



## Visa Debit card frequently asked questions

### What is a Visa Debit card?

A Visa Debit card allows you to access your own funds but with all the benefits of Visa. You can stay in control of what you spend and where you spend it, because it's your money.

### Where can I use my Visa Debit card?

Virtually anywhere, your Visa Debit card will be accepted anywhere Visa is accepted! Use your card at millions of places around the world. You can use your Visa Debit card online, overseas, over the phone, in store and at over 2.2 million ATMs worldwide.

### Paying is fast and easy

Simply wave and go for purchases under \$100 at participating merchants, or enter your PIN for purchases over \$100.

If you are making a purchase by inserting or swiping your Visa Debit card at a terminal, select the Credit/CR button to ensure you're using the Visa network, otherwise your transaction will decline. Despite the name, selecting 'credit' on your debit card will use the savings in your account.

The same applies when using Australia Post billpay service.

### Getting cash out

#### ATMs

Simply insert your Visa Debit card, enter your PIN and choose Savings/SAV. You may withdraw \$1,000 per day in total.

Withdrawals from ANZ, CBA, NAB and Westpac ATMs attached to branches are free. Please note that freestanding ATMs for these Banks are managed by third parties such as atmX by Armaguard and Prosegur and may attract a fee which will be disclosed prior to performing the transaction.

Cash withdrawals from other Banks and private ATMs may attract a fee; again, this will be disclosed prior to performing the transaction.

#### Supermarkets

If you normally withdraw cash at the supermarket using your rediCARD, you'll be able to do so through retailers within the **Woolworths Group**. Depending on the store, you may need to insert or swipe your card, choose Visa Debit or Savings/SAV and enter your PIN.

### Why can't I see my transaction that I just made in my banking app?

When a transaction is authorised, it's confirming to the merchant your card is valid and there's money in your account to pay for what you're buying. The transaction amount is then deducted from your available funds, and the transaction shows as pending on your account until the payment process is complete. These pending transactions can only be seen in Internet Banking.

### Can I pay my bills with Visa Debit?

Yes, using your Visa Debit card is a fast and easy way to pay your bills. You save time and avoid the hassle of writing cheques or waiting on the phone. You can pay for mobile and cable/satellite TV services, insurance, and even set up recurring payments. Plus you get all the benefits Visa Debit provides, including greater convenience, enhanced security and easier record keeping.

## **What security features does my Visa Debit card have?**

When your Visa Debit transaction is processed through the Visa network, you'll enjoy all the protection of a Visa transaction, which includes:

- Visa's Zero Liability Policy, which protects you from unauthorised transactions.
- A 3-digit security code to verify your identity for Internet and phone purchases.

## **How do I use my Visa Debit card to pay for purchases?**

PIN for purchases: You simply swipe the card, press CREDIT, and either sign the receipt or enter your four digit PIN.

## **Why do I have to press CREDIT at the point of sale?**

By pressing CREDIT, your transaction is processed through the Visa network. This gives you all the protection of a Visa transaction. Your Visa Debit card still works like a debit card, using the funds from your bank account.

## **Why do Visa Debit card issuers place a hold on certain types of transactions?**

It's important to know there are always available funds for any transactions a customer makes. This protects the customer and the merchant they are buying from.

Because funds take time to clear in and out of a customer's account, it's not always possible to know the precise amount of money available. This sometimes happens at petrol stations and rental car companies. Funds may be put on hold to ensure a customer's balance doesn't fall below zero.

Holds are usually temporary, typically less than 24 hours.

## **Are there limits to how much I can spend with my Visa Debit card?**

You can spend your available bank account balance for purchases. If you try to spend over the daily limit, the transaction may be declined. Cash withdrawals can be made up to the daily spending limit of \$1,000.

## **What happens when a purchase made with my Visa Debit card is returned?**

The refund is deposited directly into the customer's bank account. Refunds typically arrive in their account 1-2 days after the return. A customer's daily spending limit may still be affected by a purchase, even if the return is made the same day.

## **Medicare rebates**

Some members receive instant Medicare rebates back to their RediCARDS. This is available on the Visa Debit Card, however some medical clinics are unable to accommodate this.

If a particular medical clinic is unable to send a rebate back to your Geelong Bank account, you can submit a Medicare claim online using either:

- Your Medicare online account through My Gov or,
- The Express Plus Medicare mobile app

If you cannot claim your rebate at the medical clinic or online, you can claim your rebate at a Medicare service centre.

## **What happens if someone steals my Visa Debit card and uses it fraudulently?**

If your Visa Debit card is lost or stolen and fraudulent activity occurs online or offline, you are protected by Visa's Zero Liability policy, which means you're protected against unauthorised transactions. If you notice fraudulent activity on your Visa Debit card, promptly contact your financial institution. It is important to check your statement for any unauthorised transactions.

## **What else can I do to protect myself from fraud losses?**

If your card is lost or stolen, contact your financial institution immediately. This reduces your liability if fraud losses have occurred.