

CBB Salary Packaging Card

Fact sheet



Terms and Conditions

This document details your respective rights and obligations and offer guidance on the proper and safe use of the Community Business Bureau (CBB) Salary Packaging Card along with the relevant internet and telephone banking services.

This document **does not** contain all terms and conditions, for a full copy of Beyond Bank Terms & Conditions, please see beyondbank.com.au.

Uses of the card

CBB Salary Packaging Card is a credit card and can be used wherever Visa is accepted and can be used within Australian and overseas. It can be used to pay bills via supplier internet websites and telephone bill paying services. However, it cannot be used for paying bills via BPay.

To ensure that you can package the maximum amount in the following Fringe Benefits Tax (FBT) year, your CBB Salary Packaging Card should have a zero balance as of 31 March each year.

Your spending is limited by the amount of money that has been placed on the card from your salary packaging account.



Important: Breach of the above Terms and Conditions may result in withdrawal of card services and your employers will be notified.

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.
- ▶ Cash advances are not permitted and have been disabled on the card.
- ▶ Withdrawing cash from your CBB Beyond Bank Salary Packaging Card account is not allowed.
- ▶ The CBB Salary Packaging Card account cannot 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 visit online.beyondbank.com.au or contact Beyond Bank on **13 25 85**.

If you have any questions regarding the usage of your card please contact the following:

Beyond Bank: **13 25 85** or CBB: **1300 763 505**

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

User Information

Organising your CBB Salary Packaging Card

At the time of setting up your salary packaging, a CBB consultant will fill out the necessary online application for you to have an account created with Beyond Bank.

During this stage you will be verified via Beyond Bank's online verification process. This will ensure you meet the requirements for the Australian Anti-Money Laundering and Counter-Terrorism Act 2006. Once completed, your new CBB Salary Packaging Card will be sent out to you. If you are already packaging and wish to order a card, simply call CBB's Helpline on **1300 763 505**.

Card delivery

Your CBB Salary Packaging Card will be posted direct to you by Beyond Bank and you should receive your card within 10 working days from CBB creating your account.

Upon receiving your card you will be able to setup online access and telephone banking for balance enquiries. This is done direct through Beyond Bank online.beyondbank.com.au or **13 25 85**.

Using your card

Your CBB Salary Packaging Card is a credit card and 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 for:

- ▶ amounts off another credit card
- ▶ your mortgage
- ▶ other loans
- ▶ store credit cards
- ▶ any other payments that cannot be paid on credit card

You also cannot use the CBB Salary Packaging Card to transfer funds to other bank accounts including savings accounts. No cash advances or cash type transactions (such

as those listed in the paragraph above) are permitted. This would be in breach of the legislation.

CBB monitors your account and if you breach these conditions your CBB Salary Packaging Card will be cancelled.

Accessing your account details

There are numerous ways to check your balance on your Salary Packaging Card:

- ▶ You will receive a text message showing the amount deposited on the card each time your pay is credited to the account.
- ▶ You may get a balance (at no charge) when using a Beyond Bank ATM or one of the 3000+ RediATMs Australia-wide.
- ▶ Go online and view balances and transactions.
- ▶ Call Beyond Bank to get an updated balance with phone banking.

To set up or to keep track of your CBB Salary Packaging Card account transactions visit online.beyondbank.com.au or contact Beyond Bank on **13 25 85**.

Important information

If you have a CBB Salary Packaging Card, the only payments 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 (e.g. mortgage, loan, rent payment, etc). Once these regular payments are processed, the balance of your account will be transferred onto your CBB Salary Packaging Card, and will be available later in the day.

If you are being paid in advance (e.g. 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.