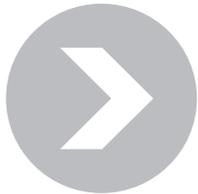


Frequently asked questions

The AccessPay Salary Packaging and Meal Entertainment Card



Welcome to your new salary packaging card. This handy guide provides more detailed information on the AccessPay Salary Packaging Card including how to activate and make your first payment, how to change your PIN, how to keep track of your transactions and much more.

➤ How does the new combined Salary Packaging and Meal Entertainment card work?

The AccessPay Salary Packaging and Meal Entertainment Card is a more convenient way to manage your funds. If you salary package both living expenses and meal entertainment benefits, the funds will be available on the same card, meaning less plastic in your wallet.

Even though they're on the same card, these funds are kept separate. The type of merchant you use and the details of the transaction, automatically triggers the account the funds are taken from (either General Living or Meal Entertainment).

For example, if you use your card at a restaurant and are salary packaging Meal Entertainment, the funds will be deducted from the Meal Entertainment account. If you have insufficient funds in your Meal Entertainment account, your Living Expenses account will be used to make up the difference.

This doesn't work the other way because the funds in the Meal Entertainment account can only be used for qualifying Meal Entertainment transactions (i.e. if you don't have enough funds in your Living Expenses account, your Meal Entertainment balance can't be used to make up the difference). In this case, the transaction will be declined.

➤ How do I use my new card?

Your card needs to be activated before it can be used. Along with your new card, you will receive instructions on how to activate it.

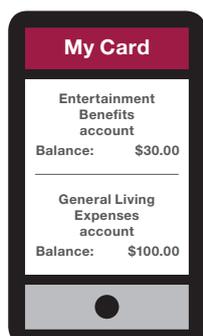
There are a few different ways you can activate your card:

- You can activate via the AccessPay website [here](#). You'll need both the EAID, (the 9-digit number on the back of the card) and your date of birth handy.
- You can activate by logging in to your online account [here](#) or via the mobile app. If you haven't yet used your online account or the app, you will first need to select 'register for online access' (and provide your registered email address and date of birth to set up your online access).
- You can activate over the phone by calling **1300 146 371** (this is an automated line) and following the prompts. You'll need your AccessPay salary packaging account number (your subscriber number) and your date of birth handy.

Once you have activated your card, the first time you make a purchase you will need to insert your card, select 'credit' and then enter your PIN. After this first transaction you can make purchases by 'tap and go'™ if you then prefer.

Once you have made your first transaction, Mastercard 'tap and go'™ gives you the ability to use the card to make a contactless transaction for purchases up to \$100 at eligible terminals without having to sign or enter a PIN. For transactions over \$100, additional authorisation is required via the use of a PIN for security reasons.

AccessPay Salary Packaging and Meal Entertainment Card balances



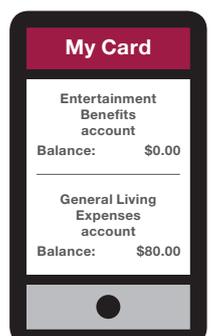
Entertainment Benefits transaction



How the funds are transacted from your accounts



Remaining Salary Packaging and Meal Entertainment Card balances



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The AccessPay Salary Packaging and Meal Entertainment Card

➤ How do I change my PIN?

The card is issued with a temporary PIN. We recommend you change this PIN to make it easier to remember. To change your PIN you need your card number, name, date of birth and your registered email address.

To change your PIN visit: <https://pin.emerchants.com.au>

- Enter your 16-digit card number, your last name and date of birth, then press “**continue**”
- The details entered will be validated and on successful validation, a temporary security code will be sent to the email address registered against your card – **the code will only be valid for 15 minutes**. Click on “**continue**” – do not close the webpage otherwise you will need to start the process again
- Check your email for the security code. The email should be received almost immediately – if you do not receive it in your inbox, check your junk/spam folder. Once you have located the security code, enter it and click “**continue**”
- If the security code is still valid, you will be presented with the PIN Change area. The PIN needs to be entered twice to ensure the same PIN is entered. Once the PIN is entered, select **Change PIN**.

If you are unable to change your PIN, please call us on **1300 133 697**.

➤ What happens if I enter the wrong PIN when making a transaction?

If you enter an incorrect PIN three times when making a transaction, the Card will be temporarily locked for 24 hours. Even if you contact us, we are unable to unlock your card during this time.

➤ Can I use my card to make ongoing regular payments?

As your salary packaging card is a pre-paid Mastercard it cannot be used to set up future payments such as direct debits or ongoing regular payments. This is due to the terms and conditions of salary packaging cards, which require the card to be funded before a payment can be made.

➤ Can I use my card to make BPay payments?

Transactions made via BPAY are not permitted, however you can pay your bills online or over the phone by providing the card number, expiry date and security code (CCV).

Additionally, if you have a General Living Expenses account on your card, you may be able to pay your bills via the Australia Post Billpay website – www.postbillpay.com.au. To use this functionality, you will need the “Post Billpay code” which can be found on most utility/services accounts.

➤ Can my card be used overseas?

Yes, your Salary Packaging and Meal Entertainment Card can be used overseas. Transactions made in a currency other than Australian dollars will be subject to the Mastercard exchange rate at the time plus a 2.99% foreign exchange fee

➤ How do I check the transactions and balances on my card?

Only the main cardholder can obtain balances and view details of the transactions on the card via:

- the AccessPay Mobile App, available to download now



- the AccessPay online account
- the dedicated 24/7 phone line **1300 146 371** – when calling, please have your date of birth and the main cardholder’s subscriber number ready.

Please note, you can’t make a withdrawal or check your balance at an ATM.



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The AccessPay Salary Packaging and Meal Entertainment Card

➤ How does the Everyday Savings Program work?

The Everyday Savings Program is included as part of your AccessPay Salary Packaging and Meal Entertainment Card, and you can access savings via the AccessPay Mobile App or at point-of-sale.

With the Everyday Savings program, your salary packaging funds go even further, with thousands of dollars of discounts you can access again and again to save on groceries and retail shopping, dining, accommodation and cinema tickets.

Show & Save Offers

Show & Save offers are available via the AccessPay app and offer excellent repeat use on dining, activities, health, beauty and local services.

Participating brands include McDonalds, Brumbys, Greater Union, Lollips, AMF Bowling, Michael's Patisserie and many more. The offers are largely show and go, and these offers are typically 20% off up to \$25 at participating merchants and can be used daily.

Discounted Vouchers

Great savings can be achieved when you purchase discounted gift vouchers. Treat yourself to savings at national retailers such as Coles, Kmart, Rebel Sport, Myer, Big W and JB Hi-Fi.

Simply click the Discounted Vouchers in the AccessPay App and find a bargain.

Local Offers

Let your fingers do the searching and find even more savings with these limited time offers. Use the map to find discounts near you. Savings will happen automatically at point-of-sale, meaning there is no need to pre-purchase vouchers. The discount from your bill won't appear on your merchant receipt, but you'll be able to see the discount on your transaction via the AccessPay app or your online account.

