

# What you need to know about the Westpac payment cards

## Frequently asked questions.

As a NSW Health employee, Maxxia and Westpac work together to bring you an easy way to access your salary packaging.

### What you need to do

1. Please only complete sections 1, 3, 4 and 5 of the attached application form.
2. Send your completed form to [info@maxxia.com.au](mailto:info@maxxia.com.au).

### Additional cardholders policy

The NSW Health salary packaging policy **does not allow** additional cardholders. Therefore, you do not need to complete section 2 of this application.

### What is an 'Everyday Purchase' card?

The 'Everyday Purchase' card is also known as the Salary Packaging payment card, Living Expenses Benefit or Capped Benefit. It can be used for all your general living expenses such as groceries, petrol, electricity bills.

### What is a 'Meal Entertainment' card?

Your Meal Entertainment Payment Card can be used to make payments for 'dine-in' meals and beverages at any restaurant or cafe worldwide where Visa is accepted.

### What expenses are not allowed with the Meal Entertainment card?

- Meals and drinks consumed must total more than \$15.
- You cannot use your meal entertainment card to pay for other forms of entertainment, such as a show or sports tickets, or any meal entertainment expenses at those venues.
- You cannot use your card to pay for alcohol on its own.
- You can use your meal entertainment card to pay for your portion of a meal, where a restaurant agrees to split the bill.
- You cannot use your meal entertainment card to pay for takeaway and/or grocery items (including for home catering).
- You cannot use your meal entertainment card to pay for general sustenance. General sustenance would include your normal daily meals that don't involve any social or recreational pursuits, including hospital cafes and restaurants
- You cannot use the card for business meals – i.e. meals purchased at any venue while travelling on business.

### Where can I get a card application form?

The card application form is attached to this FAQ. Alternatively, you can find it on your Employer Hub.

### Do I need to complete an ID check with my application?

No, you don't need to complete an ID check. Your employer will confirm your ID for you.

### Where should I send my application?

Send your application to Maxxia, not to Westpac as indicated on the form.

### How will I get my card(s)?

You can collect your card(s) from the branch you nominated in section 3 of your application form.

Westpac will send you a letter, and the branch will call or send you an SMS to let you know that your card(s) are ready for collection.

### I can't collect my card(s) straight away, how long can the branch hold it for me?

You have six weeks to collect your card(s) from the time they are delivered to the branch.

### How many additional cardholders can I have?

The NSW Health salary packaging policy does not allow additional cardholders. Therefore, you do not need to complete section 2 of this application.

### What if I don't want Westpac to have my account details for direct debit?

Your card application won't be accepted if you do not supply your account details. Westpac will only deduct from your account if there is no money against your card(s).

### Can I make an ad hoc contribution instead of having an overdrawn amount debited?

Yes, you can make an ad hoc contribution, by contacting us on 1300 123 123 or call Westpac on 1300 650 107.



# Frequently asked questions.

## What you need to know about the Westpac payment cards cont.

### Can I use the Meal Entertainment card for accommodation?

Yes, accommodation costs are restricted to one overnight stay, room service not accepted. Holidays or any other recreational activities do not meet the criteria of "in connection with" and are not allowed.

### Can I use the Meal Entertainment Payment Card for self-catering?

Yes, you can use your meal entertainment card to pay for self-catered events.

As per the NSW Health salary packaging policy.

- a maximum of 12 functions per FBT year (April 1 – March 31) can be claimed
- tax invoices/receipts for food and/or drink cannot include any other grocery items e.g. cups, napkins and plates, otherwise the full receipt will be disregarded
- functions must be held within 14 days of food and drinks purchase
- at least one guest must not reside at the address where the function is being held i.e. it's not applicable if only household members are attending
- claims total at least \$500. However, multiple functions can be combined e.g. first dinner function is \$200 and second is \$300.
- Regular random audits on meal entertainment cards are performed to check compliance. While you do not need to submit your receipts to Smartsalary in the same that you do for an online/manual meal entertainment claim, you do need to keep the vendor tax invoices for any self-catered function or where the card is used for meal entertainment at a business that is not obviously a meal entertainment establishment

### Can I use my Meal Entertainment payment card for purchases other than meal entertainment?

No. The card can only be used for meal entertainment purchases. Transactions not considered meal entertainment are blocked at the point of sale. Your employer undertakes regular reviews of transactions for taxation compliance purposes.

### Can I see my Westpac card balances through my Maxxia Online account?

Only payments made from Maxxia to the Westpac card can be seen through Maxxia Online. If you currently bank with Westpac, you will be able to see your card balance on Westpac online account. You can phone Westpac to check your current balance on the number on the back of the card.

### Will the Everyday Purchase and Meal Entertainment Payment Card work overseas?

Yes, you can use your payment card overseas (although please note that standard international card use restrictions and charges may apply). You must inform Westpac on the number at the back of the card if you are travelling overseas or card will not continue working

### How can I track my transactions?

Westpac will send you statements each month. If you don't receive your statement, please contact Westpac to ensure they have your details up to date.

### What should I do if I change my surname?

Supply your marriage certificate to us, we'll do the rest – and Westpac will send you a new card. Please note that the name on your Westpac card needs to match the name on your other forms of identification.

### What happens when my card(s) are due to expire?

Westpac will send you a new card to start using when your current card expires. If your card is nearing its expiry date and you haven't received your new card yet, contact Westpac directly.

### Who should I contact if my card(s) go missing or are stolen?

Contact Westpac on **1300 650 107**.

### How should I report unauthorised activity on my card(s)?

Please contact Westpac immediately. Westpac will block your card, and send you a replacement. The change won't affect the payments Maxxia makes to your card.

### What do I need to do when I receive a new or replacement card?

Please contact us to tell us what your new card number is.

### Need more information?

Contact our friendly Customer Care team on **1300 123 123**.

#### IMPORTANT INFORMATION

The supply of meal entertainment services is subject to Maxxia Pty Limited and Westpac terms and conditions (available from maxxia.com.au or by calling us on 1300 123 123), and the terms and conditions of your employer's Meal Entertainment Policy. Fees and charges apply. Maxxia Pty Limited does not provide you with any form of financial, taxation or financial product advice on the relative merits of meal entertainment programs or on any other basis. You should seek your own independent professional advice before making a decision with respect to salary packaging. Maxxia Pty Limited may receive commissions or rebates in connection with some services it provides or arranges to be provided by third parties. Maxxia Pty Ltd | ABN 39 082 449 036 | Authorised Representative (No. 278683) of McMillan Shakespeare Limited (AFSL 299054).

