

## **About CommBank MasterCard Gift Card**

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#### **About CommBank MasterCard Gift Card**

#### **1. What is a CommBank MasterCard Gift Card?**

The CommBank MasterCard Gift Card is a prepaid card that allows cardholders to make purchases in stores, online or over the phone where MasterCard prepaid cards are accepted (both in Australia and overseas).

The card is limited to the value loaded on to it at the time of redemption and is not reloadable.

#### **Getting started**

#### **2. How do I redeem for a CommBank MasterCard Gift Card?**

The gift card can only be redeemed with CommBank Awards points by:

- Calling CommBank Awards on 131661; or
- Via CommBank Awards website accessed in NetBank by selecting the CommBank Awards icon.

**Note:** You must be a CommBank Awards member to redeem.

#### **3. When can I expect to receive my gift card?**

Your gift card will arrive within 10 business days from the day of redemption. If you live in a metropolitan area of Australia, you may receive your card within 3-4 business days. In the rare occurrence that your card does not arrive within 10 business days, please call CommBank Awards on 131661 and request a replacement card to be sent to you.

#### **4. Can I pick up my card from a CommBank branch?**

No, your CommBank Bank Gift Card will be delivered directly to the address nominated by you at the time of redemption.

#### **5. What is a Personal Access Code?**

A Personal Access Code (PAC) is a security number nominated by you at the time of redemption. It is required to activate the card prior to use and to create an online account.

If the card is a gift for someone other than you, the PAC should be provided to them before use.

**Please note:** The PAC is for card activation and verification purposes only. It should not be entered as a PIN when using your card to make a purchase (Your Gift Card does not require a PIN). Doing so will result in your transaction being declined. When making a purchase, simply press the 'CREDIT' button, press 'OK' and sign if required.(see question 8 below for more details on how to make a purchase).

#### **6. I have forgotten my Personal Access Code or Password. What should I do?**

If you have forgotten your PAC or password, you may call 13 1661 (or +61 2 9921 5075 outside of Australia,), 8am-8pm, Sydney/Melbourne time. International call charges will apply if you call from overseas.

#### **7. How do I activate the card?**

You can activate your card by visiting [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard); You will need the following information at the time of activation:

- Card Number - the 16 digit number on the front of your gift card
- Card Security Code - the last 3 digits of the number found on the signature panel at the back of the card
- Personal Access Code - the 4 digit code selected by you at the time of purchase. If the card is a gift for someone other than yourself, the Personal Access Code should be provided to them
- If you need assistance, you may call 13 1661 (or +61 2 9921 5075 outside of Australia,), 8am-8pm, Sydney/Melbourne time. International call charges will apply if you call from overseas.

### **Using Your Card**

#### **8. How do I make a purchase using the gift card?**

The card works in the same way as a normal credit card transaction.

For store purchases, ensure the gift card has been swiped through the terminal in the usual way. Once the card has been swiped:

1. Select "Credit"
2. Press "OK/Enter"
3. Sign the receipt to authorise the transaction

Please do not attempt to enter a PIN at the time of purchase as your transaction will be declined.

If purchasing via the internet or over the phone, you will be required to supply card details as per a normal credit card transaction.

#### **9. Does the card have an expiry date?**

Yes, all CommBank MasterCard Gift Cards are valid for twelve (12) months from the date of redemption. The expiry month is printed on the front of the card and the card can be used up until the last day of that month.

#### **10. What happens to any remaining funds on the card once the card expires?**

You have 6 months from the card's expiry date to claim any unused funds. These funds will be reimbursed to your CommBank Awards account in the form of CommBank Award points, equivalent to the dollar value remaining on the card less a 1,400 point administration fee. Contact 13 1661 to arrange this reimbursement. Unused funds which are not reimbursed within 6 months following the card's expiry will be forfeited.

#### **11. What if the value of the purchase exceeds the remaining balance on the card?**

You should always keep track of your balance on your gift card. If the value of your purchase exceeds the remaining balance on your card you will be able to make a payment with your gift card, and a second payment with another method (e.g. cash, credit card).

If you attempt to make a single purchase for an amount greater than the balance, the transaction will be declined.

#### **12. Where can the card be used?**

You can use your MasterCard Gift Card wherever MasterCard prepaid gift cards are accepted.

You cannot use your gift card:

- At an ATM
- For over the counter cash withdrawals
- For recurring payments, direct debits or instalments
- For gambling transactions

#### **13. Can I use the card whilst overseas?**

Yes, your CommBank MasterCard Gift Card can be used anywhere in the world where MasterCard prepaid debit cards are accepted (charges apply if transacting with an overseas merchant). Where MasterCard is required to convert the transaction amount into Australian dollars, a charge of 3.0% of the transaction value is applied. All other international transactions incur a charge of 2.0% of the transaction value.

#### **14. Can I make a refund with the gift card?**

Yes, provided you made the original purchase with the gift card and the store allows refunds. You must present the gift card to the store and then request that the value of the credit be added back to the gift card - just like a normal credit card refund. You cannot receive the refund in cash.

### **Managing Your Card**

#### **15. What fees are associated with managing the CommBank MasterCard gift card?**

You can check the balance of your card or view recent transactions online by visiting [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard). **There is no charge to check your account online.**

A fee of 1,400 Awards points applies to claiming unused funds back after the card has expired (within the allowable 6 month timeframe), and will be deducted from the reimbursed points amount.

#### **16. How do I check the balance?**

To check your balance, you can:

- Visit [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard) and 'LOGIN'. You will be asked to enter your card number, and password. **There is no charge to check your balance online**
- If you need assistance, you may call 13 1661 (or +61 2 9921 5075 outside of Australia,), 8am-8pm, Sydney/Melbourne time. International call charges will apply if you call from overseas.

#### **17. Can I retrieve the balance through SMS?**

No. Balances cannot be sent via SMS.

#### **18. What is the blank space on the back of the card to be used for?**

The blank space is a writeable surface. You can use this to record the current balance of the card after each transaction.

#### **19. Can I add money to the card?**

No, the gift card is not reloadable. Once all funds have been used or the card has expired, the card is no longer valid.

#### **20. Do I receive a monthly statement in the mail?**

No, to check your transaction history, you can view your account online at [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard) (no charge)

#### **21. How do I dispute a transaction?**

If you have carefully reviewed your transaction history online at [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard) and believe an error has been made, you can lodge a dispute. Disputes must be lodged within 90 days of the queried transaction. To dispute a transaction, you can visit our website at [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard), login and click on "Facts and Forms" and download the 'Dispute Form'. If a dispute isn't lodged within 90 days of the queried transaction, our ability to obtain any refund is restricted.

#### **22. What if the card is lost / stolen?**

If card is lost or stolen, please block the card by visiting the site [www.commbank.com.au/giftcard](http://www.commbank.com.au/giftcard). The gift card is to be treated like cash, it will not be replaced.