

FBT Card

Frequently Asked Questions

What is the FBT card?

The FBT card is a Mastercard single load prepaid card issued by EML. It can be used for purchases at approved merchants, dependant on the card type. There are two types of card that you can purchase, the Salary Packaging FBT Card and the Meal and Entertainment FBT Card.

Purchasing the FBT card



Who is EML?

EML is a payment solution provider and the issuer of the FBT card. They are an Australian Tax Office approved provider of salary packaging cards.



How do I purchase the FBT card using my Westpac salary packaging (Everyday Purchases and / or Meal and Entertainment) card?

You will receive an email with a unique link. All you have to do to purchase the FBT card is, click the link in the email and follow the prompts. We recommend purchasing the FBT card in the last week of March, after your last pay for the Fringe Benefits Tax year. Your unique link will remain valid until 6pm (AEDT) on 27 March. FBT cards cannot be purchased after this time.



What is the maximum amount that can be loaded onto the FBT card?

The maximum amount that can be loaded to each FBT card is \$2,000. You can purchase multiple cards if you wish.



How long do I have to purchase the FBT card?

You have until 6pm (AEDT) on 27 March to purchase an FBT card. This will allow sufficient time for your transaction to be processed before the end of the FBT year.



Why is the maximum FBT card value only \$2,000?

The FBT card is a prepaid card it is like carrying 'cash'. So if the card is lost or stolen it will be replaced but any stolen funds will not be refunded. As such, we've set the maximum amount on the card at \$2,000, to minimise the risk to you.



Can I pay for the FBT card with my personal credit card?

No. You can only purchase the FBT card using your Westpac Everyday Purchases card and / or your Westpac Meal and Entertainment card.

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Purchasing the FBT card *continued*

Does it cost anything to purchase an FBT card?

Yes. Each FBT card costs \$9.94 and this amount will be deducted from the balance on the card.

When will I receive the card/how long will it take to arrive?

Please allow up to 15 business days from date of purchase to receive the FBT card.

How will the FBT card be delivered?

The FBT card will be delivered to you via Australia Post, using standard post.

Is it safe to send the FBT card to me via standard post?

Yes. The FBT card will be delivered in an inactive state, and will require a validation process to be followed to ensure it is activated by the rightful owner. When you are purchasing your FBT card, please be sure to double check your mobile number as you will need access to this mobile to activate your card. We will send activation details with the card.

I am having problems with purchasing the FBT card.

Please contact EML's customer support team on **1300 739 889**.

Activating the FBT card

Can I use the FBT card as soon as I receive it?

The FBT card must be activated upon receipt, by visiting <https://fbtcard.com.au/activate>. Once activated successfully, the FBT card can be used immediately.

I have not received my validation token.

Please ensure you have the registered mobile phone. If this is incorrect, please contact EML's customer support team on **1300 739 889**.

How do I activate my card?

To activate your card, you will need to visit <https://fbtcard.com.au/activate>. You will be required to enter the 9 character alpha-numeric code, located in the top left corner of the back of the FBT card. You will then be sent an SMS to the mobile phone nominated during the purchase process, containing your validation token. Enter this token to activate your card. You can activate multiple cards at the same time, provided they have the same mobile number registered against them. If not, they will need to be activated separately.

I am unable to successfully activate my card.

If you are unable to activate your card, please contact EML's customer support team on **1300 739 889**. Please ensure you have your card, validation token and invoice ready for verification.

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Using the FBT card



How long are the funds valid for on the FBT card?

Funds are valid until the expiry date that is printed on the card front, and can also be viewed at sam.emerchants.com.au.



How do I make a purchase with the FBT card?

You can use the card just like any other debit or credit card, provided you have a balance on the card.

The card comes with its own PIN, which you'll find on the back of the card.



Where can I use the FBT card?

The FBT card may be redeemed at merchants that accept Mastercard prepaid cards, however each product type has specific allowed merchant types, similar to your existing salary packaging arrangements*.

Salary Packaging card – this card can be used at all merchants, with the exception of:

- Wires, Money Orders
- Manual Cash Disbursement
- Automated Cash Disbursement
- Financial Institutions
- Money Orders
- Payment service provider
 - Money transfer for a purchase
- Payment service provider
 - Member financial institution
- Payment service provider
 - Merchant-Payment transaction
- Money transfer – Member financial institution
- Value purchase – Member financial institution.

Meal Entertainment card – this card can be used for purchases that qualify as Meal Entertainment purchases, under the following categories:

- Caterers
- Cafes & restaurants
- Bars, taverns, nightclubs, cocktail lounges when food is consumed*
- Fast food restaurants
- Lodging – Hotels, Motels and Resorts
- Commercial Sports, Professional Sports Clubs, Athletic Fields and Sports Promoters
- Membership Clubs (Sports, Recreation, Athletic), Country Clubs and Private Golf Courses.

The Meal Entertainment FBT card cannot be used for purchases at bakeries, or for taxi or car hire.



Can I extend the expiry date on the card?

No. It is not possible to change the expiry date on the card and, any unused funds will be forfeited.



I have received two cards, how do I tell them apart?

Whilst the cards will look the same, they will have the product type printed on them, ie Salary Packaging or Meal Entertainment. The product type will determine where the card can be spent.



Can I use the FBT card online?

Yes. The card can be used for both online and in-person purchases.



Can I use the card for purchases outside of Australia?

Yes. However a 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the card at time of purchase.



Why can't I use the FBT card at some merchants?

Some merchants may choose not to accept Mastercard prepaid cards. Some merchants may also not fall within the allowed categories for each product type.

*Subject to your employer's salary packaging policy.

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Using the FBT card *continued*

Can I withdraw cash from the FBT card?

No. The card can only be used for purchases.

Can I reload the FBT card?

No. The card can only be loaded with the initial load amount at the time of FBT card purchase.

Can I spend more on the FBT card than the available balance?

No. The card cannot be used to make transactions that exceed the available balance. For such a transaction, you will need to pay the difference by another method, if the merchant agrees.

Can I use more than one FBT card to make a single purchase?

Provided the card type can be used at the applicable merchant, the merchant may allow you to use multiple cards. This is at the merchant's discretion.

Can I get a refund on a purchase made with the card?

Any refunds on FBT card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit back to the card.

Can I get the funds on the FBT card refunded?

No. The FBT card is non-refundable, and cannot be exchanged for cash.

What do I do if the FBT card is lost, stolen or damaged?

- Call EML immediately on **1300 739 889** so they can cancel the card.
- If there are still funds on the card when EML cancel it, you can request a replacement card which will be issued at a cost of \$9.94. The \$9.94 replacement card fee will be deducted from the balance on the card.
- Any funds spent before the card is cancelled cannot be refunded or recovered.

How do I check the balance of the FBT card?

You can check the card balance and transaction history by visiting **sam.emerchants.com.au**. You will need the details on the card to do so. You can also contact EML's customer support team on **1300 739 889**.