

FBT Single Load Prepaid Card Terms and Conditions

The FBT Single Load Prepaid Salary Packaging Card (“Salary Packaging Card”) and FBT Single Load Prepaid Meal Entertainment Card (“Meal Entertainment Card”) (together, the “FBT Card(s)”) are issued by EML Payment Solutions Limited (‘we/us/our’). In these conditions ‘you’ are the FBT Card purchaser or user. EML Payment Solutions Limited (“EML”) ABN 30 131 436 532, AFSL 404131 has developed and promoted the FBT Cards and if you acquire one (or both) of the FBT Cards, you will have a contract with us.

1. The FBT Cards are only available to current salary packaging customers who receive salary packaging services through an aligned salary packaging provider of EML.
2. By signing the back of an FBT Card, or using an FBT Card, you agree to be bound by these Terms and Conditions. A FBT Card must be signed before use and you must give these Terms and Conditions to the user of the FBT Cards if that is not you. The FBT Cards remain our property.
3. The Salary Packaging Card is a Mastercard single load Prepaid Card that can be used (after activation) for purchases that qualify as Salary Packaging/Living Expenses purchases outlined by your salary packaging provider and in accordance with the Australian Tax Office Class Ruling 2014/75.
4. The Meal Entertainment Card is a Mastercard single load Prepaid Card that can be used (after activation) for purchases that qualify as Meal and Entertainment purchases outlined by your salary packaging provider and in accordance with the Australian Tax Office Taxation Ruling 94/55. The following list is an example of the approved meal and entertainment merchants that the Meal Entertainment Card can be used at; however, your salary packaging provider may allow use of your existing Meal Entertainment benefits at merchants that are not otherwise specified in this list:
 - Cafes and Restaurants;
 - Caterers;
 - Drinking Venues (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discos;
 - Fast food restaurants;
 - Lodging - Hotels, Motels and Resorts;
 - Commercial Sports, Professional Sports Clubs, Athletic Fields and Sports Promoters; and
 - Membership Clubs (Sports, Recreation, Athletic), Country Clubs and Private Golf Courses.
5. The FBT Cards are not a credit card and nor are they linked to a deposit account with us. Some merchants may choose not to accept Mastercard Prepaid cards.
6. The FBT Cards cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the merchant agrees.
7. The FBT Cards are not reloadable; they are valid until the expiry date shown on the front of the FBT Card and cannot be used after expiry. You can also check the expiry date free of charge at <https://sam.emerchants.com.au>. At expiry, the remaining available balance will be forfeited. We will not give you any notice before this happens.

8. The maximum balance that can be loaded onto a FBT Card is \$2,000.00.
9. A fee of \$9.95 will be charged at the time of purchase of a FBT Card (see table below). This fee is not refundable.
10. The FBT Cards cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments. Authorisations may be declined at some merchants (such as gambling merchants or merchants who choose not to accept Mastercard Prepaid cards). We are not liable in any way when authorisation is declined for any particular transaction except where the authorisation has been declined because of an act or omission on our part.
11. The FBT Cards are like cash and are not refundable.
12. We will replace a lost, stolen or damaged FBT Card, including where the FBT Card is not delivered to you despite the correct postal address for delivery having been supplied to us.
13. In circumstances where a replacement FBT Card is issued, a fee of \$9.95 will be charged to you for the replacement card (for a full breakdown of fees, see the fee table below) and the card will be loaded with the value remaining on the card at the time it was cancelled by us damaged (less the \$9.95 replacement fee) following notification of the card being reported lost or stolen. Even if the funds on the FBT Card were stolen by the time we cancelled the card, those stolen funds will not be refunded. Issuing a replacement FBT Card will not alter the original expiry date for the card.
14. You are responsible for all transactions on a FBT Card, except where there has been fraud or negligence or otherwise breach of these Terms and Conditions by our staff or agents. If you notice any error relating to a FBT Card, you should notify EML Client Support immediately on 1300 739 889 during business hours or alternatively you can send an email to support@emlpayments.com.au.
15. If you have a problem with a purchase made with a FBT Card, or a dispute with a merchant, you must deal directly with the merchant involved. If you cannot resolve the dispute with the merchant, or have a complaint you can send an email to support@emerchants.com.au or contact EML by phoning Client Supports on 1300 739 889.
16. We may restrict or stop the use of a FBT Card if suspicious activities are noticed and will contact you promptly after we do so to advise you of next steps. If your card was lost or stolen, the terms in paragraph 13 above will apply.
17. Any refunds on FBT Card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the FBT Card, cash refund or in-store credit. If the FBT Card expires or is revoked before you have spent any funds resulting from a refund (whether or not the original transaction being refunded was made using a FBT Card) then you will have no access to those funds.
18. You are responsible for checking your transaction history online and knowing your available balance. You can view your balance, transaction history and expiry date free of charge at <https://sam.emerchants.com.au>.
19. All fees will be deducted directly from the balance available on a FBT Card and are as follows:

	Fees	Fee (GST Inclusive)	Details
1.	Card Fee (per card loaded with maximum \$2000.00)	\$9.95	Charged at the time of purchase of each individual FBT Card.
2.	Lost/Stolen Card Fee	\$9.95	Deducted directly from the available FBT Card balance where we provide a replacement FBT card.
3.	Mastercard Foreign Exchange Fee	2.99%	Foreign exchange conversion fee applied to transactions in any currency other than Australian dollars and calculated on the Australian dollar transaction amount and debited to the FBT Card.

20. Your Personal Information (as defined in the *Privacy Act 1988* (Cth)) will be disclosed to third parties about the FBT Cards, or transactions made with the FBT Cards, whenever required by law, and also where necessary to operate the FBT Cards and process transactions. A full privacy policy can be viewed at <https://www.emlpayments.com/privacy> .
21. We reserve the right to change these Terms and Conditions at any time. Any changes to the Terms and Conditions can be viewed at <https://sam.emerchants.com.au>.

Frequently Asked Questions

How long are the funds valid for on my FBT Card?

Funds are valid until the expiry date that is printed on the card front, and can also be viewed at www.sam.emerchants.com.au .

Where can I use my FBT Card?

The FBT card can be redeemed at merchants that accept Mastercard Prepaid Cards, however each product type has specific allowed merchant types, similar to your existing Salary Packaging arrangements.

- **Salary Packaging Card** – this card can be used at all merchants, with the exception of:
 - Wires, Money Orders
 - Manual Cash Disburse
 - Automated Cash Disburse
 - Financial Institutions
 - Money Orders
 - Payment service provider-Money transfer for a purchase

- Payment service provider-Member financial institution
- Payment service provider-Merchant-Payment transaction
- Money transfer-Member financial institution
- Value purchase - Member financial institution

➤ **Meal Entertainment Card** – this card can be used for purchases that qualify as Meal Entertainment purchases, under the following categories:

- Caterers
- Cafes& restaurants
- Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs,Cocktail Lounges, and Discotheques
- Fast food restaurants
- Lodging - Hotels, Motels and Resorts
- Commercial Sports, Professional Sports Clubs, Athletic Fields and Sports Promoters
- Membership Clubs (Sports, Recreation, Athletic), Country Clubs and Private Golf Courses

I have received two cards, how do I tell them apart?

Whilst the cards will look the same, they will have the product type printed on them, ie Salary Packaging or Meal Entertainment. The product type will determine where the card can be spent.

Can I use my FBT Card online?

Yes, your card can be used for both online and in-person purchases.

Can I use my card for purchases outside of Australia?

Yes, however a 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the card at time of purchase.

Why can't I use my FBT Card at some merchants?

Some merchants may choose not to accept Mastercard Prepaid Cards. Some merchants may also not fall within the allowed categories for each product type.

Can I withdraw cash from my FBT Card?

No, the card can only be used for purchases.

Can I reload my FBT Card?

No, the card can only be loaded with the initial load amount at the time of FBT Card purchase.

Can I spend more on my FBT Card than the available balance?

The Card cannot be used to make transactions that exceed the available balance. For such a transaction you will need to pay the difference by another method if the merchant agrees.

Can I use more than one FBT Card to make a single purchase?

Provided the card type can be used at the applicable merchant, the merchant may allow you to use multiple cards. This is at the merchants discretion.

Can I get a refund on a purchase made with the card?

Any refunds on FBT Card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the Card, cash refund or in-store credit

Can I get the funds on my FBT Card refunded?

No, the FBT Card is non-refundable, and cannot be exchanged for cash.

How do I check the balance of my FBT Card?

You can check your card balance and transaction history by visiting www.sam.emerchants.com.au . You will need the details on your card to do so. You can also contact our Customer Support team on 1300 739 889.