

Frequently Asked Questions



GETTING STARTED

Do I need to apply to receive a NextCard?

Yes, you will need to complete and sign an application form. You will also need to be over 18 and provide formal identification.

How long will it take to receive my NextCard?

Immediately, your card will be issued directly to you when you complete the application.

What do I do when I receive my NextCard?

To use your NextCard you will first need to activate your card. Once activated, you will be able to link your bank account, so you always have funds available on your new card.

Why do I not have to sign the back of my NextCard?

Your new NextCard is Chip and PIN enabled, therefore you will not be required to swipe the card at a terminal and sign for purchases.

Download the NextCard Mobile App?

The NextCard mobile app is available on:



ACTIVATING YOUR CARD

How do I activate my NextCard?

By entering the 16 digits on the back of your card into the mobile app or customer website you will be guided through a quick and easy process to activate the card. You will also be able to register a User ID for future access, as well as set up your card PIN.

Alternately you can call **1800 270 646** and follow the voice prompts to activate your card.

LOADING YOUR CARD

What options are available to load funds onto my NextCard?

You can load funds onto your card via either BPAY® or Funds Transfer. For Funds Transfer, go to the mobile app or customer website where you can link a bank account and set up one time or recurring transfers. For BPAY® you will need to go to your online internet banking and enter Biller Code 304881. Your unique customer reference number can be located in the mobile app or customer website under Load Funds.

How long does it take for funds to become available on my NextCard?

Money transferred via Funds Transfer will be available after two working days. For BPAY® your funds should be available within three working days.

What are the load limits on my Card?

You can view the load limits for your card in the NextCard [Product Disclosure Statement](#).

ACCESSING YOUR MONEY

When do I set a PIN for my NextCard?

When you activate your card, you will be prompted to create a 4-digit numeric pin.

Can I use my NextCard outside of Australia?

No, your card can only be used at EFTPOS acceptance locations within Australia.

Will my NextCard work at ATMs?

Yes, so long as you click the 'Savings' account and enter your 4-digit PIN you can get cash out at ATMs. You can also get cash out at POS where supported by the merchant.

Can I use my card to complete a contactless transaction?

No, your NextCard is not contactless enabled. You will need to insert the card and you be prompted to enter your PN for each transaction.

Can I use my card to do online shopping?

No eCommerce is not currently supported on the card.

Will my card work in any of the transit environments?

Unfortunately, the transit operators do not allow prepaid cards to be used for travel.

What option do I select when making a purchase?

Select 'EFTPOS Savings' and then enter your 4-digit pin.

FEES AND CHARGES

How much does it cost to activate my NextCard?

There is no cost to activate your NextCard.

Is there a cost for using an ATM to withdraw cash?

Some ATM providers may charge a fee for a balance enquiry or cash withdrawal at their ATMs. Where this occurs, you will be asked to accept the fee when processing the transaction and the fee will be deducted automatically from your card balance.

What are the general fees and charges associated with using my NextCard?

You can view all fees and charges in the NextCard [Product Disclosure Statement](#).

MANAGING YOUR CARD

What channels are available to me to manage my NextCard?

You can check your available balance, confirm your recent transactions, and change your PIN via the NextCard mobile app, customer website or by calling the IVR. Additionally, the NextCard mobile app and customer website will allow you to view and download your past statements, manage your Funds Transfers, and reveal your current PIN.

Can I reset the password to the mobile app and customer website?

If you have forgotten your password, you can change it via the mobile app or customer website.

How do I change my personal details?

You can update your personal information via the mobile app or customer website. Alternatively, you can call the IVR and select to speak to a customer service representative.

Can I temporarily block my NextCard?

Yes, you can place a temporary hold on your prepaid card via the mobile app or customer website.

What are transaction alerts?

Transaction alerts allow you to receive an email alert based on certain activity that occurs on your card account e.g. if there are insufficient funds at the time of a transaction, or a credit posts to you card. Refer the mobile app or customer website to view and manage all available options.

When will I receive a statement?

A statement will be provided every 6 months if there has been activity during the period or there is a balance on the card. We will send you an email to advise the statement is available to view or download via the mobile app or customer website.

GENERAL

How do I access the customer website?

You can locate the customer website by accessing [Here](#):

Who is the Issuer of my card?

This card is issued by Cuscal ABN 95 087 822 455, Australian Financial Services Licence no. 244116.

How do I know when my NextCard will expire?

The expiry date will be printed on the front of your card.

What will happen at the expiry of my card?

You will be contacted before your Card expires to organise a replacement card.

Are the details to access the Mobile and Website the same?

Yes, the User ID and Password are the same for entering both the mobile app and customer website.

What is my PIN to access the IVR?

The PIN to access the IVR is the same 4-digit PIN you use when using your card at to complete a purchase transaction.

How do I dispute a transaction?

Please complete the dispute form available from the customer website and follow the directions provided on the form.

Are there any restrictions on the card?

The card may not be used for gambling transactions, nor for completing a money transfer. Some merchants may choose not to accept EFTPOS prepaid cards.

What happens if my purchase is not approved?

There could be insufficient funds to cover the purchase amount, you will need to check the balance on your card. Check you are selecting 'EFTPOS Savings' as your payment method.



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Contact Us

p. 1800 270 646

w. nextpayments.com.au

e. nextcard@nextpayments.com.au

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