

# The **choice** is in your hands!

You can use your iChoose VISA prepaid card at over 24 million retailers worldwide. Whether you are purchasing high street fashion, electrical products, online shopping, dinner out, flowers, petrol, sports tickets, movie tickets, travel, furniture, jewellery, something for the kids, or something special for yourself – you can see the options are endless – this card will definitely give you the freedom of choice!

Please sign your card immediately. Before you activate or use your card, you should read and understand this User Guide and the full listing of card Terms and Conditions available at **[ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com)** to ensure correct use of the card.

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## Activating your card

You must activate your card prior to its use. There are two ways to activate your card:

### 1) ACTIVATING YOUR CARD ONLINE

- A. Go to our website [ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com)
- B. Click on the 'Activate Now' picture, or enter your card number at the bottom of the login panel and click on the Activate button
- C. Follow the prompts as shown on your screen

### 2) ACTIVATING YOUR CARD VIA PHONE

- A. Phone the automated 24 Hour Customer Assistance service on 1800 914 332.
- B. You will be prompted to enter your 16 digit card number by pressing the keypad on your phone.
- C. You will then be prompted to enter the phone number you provided for verification.

During activation, you will be able to set a 4 digit PIN. You will use this PIN when prompted by a merchant when purchasing goods.

Keep this PIN safe and secure. Do not write this PIN on your card or disclose it to anyone.

## Using your card

Activate, check balance and shop, it really is that easy! Always press "Credit" and enter your 4 digit PIN when prompted by the merchant. You can use your card for purchasing goods only. Your card does not have ATM access.

Please view the fees and charges section of this user guide as some card transactions will incur a fee.

## Forgotten PIN?

If you have forgotten your PIN, you will need to call 24 Hour Customer Assistance on 1800 914 332 to retrieve your PIN. This is an automated service and phone charges apply.

Alternatively, you can contact us online via [ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com). We will reset your PIN to the last 4 digits of the phone number provided and notify you once this has been completed.

## Entering an incorrect PIN

Ensure you know your PIN prior to using your card. Should you enter your PIN incorrectly 3 times your card will be blocked and you will need to contact Customer Assistance on 1800 914 332 to retrieve your PIN. Declined transactions will incur a fee so be sure you know your PIN.

## Card limitations

There are a few things to consider when using your card. Declined transactions will incur a fee so ensure you are aware of the points below.

- Make sure you have activated your card.
- You cannot use your card at an ATM.
- You cannot use your card to "pay at the pump" at petrol stations. You will need to pay for fuel in store.
- Cards cannot be used for any form of internet gambling.
- Purchases made at Visa merchants in a 24 hour period are limited to \$5000 should you have sufficient balance to cover the transaction.
- You cannot set up a direct debit, re-occurring transactions or instalment payments on your card.
- You can use your card at restaurants, hotels, rental car companies, mail order purchases and cruises but be aware that these service orientated merchants will most likely automatically factor in a tip or incidentals (in the case of hotels) of up to 10%. If your bill plus the additional 10% exceeds the available balance on your card, the transaction may be declined.

## Checking your card transactions & balance

You can check your card balance and complete transaction history at any time free of charge online at [ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com)

You can also check your available balance via our automated service by phoning 24 Hour Customer Assistance on 1800 914 332. Phone charges apply.

Declined transactions will incur a fee so be sure you know your PIN and account balance.

## Adding funds to your card

Your card is not reloadable. The initial funds load has been loaded in accordance with your program or promotion Terms and Conditions. You cannot personally add funds to your card.

## Currencies & exchange rates

Your card is loaded with Australian dollars.

You can, however, use your card in any country around the world that accepts VISA prepaid to make purchases.

Transactions made in a currency other than Australian dollars will be subject to foreign exchange fees. These fees can be viewed online at [ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com).

## Lost or stolen cards

Should your card be lost or stolen, you need to act as quickly as possible to have the card cancelled.

To report a lost or stolen card please phone 24 Hour Customer Assistance on 1800 914 332. You will not need to enter your card number, just wait for the prompts to report a lost card.

Should a replacement card be issued, any remaining available balance will be transferred to the new card less a \$15.00 card replacement fee and any applicable phone charges.

## Card expiry

The expiry date is printed on the front of your card. Please note that you will need to use any available balance on your card prior to expiry. Any funds on your card at the point of expiry will be forfeited.

## Fees and charges

Online Balance and Contact Us Enquiries	No Charge
IVR Automated Telephone Enquiry	\$1.20
IVR Live Operator Customer Service Assistance	\$3.99
Lost or Stolen Card Replacement	\$15.00
Transactions made at Point of Sale	No Charge
Declined Transactions	\$0.15
Transaction Reversal Fee	\$7.50
<b>Monthly Maintenance Fee:</b> Charged at the start of the 7th month from issuance and continuing until either your balance is zero or the card expires	\$2.50
Foreign Exchange Fee	4.5%
Chargebacks	\$15.00
<b>Card Expiry Fee:</b> The Available Balance on the Card at the time of its expiry.	Available Balance at card expiry.

## Online services & assistance

The card website [ichoosegift.mycardplace.com](http://ichoosegift.mycardplace.com) offers online, free of charge information and services including:

- A full listing of your Card Terms and Conditions
- Card activation
- Transaction history and account balances
- Changing your PIN
- Privacy policy
- Free online query service through "Contact Us"
- Frequently asked questions

Alternatively you can phone 24 Hour Customer Assistance on 1800 914 332 (Phone charges apply). If phoning from outside Australia +1 510 982 3285.