

# Paywise card.



The Paywise Salary Packaging Card is an easy way to enjoy your taxation savings. Our card allows you to access your funds without the hassle of sending in claims enhancing your salary packaging experience with Paywise.

## Paywise Salary Packaging Card Frequently Asked Questions

We take the hassle out of salary packaging so there is less worry, and more time for living. **Quite remarkable really.**

This material is general information only and does not consider your objectives, financial situation or needs. We recommend you consider the Product Disclosure Statement (PDS) relating to this product before making any decision. Paywise Pty Ltd ABN 97 007 388 696 is involved in the promotion and distribution of the Paywise Card and is a Corporate Authorised Representative of the issuer of the Card, EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131. Mastercard and the Mastercard brand mark are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.

# Ordering your card

## How do I apply for a Paywise card?

No paper application form is required, simply call our Customer Experience Team on 1300 132 532 or email [cards@paywise.com.au](mailto:cards@paywise.com.au). Firstly, we will check your eligibility based on your employer and the salary packaging options available to you as these differ depending on the industry you work in. Following this we will process your request for a Paywise card.

To read the Product Disclosure Statement and Terms and Conditions please visit our website. You will also see these and accept them when you apply online.

## Why do I only have one Paywise card when I am packaging both the Living Expenses and Meal Entertainment benefit?

Paywise's new card product allows you to access both your Meal Entertainment and Living Expenses benefit funds (if your packaging both benefits) via a single card called a Paywise card. This removes the need to carry two separate cards.

## What is cost for having a Paywise Salary Packaging card?

An annual fee of \$66 (inc GST) will be charged per Meal Entertainment and Living Expenses benefit linked to a Paywise card. For example, if you package both benefits your total annual fee will be \$132.00.

The fee is deducted from your pre-tax salary annually in line with the anniversary date of the benefit commencing. In addition, there may be Other Fees for certain transaction types and circumstances. These are detailed further in the Product Disclosure Statement (PDS).

## Do I need to activate my Paywise card?

Yes, please follow the instructions provided on the letter when you receive your card. You will be required to login to the Paywise Members Portal to complete the card activation.

## Can I change the PIN on my Paywise card?

Yes, you can change the PIN that was initially provided to you in the letter that contained your Card. To change a PIN, the Cardholder should:

- go to <https://pin.emerchants.com.au>;
- the Cardholder will be prompted to enter their 16-digit Primary Account Number (PAN) along with personal details to verify their identity; Following verification of identity a security number will be sent to either the Cardholder's email address or mobile phone number as registered with the Card. The security number will be required to allow the Cardholder to change their PIN.

## I cannot remember my PIN, what do I do?

If you are unable to remember your PIN you have the ability to change your PIN. Please refer to your PDS or go to EML PIN change page at <https://pin.emerchants.com.au>. Please note, you will need a valid email address or have your mobile phone available to complete this process



# Using your Paywise card for Salary Packaging

## How long will I have to wait to receive my card?

Once your card has been ordered, it will be dispatched to you within 15 working days.

## Can I use my card overseas?

Overseas transactions are subject to your employer's approval, if a restriction has been imposed, your card will decline when used overseas.

Where overseas transactions are allowed, you may use your card at any location where Mastercard is accepted.

## What is the Foreign Exchange Fee?

For international transactions that you make with your Paywise card, the following fee will be charged directly to the applicable benefit and included as part of the total transaction amount.

### Example of Foreign Exchange Fee

- you make a purchase from a merchant located outside Australia (E.g. in the USA);
- at the time, Mastercard's prevailing exchange rate is USD \$1.00 = AUD\$1.20; and
- you spend USD\$200.00.

The Australian dollar amount for the value of the purchase is  
 $\text{USD\$200.00} \times \$1.20 = \text{AUD\$240.00}$

The foreign exchange fee is therefore  $2.99\% \times \$240.00 = \text{AUD\$7.18}$

The total transaction amount that will appear in your transaction history will be  $\text{\$240.00} + \$7.18 = \$247.18$

## What do I do if my card is lost or stolen?

Please call Customer Experience on 1300 132 532 and speak with a Employee Benefit Consultant regarding a replacement card.

Should you call outside of Western Australian business hours (6.30am – 5pm WST), you will be able to cancel your card through the Member Portal. Cancelling the card through the Member Portal will automatically result in ordering a replacement card.

## How do I dispute a transaction on my card?

Should you wish to dispute a transaction, please contact Customer Experience on 1300 132 532. Paywise will send you a Disputed Transaction form to complete.

## What if I have a problem with the Card?

You should contact Paywise in the first instance to attempt to resolve the problem. If Paywise is unable to resolve your complaint to your satisfaction, you should follow the complaints procedure outlined within the PDS, including escalating the complaint with the Australian Financial Complaints Authority, or AFCA. AFCA may be contacted at the following:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

# Your Benefits/Funding Sources

AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA may be contacted at the following:

Telephone: 1800 931 678 (free call within Australia) - 9:00am – 5:00pm AEST weekdays  
Online: <https://ocf.afca.org.au/>  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne, VIC 3001  
Fax: (03) 9613 6399  
Interpreter service: 131 450

## What is a Benefit/Funding Source?

A Funding Source (E.g. Meals Entertainment or Living Expenses benefit) is the benefit to which your pre-tax salary is credited for use with your Paywise card. A separate funding source will be created for each benefit that you are entitled to under your salary packaging arrangement.

## Benefit hierarchy

The benefit hierarchy is the sequence in which transactions using your Paywise card will be processed to your benefits.

In the first instance, the transaction will confirm whether funds can be taken from your Meals Entertainment benefit based on the type of merchant that you are transacting at.

If the merchant type is not suitable to be charged to or zero funds are available on your Meals Entertainment benefit/s, your Living Expense benefit/s will be used. In the event that neither benefits have sufficient funds available to complete the transaction, the transaction will be declined.

### Example 1

Ann is paying for a meal that she and her husband enjoyed at their local restaurant.

The total of the bill is \$125.

The current balances of each of Ann's benefits are:

- Meals & Entertainment Benefit Balance: \$55
- Living Expense Benefit Balance: \$2000

Restaurants satisfy the Meals Entertainment test as specified by the Australian Tax Office.

therefore; the transaction will be funded as follows:

- Meals Entertainment Benefit: (\$55) leaving a remaining balance of \$0
- Living Expense Benefit: (\$70) leaving a remaining balance of \$1930

### Example 2

Bill is paying for fuel at his local service station.

The total bill is \$95

The current balances of each of Bill's benefits are:

- Meals & Entertainment Benefit Balance: \$420
- Living Expense Benefit Balance: \$1785

Fuel purchases do not satisfy the Meals Entertainment test as specified by the Australian Tax Office.

therefore; the transaction will be funded as follows:

- Meals Entertainment Benefit: (\$0) leaving a remaining balance of \$420
- Living Expense Benefit: (\$95) leaving a remaining balance of \$1690

# Your Transactions

## How do transactions work?

Each transaction that you make with your Paywise card will seek funding from your benefits in accordance with the funding hierarchy. If you do not make any changes within the app to your funding hierarchy the default method will be used. See Benefit Hierarchy

## Refunds – how do they work?

Refunds can be requested by contacting our Customer Experience Team on 1300 132 532. Please allow up to 3 business days for this transaction to occur. Refunds will appear as a card transfer within your card transaction history.

## Can I set up regular / recurring payments?

No, Paywise cards do not support recurring payments.

## Can I get cash at point of sale or at an ATM?

No, Cash withdrawals are not available on a Paywise card. Please also note that balance enquiries at ATM are not supported.

## Can I transfer money to my bank account?

As this is also classified as a cash withdrawal from your funding source, these transactions are not permitted.

## Can I pay a bill using BPay?

In compliance with Australian Tax Office requirements, transactions made via BPAY are not permitted. However, you can use the “pay by credit card” instructions provided on the bill using your Paywise card.

## A merchant has applied a pre-authorised transaction on my card

If a Pre-authorised transaction has been placed, the pre-authorisation will automatically be removed within 14 days.

## Which account type should I select at the merchant terminal?

You can use Mastercard payWave at any merchant displaying the Mastercard payWave symbol on the terminal readers. Alternatively, insert (or swipe) your card into the merchant terminal and select the “Credit” option followed by your PIN.