

# FBT Single Load Prepaid Card

## Terms and Conditions

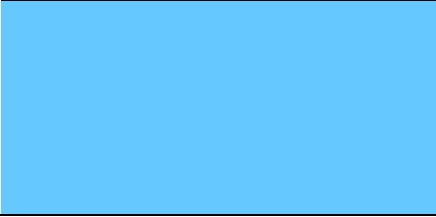
**The FBT Single Load Prepaid Salary Packaging Card ("FBT Card") is issued by EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131 ('EML/we/us/our'). In these conditions 'you' are the FBT Card purchaser or user. EML has developed and promotes the FBT Card and if you acquire one, you will have a contract with us.**

1. By signing the back of an FBT Card, or using an FBT Card, you agree to be bound by these Terms and Conditions. An FBT Card must be signed before use and you must give these Terms and Conditions to the user of the FBT Card if that is not you. An FBT Card remains our property.
2. The FBT 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.
3. The FBT Card is not a credit card and nor is it linked to a deposit account with us. Some merchants may choose not to accept Mastercard Prepaid cards.
4. The FBT Card 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.
5. The FBT Card is not reloadable; it is 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>.
6. At expiry, the remaining available balance will be forfeited. We will not give you any notice before this happens.
7. The maximum balance that can be loaded onto an FBT Card is \$2,000.00.
8. A fee of \$9.94 will be charged at the time of purchase of an FBT Card (see table below). This fee is not refundable.
9. The FBT Card 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.
10. The FBT Card is like cash and is not refundable.
11. 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.

12. In circumstances where a replacement FBT Card is issued, a fee of \$9.94 will be charged to you for the replacement card (for a full breakdown of fees, see the fee table at paragraph 18 below) and the replacement FBT Card will be loaded with the value remaining on the card at the time it was cancelled by us, damaged (less the \$9.94 replacement fee) or 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.
13. You are responsible for all transactions on an FBT Card, except where there has been fraud, negligence or through 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](mailto:support@emlpayments.com.au).
14. If you have a problem with a purchase made with an 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@emlpayments.com.au](mailto:support@emlpayments.com.au) or contact EML by phoning Client Support on 1300 739 889.
15. We may restrict or stop the use of an 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.
16. 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 then you will have no access to those funds.
17. 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>.
18. All fees will be deducted directly from the balance available on an FBT Card and are as follows:

Fees	Fee (GST Inclusive)	Details
Card Fee (per card loaded with maximum \$2000.00)	\$9.94	Charged at the time of purchase of each individual FBT Card.
Lost/Stolen Card Fee	\$9.94	Deducted directly from the available FBT Card balance where we provide a replacement FBT card.
Mastercard Foreign Exchange Fee	2.99%	Foreign exchange conversion fee applied to transactions in

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any currency other than Australian dollars and calculated on the Australian dollar transaction amount and debited to the FBT Card.

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19. Your Personal Information (as defined in the *Privacy Act 1988* (Cth)) will be disclosed to third parties about the FBT Card, or transactions made with the FBT Cards, whenever required by law, and also where necessary to operate the FBT Card and process transactions. A full privacy policy can be viewed at <https://www.emlpayments.com/privacy> .
20. 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>.

# FBT Card

## Frequently Asked Questions

### General information about the Card

#### **What is the FBT Card?**

The FBT card is a Mastercard® single load Prepaid Card that can be used for purchases at approved merchants. In 2021, you can purchase the FBT Card for remaining balances on your Salary Packaging/Living Expenses Cards.

#### **What funds do I use to purchase my FBT Card with?**

Members will be able to utilise any unspent funds from the current FBT year, which will be loaded onto the FBT Card for use over the following 12 months.

#### **What is the maximum amount that can be loaded onto the FBT Card?**

The maximum amount that can be loaded to an individual FBT Card is \$2,000.00. You can purchase multiple cards if you wish.

#### **What if my unspent funds are more than \$2,000?**

If you have a larger balance than \$2,000 that you wish to convert to an FBT Card, you can purchase multiple cards, however each card will have a cost of \$9.94.

### Purchasing the Card

#### **How can I purchase an FBT card?**

You will receive a personalised URL via email from your Salary Packaging provider soon after 1 March 2021. Once received, you can click on this link to learn more about, and purchase, an FBT Card.

**What sort of FBT Card can I purchase?**

If you currently have a Salary Packaging/Living Expenses benefit attached to your existing card, you can purchase a Salary Packaging/Living Expenses FBT Card with these funds.

**Why can't I purchase a card using the funds from my Meal Entertainment benefit?**

The FBT Card has only been made available for remaining funds on your Salary Packaging/Living Expenses benefit.

**Can I pay for my FBT Card with my personal credit card?**

No, you can only purchase the FBT Card using the funds linked to your Salary Packaging/Living Expenses benefit card issued to you by your Salary Packaging provider.

**What if I have changed address since I first signed up for my Salary Packaging card?**

We will use your existing address that is registered against your Salary Packaging/Living Expenses card. In the event you have moved and have not updated this with your Salary Packaging provider, you can edit the delivery address during the purchase process.

**What is the cut-off date to purchase an FBT card?**

The offer is open to purchase the FBT Card up until 7.00pm AEST 31 March 2021. You will not be able to purchase the FBT Card after this date.

**Why am I getting an insufficient funds error message when trying to purchase an FBT Card?**

Please check the balance to ensure you have enough available funds to purchase the FBT Card.

**Why is the link not working? All I can see is a blank screen.**

Some devices, like your work computer, may not support the link. Please try using your personal device to purchase the FBT Card. Alternatively, please try using a different web browser.

## Functions of the Card

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

The funds on the FBT Card will be available for use for 13 months from the order date, which will allow for the dispatch of the card via Australia Post, and still provide you with a minimum of 12 months to spend your funds.

### **How do I activate my card?**

To activate your card, please visit <https://fbtcard.com.au/activate> and follow the steps.

### **Where is the External Account ID located on my card?**

The External Account ID (EAID) is located on the top left-hand corner on the back of the card. It is a 9-character alpha-numeric code.

### **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](http://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.

### **Where can I use my FBT Card?**

The FBT Card can be redeemed for Point of Sale purchases, online and in-person, at allowed merchants that accept Mastercard Prepaid cards. The card cannot be used at ATM's or for cash out at Point of Sale. 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. This card can be used at all merchants, apart from:

- Wires, Money Orders
- Manual Cash Disbursement
- Automated Cash Disbursement
- 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

**Where can I find more information about the card?**

The Terms and Conditions for the FBT Card are located at <https://sam.emerchants.com.au>.

**What account should I select when making a purchase?**

Please select the 'credit' option at the eftpos machine when make an in-person purchase.

**I can't remember my PIN, where can I find it?**

The PIN can be found on the back of the card. You must scratch the panel to reveal the 4-digit number.

**Can I use my FBT Card online?**

Yes, your card can be used for both online and in-person purchases. Please note however that your card cannot be used for contactless transactions, i.e. tapping your card at the eftpos machine.

**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 cannot be used at ATM's or for cash out at Point of Sale.

**Can I reload my FBT Card?**

No, your FBT card is a single load card and 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?**

No, the FBT 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, which will be at the merchant's discretion.

**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 merchant's 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.

**Why did my card not work when I tapped the machine?**

The card is a swipe only card, and does not support contactless transactions. Please swipe the FBT Card through the machine and use the PIN.



## Lost, Stolen or Damaged Cards

### **What do I do if my FBT Card is Lost, Stolen or Damaged?**

The FBT Card is like cash. If you lose your card, you should immediately contact our Customer Support team on 1300 739 889 or email [support@emlpayments.com.au](mailto:support@emlpayments.com.au) so your card can be cancelled.

### **Will I automatically be issued a replacement card if my original card is Lost, Stolen or Damaged?**

No, we have no obligation to refund value for misused, lost, stolen or damaged Cards. Should you request a replacement FBT Card, a fee of \$9.94 will be charged to you for the replacement card. The card will be loaded with the value remaining on the card at the time it was cancelled by us (less the \$9.94 replacement fee) following notification of the card being reported lost, stolen or damaged. If funds on your FBT Card are stolen prior to the card being cancelled, those stolen funds will not be refunded.

Issuing a replacement FBT Card will not alter the original expiry date for the card.