

POL 0210 Qudos Bank Cards

October 2017

Customers must complete an application when requesting a card for the first time.

A request for a replacement card (i.e. damaged card, lost card, name change) can be ordered through:

- > the Contact Centre,
- > Qudos Bank branches,
- > Secure Mail, or,
- > submitting an application form (online or by paper form).

Customers will have the option to order a card and change the status of a card in Online Banking and Mobile Banking.

Identification requirement

You must identify the customer in accordance with our identification policy (POL 0102 Member verification) before issuing or ordering any replacement card for the customer.

Age limits

The following age limits for cards apply:

Card type:	Issued to anyone over:
Visa Debit Card	16 +
CueCard	12+
Visa Credit Card	18+ (subject to lending approval)

Maximum number of cards per account

The customer can have 1 x Visa Debit Card and 1 x CueCard on either a single and/or joint savings account per membership¹. A customer may request up to two replacement/new cards. Any further replacement/new card requests will incur a fee (refer to our Fees and Charges brochure).

Visa Credit Cards are issued to a customer once a credit card application has been assessed and

¹ May be referred to as a 'customer number'.

approved². 1 x Visa Credit Card is issued per credit card account unless the customer applies for an additional card holder.

Terms and conditions governing cards

When a customer applies for the savings account or credit card account, they are issued with terms and conditions which govern the use of the card.

Visa Debit Cards and CueCards are access facilities for savings accounts. Therefore, refer to our [Terms and Conditions for Savings Accounts and Payment Services](#) for these cards.

Visa Credit Cards are the access facility for a credit account and its terms and conditions are found in several places (depending on which card the customer has):

- > Credit card contract (search current banking systems),
- > [Visa Credit Card conditions of use](#),
- > [Visa Platinum Credit Card terms and conditions](#), and
- > [Terms and Conditions for Savings Accounts and Payment Services](#).

All of our card terms and conditions reflect the governing regulation in this area, namely the [ePayments Code](#). Card schemes and payment networks may also impose additional rules, which have been incorporated into our terms and conditions.

Customers must abide by the card conditions contained in these documents. At all times, the card remains the property of Qudos Bank and can be cancelled at any time if we suspect fraud, any breach of the terms and conditions or if the card is not being used (inactive status).

Damaged cards

When a customer's card is damaged (for example, a scratch on the magnetic strip preventing its use/chip not working) the customer may request a replacement card.

When ordering a replacement card for the customer, we should:

- > order a new card number instead of replacing the old card (this is the preferred option), and
- > recommend the member destroy the damaged card by cutting it into at least two pieces through the middle and disposing the card pieces in separate bins. Advising the customer properly is our responsibility.

In some instances, the same card number can be reissued with a new expiry date and CVV.

Card status

CueCards and Visa cards have a status code assigned which reflects the current situation of the card and the customer's account.

The customer must activate the card once they have received it. The card status can be modified which depends on the current situation.

² The credit card application must meet our lending policy guidelines and criteria before a card can be issued.

When a card status has been changed this is communicated to the customer (i.e. through email or online notifications).

If there is no activity on a card we may cancel the card without the customer’s permission which is disclosed in the Terms and Conditions of account use under “Cancelling your card or access services”. This is reviewed by the Department head.

Card status definitions

Term	What this means:
Issue/Inactive	The card cannot be used for any transactions until the status has been changed to active. The card status is update at First Data International.
Active	The card can be used for all types of transactions, no restrictions other than the normal account and card limits which apply. The last known account balance held in the core banking system is updated at First Data International automatically for all online and offline transactions.
Lost	The card is known to be lost or misplaced and the reason code should be changed to Lost. The card status is updated at First Data International. No further transactions are permitted on a card with a lost status.
Stolen	The card is known to be stolen and the reason code should be changed to Stolen. The card status is updated at First Data International. No further transactions are permitted on a card with a stolen status.
Restricted	The card is restricted for use and the reason code should be changed to Restricted. This prevents any further withdrawals on the card. A restriction may be placed on the card by Qudos Bank, ORION Fraud Monitoring Provider or Credit Control.
Closed	The card is closed and cannot be used. The card should be destroyed immediately.