

Victorian Government Emergency Relief Prepaid Card

Fact Sheet October 2009

Your Emergency Relief Prepaid Card has been pre-activated and is ready for use. Please sign your card immediately on receiving it and before using it. Your PIN (scratch the shaded area or peel back flap to reveal the number) and dollar value are provided with your card. Please keep your card and PIN separate and secure.

What is a Prepaid Card and where can I use it?

A prepaid card can be used to make purchases or withdraw cash up to the card value.

The card can be used at:

- Most merchants/suppliers, wherever payment by VISA prepaid is accepted
- All ATM machines
- Over the counter at all banks and credit unions

A prepaid card is not a credit card, therefore, once your limit has been reached the card has no further value and you should destroy the card by cutting it into several pieces and disposing of them securely.

What is the \$ value of the card?

The card value has been determined through the Department of Human Services (DHS) Grant Assessment process. Your assessed amount is provided together with the card and PIN.

How do I use the card?

OPTION	SELECT	SIGNATURE or PIN
To PURCHASE goods/services from merchants/suppliers	Select CREDIT ACCOUNT on the electronic device	The merchant requires your signature
To withdraw CASH via the ATM	Select SAVINGS ACCOUNT on the ATM screen	Enter your PIN to begin the transaction
To withdraw CASH over the counter at any bank or credit union	Bank/credit union staff will advise	Bank/credit union staff will advise

Check your available balance by making a balance enquiry at an ATM; calling the Card Call Centre on 1800 181 456; or accessing *MyAccount* at www.checkmybalance.com.au

Where to get help?

LOST CARDS: If you lose your card or suspect it is stolen contact the DHS centre where you received the card or your nearest DHS regional office (phone contacts provided overleaf).

DHS will arrange the cancellation and replacement of lost and stolen cards in consultation with Westpac, the card issuer.

PIN ISSUES: If you experience problems with your PIN contact the Card Call Centre (24 hours a day) on 1800 181 456. **When asked for your date and month of birth respond with '11 11'.**

Cardholder conditions of use

Each cardholder is subject to the Victorian Government Emergency Relief Prepaid Card Conditions of Use.

This complete document is available on the DHS website: www.dhs.vic.gov.au/emergency
A copy will be provided upon request.

Your first use of your card will be taken as your agreement to comply with those Conditions of Use.

Frequently Asked Questions

1. Can I withdraw cash to the full value of the card in one transaction using an ATM?

The ATM maximum withdrawal amount is \$1,000 per transaction and the daily limit is \$5,000. Therefore, if the value of the card is \$1,067, this will require two transactions, which can be made on the same day.

Note 1: ATMs are only able to provide cash in \$20 and \$50 denominations.

Note 2: Some ATMs may have individual machine limit restrictions.

2. Can I withdraw cash to the full value of the card in one transaction over the counter at a bank or credit union?

Yes.

3. Do I have to use my card in one transaction?

No, you do not need to use the card in one transaction. You can make multiple purchases or cash withdrawals before the card's expiry date, provided there is sufficient card value to cover the amount of the transaction.

4. Can I withdraw the remaining amount if there is a small value balance (eg less than \$20) on the card?

You are able to withdraw the full remaining amount over the counter from a bank or credit union. Small value purchases may be made with participating merchants, however, some may have minimum spend policies before accepting the card.

5. What if I forget my PIN, the PIN is rejected, or I want to change my PIN?

You will have 3 attempts to enter your PIN. If access is denied, or you forget your PIN, or you wish to change your PIN, call the Card Call Centre (24 hours a day) on 1800 181 456.

When asked for your date and month of birth respond with '11 11'.

6. Do I need to keep transaction records?

For your own personal reference and to help you check the details of your transactions, it is recommended that you keep all vouchers and transaction records.

7. What is the process for disputed transactions?

The Victorian Government Emergency Relief Prepaid Card Disputed Transactions form is available on the DHS website: www.dhs.vic.gov.au/emergency. Call 1800 181 456 if you have any follow up queries in relation to the disputed transaction.

8. Will the cardholder pay a fee for using the card?

ATM:

No fees are applicable for Westpac Bank or Westpac Bank affiliated ATM's (WBC, St George or Bank of South Australia). A withdrawal fee will be deducted from the balance of the emergency card if a withdrawal is made from a non Westpac affiliated ATM.

Over the Counter Transactions:

No fees are applicable for over the counter transactions. However, some merchants may charge a nominal transaction fee. Check with each merchant.

DHS regional office phone numbers

Metropolitan

Eastern Region	9843 6000
North & West Region	1300 664 977
Southern Region	9213 2111

Country

Barwon-South West	5226 4540
Gippsland	5177 2500
Grampians	5333 6669
Hume	5722 0555
Loddon-Mallee	5434 5555