

FAQs

1) What is a Neoclinical Prepaid Visa card?

The Neoclinical Prepaid Visa card is a reloadable 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.

The card is not a credit or debit card and does not earn interest.

Card fees and load limits apply (refer to the Product Disclosure Statement for more details). Cards are only available to eligible Neoclinical customers.

2) How does someone qualify for a Neoclinical Prepaid Visa card?

Both a first-time Neoclinical customer and an existing Neoclinical customer must opt-in for a Neoclinical Prepaid Visa card by completing a form at a participating clinic.

For all customers, to qualify for a card they must meet the following criteria:

- They must be an Australian Resident
- All name, date of birth and address details must be correct and up to date

3) How does the Neoclinical Prepaid Visa card work?

The card will be loaded with funds, by Neoclinical, which cardholders can then use to access the available balance to make purchases anywhere that Visa Prepaid Cards are accepted.

4) Where can the card be used?

The Neoclinical Prepaid Visa card can be used for in person purchases, online and over the phone purchases. The card will be accepted anywhere that Visa Prepaid Cards are accepted.

5) Are there any restrictions on the card?

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

Only one card is allowed per Neoclinical customer.

Neoclinical cards are only available to Australian residents.

6) Can online purchases be made with a Neoclinical Prepaid Visa card?

Yes, cardholders can make purchases for goods online. Use of the CVV2 – the 3 digit code on the back of your card, plus the four digit expiry date is required for these purchases.

7) Can cardholders add their own money to the Neoclinical Prepaid Visa card?

No, cardholders are not able to add their own funds to the card. Only funds received from the clinical trial/s can be loaded to the card.

8) Are there any fees for using the card?

Please refer to the Table below for the relevant Fees and charges. These can also be found in the PDS:

Fees and Charges to be paid by the Cardholder	
Card Issue and Funds Loading	
Card Issue Fee	Free
Funds credit loaded by Neoclinical	Free
Replacement Card Fee	\$25.00
ATM Withdrawals	
ATM Transactions when using an ATM which is not part of the rediATM network	ATM Owners Fees
ATM Transactions when using a rediATM	\$1.50 rediATM Usage Fee
Point of Sale Purchases	
POS Purchase	Free
POS Purchase with cash out	\$0.50
Cash out at POS (without POS Purchase)	\$0.50
Foreign Exchange Fee (if Card is used for purchases or withdrawals in any currency other than Australian dollars or purchases with any merchant located outside Australia)	2.99%
Account Keeping Fees	
Balance Inquiry online	Free
Inactive fee after 6 months charged each month from and including month 7 until card expiry	\$1.50
Disputed Transactions	\$10.00
Neoclinical Client Services Calls	Free

9) Are there any Fees for using an ATM?

There aren't any merchants fees for ATM withdrawals, however there may be an ATM Owners fee charged or a usage fee applicable. For further information please refer to your Product Disclosure Statement (PDS).

10) Can cardholders withdraw cash via POS (Point of Sale)?

Yes, in the majority of cases cardholders can withdraw cash via POS. However, the availability of cash-out at POS is at the merchant's discretion.

11) If items are purchased overseas in a different currency, how is the dollar value converted?

The available balance on the Neoclinical Prepaid Visa card is in Australian Dollars. Transactions made in a currency other than Australian Dollars will be subject to the prevailing Acquirer exchange rate at the time, plus a 2.99% foreign transaction fee.

12)What is the limit on the card?

The limit on the card will be the total amount of funds Neoclinical has agreed to load onto the card. Please refer to the Table below for the relevant limits. These can also be found in the PDS:

Load/transaction	Limit
Point of Sale Limits	
Maximum Point of Sale per transaction	\$1,000.00
Daily Point of Sale Limit (including ATM Withdrawal transactions)	\$1,000.00
Maximum number of transactions per day (including POS and ATM Transactions)	50
ATM Withdrawal Limits	
Daily ATM Cash Withdrawal Limit	\$1,000.00
Minimum ATM withdrawal amount per transaction	\$20.00
Maximum ATM Withdrawal Amount per transaction	\$1,000.00
Maximum number of ATM transactions per day	25
Load and Account Limits	
Daily Total Limit (from ATM and/or POS)	\$1,000.00
Minimum Load to card per transaction	\$20
Maximum Load to card per transaction	\$1,000.00
Maximum Load to card per 24 hours	\$1,000.00
Maximum number of loads to card per 24 hours	5
Maximum Annual Card balance	\$50,000.00

13)Who do I contact if I have a complaint or query about the card?

You can contact Neoclinical Customer Service on:

Phone: 02 8935 9638 (9am - 5pm Monday to Friday, Sydney Time)

Email: team@neoclinical.com.

Mail: Level 5, 7 Eden Park Drive, Macquarie Park, Sydney, NSW, 2113

14) Who do I contact if I think there may be unauthorised transactions on the card?

If you suspect there may be suspicious transactions on your card, you should contact the Neoclinical Customer Service immediately to deactivate your card. They will also provide you with a Disputed Transaction Form.

The completed form can be emailed or posted to:

Email: disputes@emerchants.com.au

Mail: Emerchants, Level 2, 26 Commercial Road, Newstead, Brisbane, QLD, 4006

You will need to provide as much detail as possible about the transaction and include any receipts you may have.