

## FAQs – Prepaid card ATM

### How do I get started?

The first thing you need to do is to make your new Prepaid ATM card your own, by going online to activate the card. To activate your pre-paid card visit our online Prepaid ATM Card Activation Portal and follow the instructions.

### What is activation?

Activation is simply confirming your account (the card) and setting your details in place. You will be asked to set a PIN code for the card and a PIN code for your account, but it is very simple and if you are having difficulty you can email customer on orders@cards4all.com.au or phone customer support on 1300 69 10 66.

### What is the Prepaid ATM Card used for?

The Prepaid ATM Card is a very convenient and flexible way for anyone to make purchases quickly at any business with eftpos facilities or withdraw cash at any ATM, at the business's discretion. Being a prepaid card means (with proper use) you can be assured of never spending more than the card's balance.

### How do Prepaid ATM Cards work?

Once you have your card from the business distributing the card, there are just a few simple steps to go online to activate. Activate your card online at [www.cards4all.com.au](http://www.cards4all.com.au) this includes setting your PIN and internet passwords.

Then you are ready to go shopping, pay bills, spend the money on your card wherever eftpos is accepted or withdraw cash at ATM, at the business's discretion.

### What about my card balance and history?

#### ONLINE

You can check your available balance and complete transaction history at any time, free of charge by going to Prepaid ATM Card Balance Check. Balance area is a secure page. You can see that by the https in your windows browser or at the bottom right hand corner you will see a padlock. Always check you can see both or one of these security settings.

#### PHONE

You can also check your available balance by calling Brian Leamon, National Sales Manager 0415 111 890 during business hours.

\*\*It is recommended that you check your available balance from time to time to ensure that you don't make purchases or withdrawals that exceed your available balance as charges apply for transactions that are declined.

### How do I check the balance of the card?

You can check your available balance and complete transaction history at any time, free of charge by following the prompts at our Prepaid ATM Card Online Account Portal.

### **What do I do, if the card does not work?**

Is simply a matter of talking with the Merchant who provided the card, our cards are very reliable so any problems you are having are easily overcome. If the worst occurs, the card can be returned to cards4all for replacement, go to the CARD QUERY form and complete the information so we address the matter quickly. How much can I load onto my Prepaid ATM Card?

The card can be loaded to a total value of \$999.00 at any one time. It is easy to add more funds and spend the value and do it all again, but the card can only hold \$999.00 at any time. It is a good idea to avoid fees associated with failed loads which exceed the \$999.00 limit (refer to the conditions of use).

### **How many times can I use the Prepaid ATM Card?**

This card is re-loadable, by you or a business supporting the card. If you wish to add funds to your card it is a simple matter of using your online banking to transfer funds onto the card using the BSB and ACCOUNT details on the back of the card. Merchants (business supporting the card) can provide discounts, loyalty, rewards or promotional offers and reward you by adding funds to the card via eftpos and internet banking.

### **What does EFTPOS mean?**

electronic funds transfer (at) point of sale

What happens if I make a purchase that exceeds my available Prepaid ATM Card?

One of the great things about your Prepaid ATM Card is that you cannot spend more than the available balance on your card (with proper use). If your purchase is for more than the balance of the card, it is always possible to use your card as part payment, just explain to the store, how much you would like to pay from your Prepaid ATM Card and complete the purchase using another payment method. If you attempt to use your Prepaid ATM Card for a purchase greater than the available balance on your card, fees will apply. Please consult your terms of use Re-Loadable – ATM – Terms & Conditions.

### **When will my card expire?**

Your card will expire on the expiry date which, for your convenience, is printed on the front of the card in the format of MM/YY. Please check your cards terms of use about the expiry conditions. The conditions of use Re-Loadable – ATM – Terms & Conditions.

### **What are the fees and charges?**

Cards4all has a complete listing of fees and charges in the terms of use Re-Loadable – ATM – Terms & Conditions.

### **What if I forget my PIN code?**

You are welcome to go on-line to change your PIN code at any time. Simply go to [www.cards4all.com.au](http://www.cards4all.com.au) follow the prompts to change your PIN code. There is a small fee to change the PIN code.

### **What happens if I enter an incorrect PIN number?**

If you enter your PIN number incorrectly three times, your card will be suspended for 24 hours. Fees and charges apply please refer to the Conditions of Use at [www.cards4all.com.au](http://www.cards4all.com.au) Be sure to remember your PIN number before using your card.

### **What happens if I forget my password for accessing my account details?**

To reset your account password, simply select " Password" and answer the security question which you answered when activating your Card. Then you will be able to reset your password.

### **Where can I use my Prepaid ATM card?**

You can use your Prepaid ATM card for purchases wherever eftpos Prepaid cards are accepted in Australia. You can also use your Prepaid ATM card to withdraw cash at ATMs. Please remember, that acceptance of using your Prepaid ATM card is at the business's discretion and they may apply their own conditions to the use of the card, such as a minimum amount for eftpos purchase. It is not possible to use the card over the internet, over the phone, for mail orders, etc. The card must operate through eftpos or ATM terminals only.

### **Can I use my card on the internet?**

No, your card cannot be used for on-line purchases or over the phone.

### **What happens if my card is declined?**

Where a business allows you to use your card and it declines, the most likely cause is your available balance is less than the amount of the transaction or withdrawal. The first thing to do is to check the card's balance on-line AND the declined receipt, making sure there was enough available funds for that transaction. If there was sufficient available funds in the account OR you believe there is an issue with your card's balance please report this using the contact form for reporting card issues or email [orders@cards4all.com.au](mailto:orders@cards4all.com.au) or phone 1300 69 10 66. It is a good idea to refer to the conditions of use for more details.

### **What happens if my card is lost or stolen?**

Should your Prepaid ATM card be lost or stolen, please advise Cards4all as quickly as possible.

To report a lost or stolen card, please go to Replacement Cards. Then choose Lost/Stolen Card , provide all details so that we can follow up ASAP for you, or phone our Customer Support on 1300 69 10 66.

Replacement cards can be arranged, please refer to Conditions of Use for fees and charges.