

Frequently asked questions.

What is the Maxxia Wallet?

The Maxxia Wallet card is the new way to access your salary packaging and meal entertainment card benefit. It comes loaded with technology, helping you to live, spend and save smarter. Your Maxxia Wallet will allow you to:

- Access real time balances and account information
- Manage both Salary Packaging and Meal Entertainment benefits through the one smart card
- Tap and go, with Visa payWave technology

What can the Maxxia Wallet be used to pay for?

Your card can be used to pay for everyday living expenses as part of your eligible salary packaging benefit, or 'dine-in' meals and beverages at any restaurant or café as part of your eligible meal entertainment benefit.

How do I apply for a Maxxia Wallet card?

We recommend that you obtain a copy of the Product Disclosure Statement (PDS) before making a decision to apply for your Wallet. A copy of the PDS can be obtained from live.maxxia.com.au or by contacting us on **1300 123 123**.

I have two benefits – how will the single card work?

Your Maxxia Wallet houses both the salary packaging and meal entertainment card benefits, meaning you will only carry one single piece of plastic for all your salary packaging needs.

When you use your new Maxxia Wallet, the card's integrated smart chip will identify which benefit is applicable and charge that account. If there's not enough in there to cover the entire transaction, the card will automatically and instantaneously determine if any other linked accounts can be used to make up the difference – it's that simple!

What account should I select when at the checkout?

When making a payment with your Maxxia Wallet, you should select the Credit account.

How can I view my account balances?

Our secure, online customer portal, Maxxia Online, will give you access to all your important account information. You'll be able to view balances for any benefits you have housed on your Wallet, giving you more control over your transactions and taking the guesswork out of using your card.

You can also view your card's transaction history on Maxxia Online, allowing you to see exactly how and where you're spending your money.

When will funds be available on my card?

Funds will be available for you to use within 48 hours of receipt of your income by Maxxia.

How much is the Wallet charge?

The charge is \$4.40 per benefit, per month (GST incl.). This will be salary packaged and your deductions automatically increased to cover the charge. International transaction fees and disputed transaction fees also apply. Please refer to the Wallet's Product Disclosure Statement for more information.

Is this charge on top of my current Maxxia administration benefits fee?

Yes, this charge is in addition to the existing Maxxia benefits fee. The fee for participation in this program is set out in your employer's Meal Entertainment Policy.

Can I have an additional card?

Yes, spouses and other family members can still have additional cards. There is a charge of \$1.10 per benefit, per month (GST incl.) for each additional card.

How do I obtain an additional card?

If you would like an additional card, please contact us on **1300 123 123**.

How do I change the amount I contribute to my Maxxia Wallet?

Simply call our Customer Care Centre on **1300 123 123** and make changes over the phone. Please refer to your employer's Salary Packaging Policy for details of the maximum amount you can salary package.

Will I receive transaction statements for the Maxxia Wallet?

Transaction statements are available online at maxxia.com.au. To access your online statement you will need to enter your personal user ID and password. Maxxia will also send you a quarterly itemised transaction statement.

Can I credit additional funds to my Maxxia Wallet card?

No. Funds can only be credited to your card up to your limit and only through your salary packaging arrangements.

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Maxxia Wallet cont.

What should I do if my Maxxia Wallet card is lost or stolen?

Lost or stolen cards must be reported to Maxxia by calling **1300 123 123**. A replacement card will be issued within 5 – 10 business days.

Can I use my Maxxia Wallet card in the same way as other Visa cards?

You can't use your card in the following ways:

- To withdraw funds at ATMs;
- For cash advances;
- To establish direct debits;

Can I use my Maxxia Wallet card to make BPay payments?

No. BPay banking payments are considered cash transfers and do not comply with the Salary Packaging Policy.

Can I make bill payments to third parties using my Maxxia Wallet card?

Yes. You can make bill payments to third parties (such as phone, gas and electricity suppliers) over the phone or internet using your Maxxia Wallet card. You should refer to the relevant bill for instructions about making payments via credit card.

Can I establish regular direct debit arrangements on my Maxxia Wallet card?

No. The card cannot be used to establish regular payments.

What should I do if I wish to dispute a transaction on my Maxxia Wallet card statement?

You can raise an issue directly with us by calling **1300 123 123**.

How do I cancel my Maxxia Wallet card?

Please contact Maxxia on **1300 123 123** if you wish to cancel your Maxxia Wallet card. You must advise us of the date of the last salary deduction to be allocated to your Maxxia Wallet, and the last date on which the card will be used. Maxxia will then allow a further 21 days for any outstanding transactions to be processed. Any unused funds after this date will be returned to your payroll department and treated as taxable income, before being paid to you. Please note that Maxxia administration fees are non-refundable. You are also responsible for repaying Maxxia for any overspent funds.

Need more information?

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

IMPORTANT INFORMATION

The information about the Maxxia Wallet is general in nature and does not take into account your personal objectives, needs and circumstances. You should consider the appropriateness of the information having regard to your personal circumstances and consider the Product Disclosure Statement before making any decision.

The Maxxia Wallet is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ACL 240984. Maxxia Pty Ltd (Maxxia) acts as authorised representative of EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131 as distributor of the Maxxia Wallet. For more information about the card please read the Product Disclosure Statement which is available here: live.maxxia.com.au/pds.

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