

FAQ

Meal Entertainment Payment Card



What is the Visa Meal Entertainment Payment Card used for?

You can use the Visa Meal Entertainment Payment Card to pay for 'dine-in' meals and beverages at any restaurant or café.

There will be some occasions where the transaction may be blocked. This is because RemServ's Visa Meal Entertainment Payment Card uses 'merchant category blocking technology' to restrict transactions that do not meet the definition of eligible meal entertainment. This may occur where the primary service provided by the merchant (ie, the place where you are dining) is categorised as something other than a restaurant, bar or café.

Even if your card is declined, you can still lodge a claim for reimbursement if the transaction meets the criteria of meal entertainment.

The Visa Meal Entertainment Payment Card cannot be used for 'take-away' meals.

Is the Visa Meal Entertainment Payment Card included in my salary packaging limit?

No. The Meal Entertainment Program is entirely independent of any salary packaging arrangements you have. Your employer may impose a maximum per FBT year as a reasonable amount for meal entertainment expenses, but the expenses can be packaged over and above the salary packaging limit.

How do I use the Visa Meal Entertainment Payment Card?

You can use the card just like a regular visa card - swipe the card, select 'credit' and sign the 'merchant receipt' to authorise the transaction.

How is my Visa Meal Entertainment Payment Card balance calculated?

The balance on your card will go up and down depending on your transactions. Credit will go on to your card as we receive the funds from your payroll, while your balance will go down as you spend the money. No interest or annual fee is charged for the card. The Visa Meal Entertainment Payment Card is not a credit card - you can't spend money that has not already been deposited on to the card.

How can I check the balance of my Visa Meal Entertainment Payment Card?

You can check your balance either by:

- Using the ANZ Phone Banking service - to register for this service please call the ANZ on 1800 610 212. You must have your password available (your security code acts as your password. This is located on your Card Registration Form in the security code field, located underneath the surname in the cardholder details section);
- Contacting ANZ on 1800 304 317 to speak to a Customer Care Consultant 24 hours a day, seven days a week; or
- Logging on to ANZ Internet banking - to register for this service you can either call ANZ on 13 33 50 or visit the ANZ website at www.anz.com.au and register using your Customer Registration Number and Telecode (which you will have if you have already registered for Telephone banking).

Please note balances accessed via the Internet will reflect balances as at midnight on the previous night. We recommend that you check your balances regularly.

When will funds be available on my Visa Meal Entertainment Payment Card?

Your card will be ready to use when RemServ transfers funds onto the card after receiving your first pay deduction from your payroll office.

How do I obtain an additional card?

If you would like to order an additional card, please fill in a Salary Packaging Card Registration Form, available from the 'My Employer' section of our website www.remserv.com.au.

How do I change the amount of funds I contribute to my Visa Meal Entertainment Payment Card?

You can change the amount of money you put on your card by completing an amendment form with the new amount you would like to contribute. Please refer to your employer's Salary Packaging Information Booklet for more information.

Can I use the Visa Meal Entertainment Payment Card for other purchases apart from meal entertainment?

No. The Visa Meal Entertainment Payment Card can only be used for meal entertainment purchases. Transactions that are not considered meal entertainment are blocked at the point of sale. In addition, RemServ undertakes regular reviews of transactions for taxation compliance purposes.

Will I receive transaction statements for the Visa Meal Entertainment Payment Card?

Yes – RemServ will issue you with a monthly or quarterly printed quarterly transaction statement for your card, and you can also see your statements online by logging on to 'My Account' on the RemServ website (www.remserv.com.au)

Can I credit additional funds to my Visa Meal Entertainment Payment Card?

No. Funds can only be credited to your card through your salary packaging arrangements.

What should I do if my Visa Meal Entertainment Payment Card is lost or stolen?

Lost or stolen cards must be reported to ANZ as soon as possible by calling 1800 033 844. A replacement card will be reissued within 5 business days.

Can I use my Visa Meal Entertainment Payment Card in the same way as other Visa cards?

The Visa Meal Entertainment Payment Card cannot be used:

- for purchases other than meal entertainment expenses;
- at Automatic Teller Machines (ATMs) to withdraw funds;
- or cash advances;
- to transfer funds to and from your Visa Meal Entertainment Payment Card;
- to establish direct debits;
- to link to other accounts; or
- for overseas transactions.

Do I need a password to access my account information at ANZ?

Yes. The password (ie. security code) is located on your Cardholder Registration Form in the security code field, located underneath the surname in the cardholder details section. You will need this when you contact ANZ.

What should I do if I wish to dispute a transaction on my Visa Meal Entertainment Payment Card?

You will need to raise the issue with RemServ by calling 1300 30 39 40.

How do I terminate my Visa Meal Entertainment Payment Card?

You must advise RemServ as soon as possible for the card to be cancelled. You should use the Salary Packaging Amendment or Cessation Form to notify RemServ.

Any unused funds will be returned to your salary packaging account. These funds may either be used for another benefit or returned to your payroll department to be taxed and paid to you. You are also responsible for repaying RemServ any overspent funds.

For further enquires contact:

RemServ Customer Care Centre on

1300 30 39 40



Important Information: The supply of meal entertainment expenses is subject to Remuneration Services (Qld) Pty Ltd and ANZ terms and conditions (available from www.remserv.com.au or by calling us on 1300 30 39 40), and the terms and conditions of your employer's Meal Entertainment Policy. Fees and charges apply. Remuneration Services (Qld) Pty Ltd does not provide you with any form of financial, taxation or financial product advice on the relative merits of meal entertainment programs or on any other basis. You should seek your own independent professional advice before making a decision with respect to salary packaging. Remuneration Services (Qld) Pty Ltd may receive commissions or rebates in connection with some services it provides or arranges to be provided by third parties.

Remuneration Services (Qld) Pty Ltd ABN 46 093 173 809 | Authorised Representative (No 293159) of McMillan Shakespeare Limited (AFSL No. 299054) and Freeman McMurrick Pty Ltd (AFSL No. 236653) GPO Box 424, Brisbane Qld 4001 | P: 1300 30 40 10 | F: 1300 30 18 66 | E: remserv@remserv.com.au | W: www.remserv.com.au