmart Card	means the OneSmart card multi-currency reloadable, contactless-enabled, prepaid management facility.
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Terms & Conditions

- all references in the PDS and these Terms and Conditions to the 'Airpoints Programme', 'Airpoints Member' or similar terms are references to Air New Zealand's loyalty programme as renamed or replaced from time to time, and to members of that programme respectively.
- replace the definition of "Card" in section 1.1 with:

Card means the OneSmart card multi-currency reloadable, contactless-enables, prepaid management facility.

- section 4.2 is replaced with:

4.2 If you are an Airpoints Programme member you can apply to receive a OneSmart Card by going to www.airnewzealand.co.nz/onesmart. If you have an active OneSmart account and have made a transaction within the last five years, a new OneSmart card will be sent to you close to your expiry date. New or replacement cards can be requested at any time.