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## Product Sheet – VISA Debit Card

The new VISA Debit Card is attached directly to your loan or offset account.

Easy and secure access to your own money, wherever VISA is accepted.

**Issued by:** Indue Limited ABN 97 087 822 464 (“**Indue**”) and Columbus Capital Pty Ltd ABN 51 119 531 252 trading as Origin Mortgage Management Services (“**OMMS**”)

### Key Features

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To make purchases and withdraw cash with your VISA Debit Card, using your own available funds in your offset account or redraw available funds from your loan account. Your card will need to be activated, and a PIN Set up before you attempt to use your card, which can all be actioned via your online access account.

To Withdraw Cash using your VISA Debit Card, you will need your PIN. A cash withdrawal can be completed at any ATM in Australia or Overseas where VISA Cards are accepted. To withdraw cash, you must select the “CREDIT” account at the ATM to withdraw cash from your account.<sup>1</sup>

To purchase items in-store, you can use the Tap and Go Function of the VISA Debit Card, or you can insert your Card into the facility and enter your PIN. The choice is yours. When you insert your Card in the POS device, you must select “CR” or “CREDIT” to use your VISA Debit Card.<sup>2</sup>

The VISA Debit Card has a daily transaction limit of \$10,000.00. If there are multiple card holders this daily limit is shared. This includes transactions made by in-store purchases, online purchases, Tap and Go payments, inserting your Card in the POS device and is inclusive of a maximum daily cash ATM Withdrawal Limit of \$1,000.00.

### Benefits

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- Linked to a new or existing loan or offset account
- Make everyday purchases easy. It is fast, secure, and convenient
- VISA Debit Card transactions are reflective in real time
- Bank 24/7 with our app, packed with features to help you stay in control of your money
- Tap and Pay using your card at any merchant displaying the VISA payWave symbol on the terminal readers
- With VISA payWave, you do not need to enter your PIN number to pay

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<sup>1</sup> Fees may be charged by the ATM which will be taken from your account. Major Bank branded ATMs do not charge for ATM withdrawals, as at 28/06/2022 and may be subject to change

<sup>2</sup> The merchant may levy a charge for using your VISA Debit card which will be taken from your account

- Use your card at ATMs to withdraw cash (Note: Cash-out on a point of sale is subject to the merchants available service)

## Frequently Asked Questions

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- **Can I withdraw cash out from a merchant when I make a purchase, if they offer this option?**

A: Yes. If the VISA Network supports this function on your new VISA Debit Card, the merchant will advise if this option is available. You may withdraw cash at any ATM using your card.

- **My old card never had any fees when I used to make purchases or take cash out. Why do I now have to pay fees to access my own money?**

A: Your new VISA Debit Card now operates solely on the VISA Network. These fees are charged by the merchants for using the POS terminals and certain ATM providers. We cannot control what the merchant or ATM fees are, as these are their charges, and the fees are disclosed at the time you decide to use your card with them. You have the option to agree or not to proceed with the transaction.

None of these charges are made by us and none of these charges are passed back to us.

- **I have a VISA Debit Card not a VISA Credit Card. Why do I now have to select "CREDIT" on a POS terminal or ATM?**

A: Your card is a VISA Debit Card and not a Credit Card. Your old card was also supported by the EFTPOS facility network but has now moved solely onto a VISA Network. Therefore, you can no longer select the option of "savings" or "cheque" on a POS/ATM.

- **Am I using CREDIT or my own money when I use the VISA Debit Card?**

A: You are accessing your own funds available from your offset account or your available funds from redrawing from your loan account. If you have no available funds to use, the VISA Debit Card will not function.

- **I am not happy with these changes can I have my old VISA Debit Card back?**

A: No. We have retired the old VISA Debit Card within our rights and in accordance with our Terms and Conditions of your Loan Agreement and the VISA Conditions of Use.

For more information, please refer to [Granite Home Loans | Australia](#)

## VISA Conditions of Use

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Before you use your card, please read VISA Conditions of Use on our website [Granite Home Loans | Australia](#)

## Important Information

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If you have a VISA Debit Card, it is important you do not disclose your Personal Identification Number (PIN) to another person. This includes Granite employees. Do not record your PIN with your card or anywhere it could be lost or stolen. If you fail to properly safeguard your VISA Card or PIN, you may increase your liability for unauthorised use. Immediately

**Granite Home Loans Pty Ltd**

ABN 27 622 955 Australian Credit Licence Number 516104

**Address:** Level 12, 77 Castlereagh Street, Sydney NSW 2000 **Telephone:** 1300 232 999 **Email:**

[info@granitehomeloans.com.au](mailto:info@granitehomeloans.com.au)

report the loss, theft, or unauthorised use of your VISA Card to the **VISA CARD 24hr EMERGENCY HOTLINE** on Free Call – **1800 621 199**

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