

Some common questions about your card

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1. What is a Cash Converters Reloadable Eftpos Prepaid Card?

A Reloadable Eftpos Prepaid Card is a prepaid card which can be used to withdraw cash or pay for goods and services from merchants in Australia who accept eftpos prepaid cards. These cards are not suitable for "Card Not Present" transactions (online, over the phone).

The approved loan amount must be loaded to the card by Cash Converters before it can be used.

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

2. How does my card work?

Cash Converters will load funds to the card which you can then use to access the card's available balance to withdraw cash or make purchases where eftpos is accepted.

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

Yes – If you are using an eftpos card the card may be used at ATMs that accept eftpos Prepaid Cards. ATM transaction fees and charges will apply.

4. Are there any fees for using the card?

FEES AND CHARGES – Australia	
Point of Sale Transactions	Free
ATM Transactions when using an ATM which is not part of the rediATM network	ATM Owners Fees
ATM Transactions when using a rediATM	\$2.00 rediATM Usage Fee

5. How is the card activated?

Once you receive the card and loan approval from Cash Converters your card is active and approved funds are available.

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

Please select the '**savings**' button then enter your 4 digit pin.

7. 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.

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

You can reveal your PIN at <https://pin.emerchants.com.au> You will need to have an email address registered to your card to receive the security code to access the site. Please contact your Cash Converters store to have this email address added.

9. Where can I use my card?

You can use your card wherever eftpos prepaid cards are accepted.

10. Can I make online purchases?

No, you can only use the card at "Card Present" transactions.

11. Is there a limit on the card?

The limit on the card will be the total approved loan amount from Cash Converters.

Velocity Table	
Maximum Point of Sale per transaction	\$2,500
Daily Point of Sale Limit (Including ATM Withdrawal Transactions)	\$5,000
Maximum number of transactions per day (Including POS & ATM Transactions)	10
Minimum ATM withdrawal amount per transaction	\$20
Maximum number of ATM transactions per day	10
Maximum card balance at any one time	\$5,000

12. Can I add my own money to the card?

No – Only Cash Converters can load money onto your card.

13. I need another loan, can I reuse my card?

Yes - If you would like to apply for another Cash Advance Loan please see your local Cash Converters Store to apply. Your card can be reused for future loans.

14. 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 Cash Converters so your card can be suspended or cancelled and a new card will be issued.

15. 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. Cash Converters will load the appropriate amount of funds onto the card ready for purchases and payments. You can only spend the amount which is loaded onto the card.

16. 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 eftpos 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 eftpos prepaid cards. For further information please refer to your Product Disclosure Statement (PDS).

17. 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.

18. 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 PDS.

19. How do I check the balance?

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

20. Does the card have an expiry date?

The expiry date is shown on the front of the card. The card is valid for 3 years. 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 '**savings**' as your payment method.

The payment network may be offline.

If your card is still not working after trying the above please contact emerchants partner services on 1300 739 889

21. Who do I contact?

Please contact **Cash Converters** for

- Lost or stolen Card
- Transaction Dispute

Please contact **emerchants** for

- Faulty card
- Card issues

Cash Converters P: 08 9221 9111
(8:30am to 5:00pm Monday to Friday EST).

Emerchants P: 1300 739 889
E: support@emerchants.com.au

Balance Check <https://card.cashconverters.com.au>