



CBB Salary Packaging Card

Terms & Conditions



This document details your respective rights and obligations and offer guidance on the proper and safe use of the CBB Salary Packaging credit card and internet and telephone banking services. This document does not contain all terms and conditions, for a full copy of ANZ Terms & Conditions visit www.anz.com

Terms & Conditions – CBB Salary Packaging Card

Uses of the card

CBB Salary Packaging Card is a credit card and can be used wherever Visa is accepted. The CBB Salary Packaging Card can be used within South Australia, interstate and overseas. The CBB Salary Packaging Card can be used to pay bills via supplier internet websites, via supplier telephone bill paying services and at Australian Post Offices. However, it can not be used for paying bills via BPay.

Requirements

When setting up your CBB Salary Packaging Card account a verification identification check is required unless you are already a member of the ANZ and have completed this process.

Your CBB Salary Packaging Card account must have a zero balance as of 31st March each year.

Your spending is limited by the amount of money that has been placed on the card from your Salary Packaging Account.

Fees and charges

There is no charge for the CBB Salary Packaging credit card, no annual card fees or transaction fees * and also no charge for additional cards for family members.

The Australian Tax Office Requirements

Transferring money from your CBB Salary Packaging Card to pay for other credit cards, mortgage loans, other loans or to pay into a savings account is not allowed. Withdrawing cash from your CBB ANZ Salary Packaging Card account is not allowed.

The CBB Salary Packaging Card account can not be “topped up” using your own funds.

Accessing your account details

To set up or to keep track of your CBB Salary Packaging Card account transactions contact ANZ on 1800 610 212 or www.anz.com

If you do not understand any part of it, please contact the following to help answer your questions:

ANZ 1800 610 212 or **CBB** 1300 763 505

We strongly recommend that you read this leaflet carefully and retain it for your future reference.



CBB Salary Packaging Card

User Information

Ensure your application form is completed in full, including signing & dating. Note the security code on the application form as you will need this code to register for ANZ telephone banking.

Once the application form is complete, it must be returned to the CBB.

If you have requested an additional card for your partner, your partner will need to complete the Application form, ticking the additional card box, **this application must also be sent back to CBB**. The additional card holder card cannot be processed until the primary card is received.

There will be a delay of 7 – 10 days for an additional card.

To enable the CBB to transfer monies onto your CBB Salary Packaging Card, it is necessary to complete an Attachment 5 – CBB Salary Packaging Card Transfer Request, requesting that the balance of your NCB Account be transferred to your CBB Salary Packaging Card. Unless we have received this authority from you, we cannot transfer monies onto your CBB Salary Packaging Card.

Your CBB Salary Packaging Card will be posted direct to you by ANZ and you should receive your card within 10-15 working days of the CBB receiving your application.

You will then need to contact ANZ to activate telephone banking for balance enquiries.

There are no account keeping fees associated with your CBB Salary Packaging Card. However if you lose your card or it is stolen, then ANZ will charge a replacement fee. As a safety net there is also a minimal overdrawn limit on your card and if this limit is accessed then you will be charged interest. Please refer to the terms and conditions of use that will be sent to you by ANZ. It is your responsibility to monitor the balance of your CBB Salary Packaging Card.

Your CBB Salary Packaging Card is a credit card & can be used wherever visa is accepted. It can be used for credit card purchases at shops, over the phone and on the internet (using supplier websites) and at some utilities that allow payment of accounts by credit card. It cannot be used for BPay payments.

It must not be used to pay amounts off another credit card or to pay your mortgage, other loans, store credit cards or to transfer funds to other bank accounts including savings accounts. It cannot be used for any payments that currently cannot be paid by credit card.

No cash advances or cash type transactions (such as those listed in the paragraph above) are permitted. They would be in breach of the legislation. The CBB monitors your account and if you breach these conditions your CBB Salary Packaging Card will be cancelled.

If you have a CBB Salary Packaging Card, the only payments the CBB can process are regular payments that coincide with the day of receipt of funds from your employer. Therefore, if you are applying for a CBB Salary Packaging Card and you have regular payments not on this day, you will need to either re-align or cancel your existing regular payments eg. mortgage, loan, rent payment, insurance etc. Once these regular payments are processed, the balance of your account will be transferred into your CBB Salary Packaging Card, and will be available the next day.

If you are being paid in advance eg. annual leave, and you have a regular payment that occurs prior to your monies being transferred onto your CBB Salary Packaging Card, you will need to make prior arrangements to ensure your regular payments are still made out of your advanced monies.