

# FAQ

## Salary Packaging Payment Card



### What is the Visa Salary Packaging Payment Card used for?

The Visa Salary Packaging Payment Card may be used for everyday living expenses, such as groceries, household bills and clothing, anywhere that Visa is accepted.

### Is the Visa Salary Packaging Payment Card included in my salary packaging limit?

Yes. The amount that you allocate to your Salary Packaging Payment Card is included in your limit.

### How do I use the Visa Salary Packaging Payment Card?

When making a purchase simply swipe the card, select 'credit' and sign the 'merchant receipt' copy to authorise the transaction.

### How is my Visa Salary Packaging 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 Salary Packaging 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 Salary Packaging 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 304 317. 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 1800 610 212 or visit the ANZ website at [www.anz.com.au](http://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 Salary Packaging 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](http://www.remserv.com.au).

### How do I change the amount of funds I contribute to my Visa Salary Packaging 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.

### Will I receive transaction statements for the Visa Salary Packaging Payment Card?

Yes. RemServ will issue you with a printed monthly or 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](http://www.remserv.com.au)).

### Can I add additional credit to my Visa Salary Packaging Payment Card?

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

### What should I do if my Visa Salary Packaging 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 Salary Packaging Payment Card in the same way as other Visa cards?

The Visa Salary Packaging Payment Card can be used for purchases where Visa is accepted. It cannot be used:

- at Automatic Teller Machines (ATMs) to withdraw funds;
- for cash advances;
- to transfer non-packaged funds to and from your Salary Packaging 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.

### Can I use the Visa Salary Packaging Payment Card to make Internet or BPAY payments?

No. Internet and BPAY banking payments are considered cash transfers and are not in accordance with the Salary Packaging Policy.

### Can I make bill payments to third parties using the Visa Salary Packaging Payment Card?

Yes. You can make bill payments to third parties (ie. phone, gas, electricity) over the phone using your Visa Salary Packaging Payment Card. You should refer to the relevant bill for instructions about making payment via credit card.

### Can I establish regular direct debit arrangements on my Visa Salary Packaging Payment Card?

No. The Visa Salary Packaging Payment Card cannot be used to establish regular payments.

### What should I do if I wish to dispute a transaction on my Visa Salary Packaging Payment Card?

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

### How do I terminate my Visa Salary Packaging 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 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

**1300 30 39 40**



**Important Information:** The supply of salary packaging services is subject to Remuneration Services (Qld) Pty Ltd and ANZ terms and conditions (available from [www.remserv.com.au](http://www.remserv.com.au) or by calling us on 1300 30 39 40), and the terms and conditions of your employer's Salary Packaging 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.

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