



MITSUBISHI CASH REWARDS PROGRAM Some common questions about your Visa card

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1. What is a Reloadable Visa Prepaid Card?

A Reloadable Visa Prepaid Card is a prepaid card which can be used to pay for goods and services from merchants in Australia and around the world who accept VISA Prepaid Cards including online purchase transactions.

Value must be loaded to the card before it can be used. The card is not a credit or debit card and the card balance does not earn interest.

Once your balance runs out, do not dispose your card if you are still working at a Mitsubishi Dealership. Your card will be reloaded every time you are entitled to cash rewards as part of the Mitsubishi Cash Rewards Program.

2. How do I get my Mitsubishi Cash Rewards Card?

The card will be issued to eligible dealer staff by your Mitsubishi Motors Australia Limited (MMAL) regional manager.

3. How does my card work?

The card provides a mechanism where MMAL can load earned cash incentives to the card which the registered cardholder can then use to access the card's available balance to make purchases and pay expenses anywhere where Visa Prepaid Cards are accepted. For further information please refer to your Product Disclosure Statement (PDS) for *emERCHANTS* Reloadable Visa Prepaid Card.

4. How is my card different from a credit or debit card?

You don't need a bank account like you would do for a credit or debit card. MMAL will load the earned incentive amount of funds onto the card ready for purchases and payments. You can only spend the amount which is loaded onto the card.

5. How is the card activated?

After you receive the card, you must complete and return the enclosed Visa Card Registration Form to register your card. Your card will then be activated and once incentives are loaded onto the card, it will be ready for use.

6. How do funds get loaded onto the card?

Once you have registered the card, the appropriate amount of cash incentives will be automatically loaded onto the card by MMAL.

7. Where can I use my card?

Your Mitsubishi cash rewards card can be used for in-person purchases, online, over the phone, at point of sale terminals and cash out at ATM's anywhere Visa Prepaid Cards are accepted.

8. Are there any restrictions on the card?

Yes – you can only spend the amount on the card. Please refer to 'where can I use my card' for specific card restrictions. The Card can be used anywhere Visa Prepaid Cards are accepted.

The Card may not be used for, and authorisation may be declined for, any illegal transactions. Some merchants may choose not to accept Visa Prepaid Cards. For further information please refer to your Product Disclosure Statement (PDS) for *emERCHANTS* Reloadable Visa Prepaid Card.

9. Can I get cash out at ATM's on the card?

Yes – your card may be used at ATMs that accept VISA Prepaid Cards. The cash withdrawal limit per 24 hour period is \$800. ATM transaction fees and charges will apply.

10. Are there any fees for using the card?

Please refer to your Product Disclosure Statement (PDS) for *emERCHANTS* Reloadable Visa Prepaid Card and Mitsubishi Cash Rewards Program Terms and Conditions that accompanied your card for the relevant fees and transaction charges.

11. If I make a purchase and am entitled to a refund for some reason, can the refund be made to the card?

Yes – Subject to the merchants refund policy the refund can be put back on the card.

12. Can I make online purchases?

Yes – you can make purchases for goods online. You will need to put in your CCV2 3 digit code on the back of your card.

13. Is the balance of the card updated automatically?

Each time you make a purchase on your card, the purchase amount is automatically deducted from your card balance at the time the transaction is approved. If the transaction is declined the funds are not deducted from your card balance. Fees and charges may apply, refer to the Product Disclosure Statement (PDS) for *emERCHANTS* Reloadable Visa Prepaid Card. You can check the card balance online at <https://sam.emerchants.com.au/mitsubishi>.

14. How do I check the balance?

You can check the balance of your card or view your recent transactions by visiting <https://sam.emerchants.com.au/mitsubishi> and selecting card login using your card number and pin number. There is no charge to check your account online.

15. Can I add money to the card?

No – MMAL will add earned cash rewards to your card after confirming your sales in SAP satisfy the program criteria.

16. What is a PIN?

A Personal Identification Number (PIN) is a security number provided on your pin mailer. You will need this number to make purchases. Never write your PIN on your card or communicate your PIN to anyone.

17. What if I lose or forget my pin number?

Please advise your MMAL regional manager straight away to request a new Visa Prepaid Card.

18. What is a CVV2 number and why do I need it?

The 3-digit security code on your Visa card assures both merchants and consumers that the card is in the hands of an authorized user. If someone obtains your account number, he or she can't make a purchase without the security code. You can find the 3-digit code on the back of your Visa card, next to your signature.

19. What happens if the card is lost or stolen?

If you believe your card has been lost, stolen or damaged, likely to be misused or you have reason to suspect that someone else may know the PIN, you must report it immediately to your manager and notify *emERCHANTS* on 1300 739 889 so your card can be suspended or cancelled and a new card will be issued.

20. Does the card have an expiry date?

The expiry date is shown on the front of the card. The card cannot be used after the expiry.

21. What happens if my purchase is not approved?

There are a couple of things which may be causing your transaction to decline.

- There could be insufficient funds to cover the purchase amount; you will need to check the balance on your card.
- Check you are selecting 'credit' as your payment method.
- The payment network may be offline.
- If you are purchasing online ensure you enter your CVV2 code on the back of your card.

If your card is still not working after trying the above please contact *emERCHANTS* client services on 1300 513 378

22. Which button do I select when making a purchase?

Please select the 'credit' button.

23. Is there a limit on the card?

The limit on the card will be the total amount of funds MMAL has loaded on the card.

For enquiries regarding the 'Mitsubishi Cash Rewards Program – Some common questions about your Visa card', contact:

Mitsubishi Cash Rewards Program Manager
Mitsubishi Motors Australia Limited
PO Box 8, Melrose Park SA 5039
Email: incentives@mmal.com.au

For enquiries about your card, contact

EmERCHANTS
1300 739 889
Email: support@emerchants.com.au