

FREQUENTLY ASKED QUESTIONS



GETTING STARTED

Do I need to apply to receive a Universal Card eftpos prepaid card?

Yes, you will need to be a financial member of The Epping Club.

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

Your card will be issued directly to you.

What do I do when I receive my Universal Card eftpos prepaid card?

To use your Universal Card 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 Universal Card eftpos prepaid card?

Your new Universal Card 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 Universal Card eftpos prepaid card?

By entering the 16 digits on the back of your card at eppingclub.gslsolutions.com.au where 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. Or see staff at the venue to assist.

LOADING YOUR CARD

What options are available to load funds onto my Universal Card eftpos prepaid card?

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

You can convert your Universal Card loyalty membership points to your eftpos prepaid card. Go to eppingclub.gslsolutions.com.au 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 eppingclub.gslsolutions.com.au 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 at eppingclub.gslsolutions.com.au under Load Funds and select BPAY.

How long does it take for my funds to become available on my Universal Card 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 1,000 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 Universal Card eftpos prepaid card **Important Documents**

ACCESSING YOUR MONEY

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

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

Can I use my Universal Card 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 Universal Card eftpos prepaid card work at ATMs?

No. You cannot draw funds from the Universal Card eftpos prepaid card.

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

Yes your Universal Card eftpos prepaid card is tap and Pay enabled and you can complete contactless transaction without a PIN.

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

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

Will my Universal Card 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 Universal Card eftpos prepaid card **Important Documents**.

FEES AND CHARGES

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

There is no cost to activate your Universal Card eftpos prepaid card.

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

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

MANAGING YOUR CARD

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

You can check your available balance, confirm your recent transactions, and change your PIN via **eppingclub.gslsolutions.com.au** or by calling 1800 270 646. Additionally, **eppingclub.gslsolutions.com.au** will allow you to view and download your past statements, manage your Funds Transfers, and reveal your current PIN. Your balance can also be viewed in the kiosk in the venue or staff can assist.

Can I reset my password to the customer website?

If you have forgotten your password, you can change it via eppingclub.gslsolutions.com.au

How do I change my personal details?

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

Can I temporarily block my Universal Card eftpos prepaid card?

Yes, you can place a temporary hold on your prepaid card via **eppingclub.gslsolutions.com.au**

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 The Epping Club 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 The Epping Club and advising staff that your card has been damaged and that payment capabilities are not working.

How can I close / cancel my Eftpos prepaid card?

You are required to attend The Epping Club and advise the staff that you wish to cancel your Eftpos prepaid 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 Universal Card 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 the eppingclub.gslsolutions.com.au 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 eppingclub.gslsolutions.com.au

PIN MANAGEMENT

How to change my PIN?

Your PIN can be changed via the eppingclub.gslsolutions.com.au or by calling the call centre. The option to change your PIN is located at eppingclub.gslsolutions.com.au under Security menu -> Change Pin. Or See staff in the venue to assist.

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 eppingclub.gslsolutions.com.au 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 the eppingclub.gslsolutions.com.au. The option is located under Security menu -> Reveal Pin.

LOYALTY POINTS

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 the eppingclub.gslsolutions.com.au. Alternatively, you can check at a Kiosk in venue.

How do I convert my loyalty points to dollar value?

You can convert your points via eppingclub.gslsolutions.com.au. 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 eppingclub.gslsolutions.com.au

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 Universal Card eftpos prepaid card will expire?

Card expiry will be 5 years from date of issue.

What will happen at the expiry of my Membership card?

You will be contacted before your Membership Card expires to arrange renewal of your The Epping Club 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 eppingclub.gslsolutions.com.au 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 Eftpos prepaid 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 Universal Card 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.



p. 1800 270 646
w. nextpayments.com.au
e. nextcard@nextpayments.com.au

The Epping Club Ltd ABN 96 000 964 938 acts as an authorised representative of Next Payments Pty Ltd ABN 59 160 985 106, AFSL 474743. Next Payments Pty Ltd is the distributor of the product and manages the prepaid product on behalf of Cuscal Ltd ABN 95 087 822 455, AFSL 244116. Cuscal Ltd is the issuer of the product. Any provided advice is general and does not take into account your objectives, financial circumstances or needs. Read the Product Disclosure Statement and Target Market Determination before making a decision and consider whether the product is right for you. Please ensure that you read and understand the The Epping Club Ltd membership and rewards terms and conditions.