

Salary Packaging Payment Card Fact Form

About the card



Submitting reimbursement claims is a thing of the past with the Salary Packaging Payment Card as all purchases are deducted directly from your salary packaging account and are included in your cap limit.

The Salary Packaging Payment Card can be used to pay for everyday living expenses like groceries, household bills and clothing – anywhere Visa is accepted!

MAXIMUM CONVENIENCE, MAXIMUM BENEFIT!

- ▶ **No lengthy reimbursements**
- ▶ No need to keep receipts
- ▶ **Lower salary packaging fees**
- ▶ No bank fees
- ▶ **Powered by Visa so is widely accepted across Australia**
- ▶ Additional cards for family members
- ▶ **No credit checks**
- ▶ Access to ANZ customer care centre 24/7



How to get started

New to packaging	Already packaging
<ol style="list-style-type: none">1. Call 1300 73 66 62 to set up your salary packaging account over the phone.2. Complete the included ANZ card registration form and supply when requested by your RemServ consultant.	<ol style="list-style-type: none">1. Complete an amendment form and ANZ card registration form.2. Forward to RemServ as indicated on the amendment form.

A Quick Reference Guide for completing your ANZ card registration form is included. Please make sure you remember to enter a security code for your card where requested on this form

On receipt of your call and/or forms RemServ will process your registration and request for your card to be issued by ANZ.

Your card will be ready to use once funds have been transferred on to it, you should check your card balance using ANZ Phone Banking before you begin using the card.

Initialising the card

- Your card will be issued by ANZ, using standard ANZ card issuing documentation which may not reflect the arrangements for your salary packaging card.
- **You can use your card only when funds have been salary packaged**, so you should check your RemServ online statement or ANZ Phone Banking to check when funds first become available. The card cannot be used until funds have been transferred from your payroll.
- When you receive the card you should call ANZ on 1800 304 317 to register for ANZ Phone Banking so that you can check your balance prior to using the card.
- Make sure you remember your security code from your ANZ application form. You can arrange to change this through RemServ later, if required.

What the card can be used for

- Purchases for any item, wherever Visa card is accepted;
- Over the phone bill payments; and
- Internet payments where a card number is required.

What the card *cannot* be used for

- Direct debit or regular transaction set ups;
- BPay or internet banking payments;
- Cash withdrawal from an ATM or with purchases using the RemServ Salary Packaging Payment Card; or
- Overseas transactions.

Things you also need to know

- The card is a payment card issued under special arrangements with RemServ and ANZ.
- Your RemServ printed statement will show all payments onto the card. Card transaction details will be available from your 'My Account' login at www.remserv.com.au.
- ANZ does not issue a statement to you.
- You should check your card balance regularly by calling ANZ Phone Banking.
- Balances accessed from www.remserv.com.au will reflect balances as at midnight on the previous night.
- You cannot make additional payments to the card yourself. These must be requested through RemServ.
- You can request unspent funds to be returned from the amount that you have salary packaged for your RemServ Salary Packaging Payment Card by calling RemServ on 1300 30 39 40.
- If your card is lost or stolen, you should call ANZ immediately on 1800 033 844 to cancel the card and arrange for a new one to be reissued.
- If you wish to dispute a transaction, you should contact us on 1300 30 39 40 so that we can check the transaction. You may then be required to complete a transaction dispute form for submission to ANZ.

End of Fringe Benefits Tax (FBT) year

You should try to end the FBT year (31 March) with as small a balance on the card as possible. At the end of the FBT year any balance remaining on the card as at 31 March will then be treated as occurring against the next year's cap limit. This is managed as an adjustment at RemServ and does not affect the actual funds on the card, but may have implications if a large amount is still remaining on your card at 31 March as you may then reach your cap early in the following year.

If you reach the cap early, you will not be able to salary package any further amounts towards your salary packaging payment card until the new FBT year commences (1 April).

Ceasing the card

If you are changing your package arrangements or ceasing your employment you must advise RemServ as soon as possible for the card to be cancelled.

You should use the Salary Packaging Amendment Form or Cessation Form to notify RemServ.

The card will be cancelled through RemServ processes with ANZ and any unused funds may either be used for another benefit payment or returned to your payroll to be taxed and paid to you as normal income.

Completing your payment card registration form



So that applying for your Payment Card is easy, we've put together some handy hints!

Please note that you will need to complete one application form for each card required. Therefore if you wish to package both salary packaging payments and meal entertainment, you will need two completed forms. Similarly, if you wish to package both salary packaging payments and meal entertainment AND an additional card for each benefit for your spouse or partner, you will need four completed forms.

Tick here which card you are applying for. If you wish to package both, you should complete the form twice.

If this application is for an additional salary packaging or meal entertainment card for your spouse or partner, put your name here.

If this application is for you, this should be your signature. If this application is for your partner or spouse, this should be his/her signature.

Leave this blank for processing by RemServ and ANZ.

ANZ Salary Packaging Card Registration Form

Card Type & Amount

Please select a card type below and nominate the amount you wish to salary package per pay cycle:

A. Salary Packaging Payment Card Amount to be deducted per salary cycle \$ Primary Card

OR

B. Meal Entertainment Payment Card Amount to be deducted per salary cycle \$ Additional Card

Employer Details (Of the primary cardholder)

Employer: Site/Campus:

If applying for an additional card

Primary Cardholder full name:

Cardholder Details

Title: (please tick) Dr Mr Mrs Miss Ms Other:

Given Name: Middle Name: Surname:

DOB: / / Security Code (for identification purposes)

Phone No: Mobile:

Residential Address:

Suburb: State: Postcode:

Postal Address: (if different from above)

Suburb: State: Postcode:

Cardholder Authority

By use of the Card, you accept and agree to the applicable Cardholder Terms and Conditions which can be viewed at <http://www.anz.com/aus/commercial/busonone/busonetscs.asp>. I declare that the details contained on this registration form are true and correct and I have read and understood (and agree to) the privacy declaration below.

Signature: Date: / /

Privacy Declaration

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) is collecting the Cardholders information in order to provide the Cardholder with the ANZ Commercial Card. Without this information, ANZ will not be able to provide the Cardholder with the card. By signing this registration form, the Cardholder acknowledges and agrees that:

(a) ANZ may also use this information and disclose this information for internal administration and operations; and

(b) ANZ may also disclose this information to third parties, including but not limited to McMillan Shakespeare Australia Pty Ltd, for the purposes of the administration and operation of the ANZ Commercial Card. The Cardholder may request access to this information at any ANZ branch. Access will be granted in accordance with the Privacy Act (1988) for ANZ's usual fee. If any of the Cardholder's information is inaccurate, the Cardholder may request that it be corrected.

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Authorised Signatory and Verifying Officer (Internal Use)

I declare/confirm that I am an Authorised Signatory to this Facility and an Authorised Verifying Officer appointed in accordance with the Financial Transaction Reports Act (1988) in relation to the Facility and I certify that I have identified the Cardholder above and the details in this completed form have been given to enable ANZ to issue an ANZ Commercial Card to the above Cardholder and the above applicant is authorised to be a Cardholder to this account (by use of an ANZ Commercial Card).

Signature:

Print Name: Date: / /

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ. Item No. 56991 03.2007 W106702

Tick here if the card you are applying for is primary (yours) or an additional card for your spouse or partner.

Complete this section if you are applying for a primary card or leave blank for additional cards.

Put only your employer details here.

If this application is for you, put in your details. If this application is for your partner or spouse, put in his/her details.

You MUST choose a security password or number for identification by ANZ. This can be the same for each card but must be included for your application to be processed.



Remuneration Services (Qld) Pty Ltd