

FREQUENTLY ASKED QUESTIONS

GETTING STARTED

Do I need to apply to receive a NextCard eftpos prepaid card?

Yes, you will need to complete and sign, an application form. You will also need to be over 18, provide formal identification and be a financial member of the establishment.

How long will it take to receive my NextCard eftpos prepaid card?

Your card will be issued directly to you when you complete the application.

What do I do when I receive my NextCard eftpos prepaid card?

To use your NextCard eftpos prepaid card you will first need to activate your card. Once activated, you will be able to transfer points and/or 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 eftpos prepaid card?

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

ACTIVATING YOUR CARD

How do I activate my NextCard eftpos prepaid card?

By entering the 16 digits on the back of your card on your 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 eftpos prepaid card?

You can load funds onto your card via Pay with Points, Bank Transfer or BPAY.

You can convert your venue loyalty membership points to your eftpos prepaid card. Go to your customer website and from Load Funds menu, select Pay with Points to view your current point balance and transfer to your eftpos prepaid account.

For Bank Transfer, go to your customer website and from Load Funds menu, you can link a bank account and then set up one time or recurring transfers.

For BPAY go to your financial institution internet banking and enter Biller Code 304881 and your unique customer reference number (CRN). Your CRN can be located on your customer website under Load Funds and select BPAY.

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

Points transferred via Pay with Points will be available straight away. Money transferred via Bank 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?

- Minimum points transfer is 1000 points (\$10)
- Minimum Bank Transfer or BPAY \$20
- Maximum transfer per day is \$4,999

You can view the full list of load limits in the NextCard eftpos prepaid card **Important Documents**

ACCESSING YOUR MONEY

When do I set a card PIN for my NextCard eftpos prepaid card?

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

Can I use my NextCard eftpos prepaid card outside of Australia?

No, your card can only be used at any participating eftpos locations within Australia.

What option do I select when making a purchase?

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

Will my NextCard eftpos prepaid card work at ATMs?

No. You cannot draw funds from the NextCard eftpos prepaid card.

Can I use my NextCard eftpos prepaid card to complete a contactless transaction?

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

Can I use my NextCard eftpos prepaid card to do online shopping?

No, eCommerce is not currently supported on our NextCard eftpos prepaid card.

Will my NextCard eftpos prepaid card work in any of the transit environments?

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

What are the transaction limits on my Card?

You can view the transaction limits for your card in the NextCard eftpos prepaid card **Important Documents**.

FEES AND CHARGES

How much does it cost to activate my NextCard eftpos prepaid card?

There is no cost to activate your NextCard eftpos prepaid card.

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

The fees are generally around administrative and/or replacement card services. You can view all fees and charges in the NextCard eftpos prepaid card **Important Documents**.

MANAGING YOUR CARD

What channels are available to me to manage my NextCard eftpos prepaid card?

You can check your available balance, confirm your recent transactions, and change your PIN via the customer website or by calling 1800 270 646. Additionally, in website will allow you to view and download your past statements, manage your Funds Transfers, and reveal your current PIN.

Can I reset my password to the customer website?

If you have forgotten your password, you can change it via customer website

How do I change my personal details?

You should update your personal details at your establishment. This must be done in the membership system at your establishment. You can check your details in User -> My Profiles -> Manage My Profiles

Can I temporarily block my NextCard eftpos prepaid card?

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

What should I do if my card is lost or stolen?

You should first block the card via the website or by calling 1800 270 646. You will then be required to attend your establishment and advise the staff that you require a replacement card.

How can I replace my damaged card?

You can replace your damaged card by visiting your establishment and advising staff that your card has been damaged and that payment capabilities are not working.

How can I close / cancel my Membership card?

You are required to attend your establishment and advise the staff that you wish to cancel your Membership card. You will need to complete a form and any money remaining on your card will be returned to you.

Can I use my closed or cancelled card?

No, once your card is closed it will no longer be accepted at a point of sale.

Can I receive my NextCard eftpos prepaid membership card in the post?

No, you must attend the venue in order to receive your card.

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 your card. Refer to the 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 your card. You will receive an email to advise the statement is available to view or download via customer website.

PIN MANAGEMENT

How to change my PIN?

Your PIN can be changed via customer website or by calling the call centre. The option to change your PIN is located at your customer website under Security menu -> Change Pin.

Why would my PIN get locked?

Your PIN will get locked if consecutively entered incorrectly 5 times or more.

How can my PIN be unlocked?

The option to unlock your PIN is located at your customer website under Security menu -> Unlock Pin. This will require you to enter your User ID and User password.

How can I check my PIN?

Your PIN can be revealed via customer website. The option is located under Security menu -> Reveal Pin.

RETAIL PARTNERS AND LOYALTY POINTS

Where can I find a list of all the Retail Partners?

You can find a list of all program partners in your customer website.

What happens if I need to return an item to the Retail Partner?

Items purchased from a retail partner can be returned as per the standard return policy of that store. Any points earned from the transaction will be reversed on return.

When will I start earning rewards from my purchases?

Once your card is activated and has been used at a participating retail partner, points will automatically post to your loyalty wallet.

How can I check my points balance in my loyalty wallet?

You can check your available balance via the Pay with Points feature available on your customer website. Alternatively, you can check at a Kiosk in venue.

Is there a minimum spend amount in order to earn points?

No, points are typically allocated at 1 point for every dollar spent.

How long does it take for my point balance to update?

Your points are calculated and applied to your loyalty wallet real time.

What do I do if there's a problem with my loyalty balance?

The customer service team at your establishment will be able to assist.

How do I convert my loyalty points to dollar value?

You can convert your points via your customer website. The option to convert points is located under Load Funds menu -> Pay with Points.

GENERAL

How do I access the customer website?

You can locate the customer website by accessing your customer website.

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 eftpos prepaid card will expire?

Your card will expire in line with your establishment's membership. Your membership expiry date will be printed on the front of your card.

What will happen at the expiry of my Membership card?

You will be contacted before your Membership Card expires to arrange renewal of your establishment membership and organise a replacement card. Once processed, all funds will be transferred to the new card.

How do I dispute a transaction?

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

Are there any restrictions on the card?

Your 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. Ensure you are selecting 'Savings' as your payment method as well confirm that the correct PIN was used for the transaction.

What happens if there are still funds on the Membership card when it expires?

Where the value remaining on the card is from loyalty points transferred onto the card, these will be returned to the loyalty wallet. Where points are from a deposit via BPAY or Bank Transfer these will be returned to your bank account.

Where should I call if I need assistance with my NextCard eftpos prepaid card over the phone?

You can dial 1800 270 646 and follow the voice prompts to change your PIN, receive your card balance or last card transaction details. Where requested to enter your PIN, use the same 4 digit PIN used to complete a purchase transaction. Alternately press 0 to speak to an operator.



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