

WHAT IS A CCFS MINISTERS EXPENSE ACCOUNT VISA PREPAID CARD?

CCFS now offers your organisation the ability to give eligible employees access to the agreed exempt fringe benefits via a re-loadable CCFS Visa Prepaid Card. This card can be used to purchase applicable goods and services, anywhere Visa is accepted.

The Features of Your CCFS Visa Prepaid Card

- **Increased control and easier budgeting** – As the church or organisation's Treasurer or Administrator, you are able to manage card spending by limiting the amount loaded onto the card. You may wish to establish a monthly automatic payment to the card or process a payment manually. The choice is yours. Each time the card is used, the purchase amount is automatically deducted from the card balance.
- **Worldwide access** – allows the card-holder to shop online, make purchases over the phone or by mail, pay for goods and services in stores anywhere VISA is accepted.
- **Accessibility and hassle free record keeping** – CCFS provides 24 hour online access to check the prepaid card balance and transaction history, with the ability to change the PIN or block the card anytime.
- **Convenience** – With the availability of Visa payWave's contactless technology, the card-holder can enjoy a faster way to pay for your small purchases (under \$100).
- **Security and Protection** – are in your hands. The card-holder can change the PIN or if lost, block usage of the prepaid card at any time. The prepaid card is password, signature and PIN protected.
- **Re-loadable** – The card can be easily topped-up by transferring funds via EFT from your CCFS account.
- **Affordability** – There are no re-load fees, no ongoing monthly fees and no interest charges, some transaction fees may apply – refer to the second part of the PDS.



HERE'S A NEW CARD FOR

The CCFS Visa Prepaid Card is issued by Indue Limited ABN 97 087 822 464.

Turn the page over to find out what to do next....

1. WHAT TO DO FIRST

Please have the card-holder sign the card immediately (using a ballpoint pen) to make sure that no-one else can use it.

2. WHAT TO DO NEXT

If this is the first card or a replacement card for one that's been lost, stolen or damaged you can have the new card up and running in no time. Simply go to www.ccfsaustralia.org.au and activate your card. The link can be found at the top of the web page. The card is now ready to be loaded and used.

3. LOADING MONEY ON TO THE CARD

The card can be loaded to a maximum balance of \$5,000. Transfers to the card can be made via CCFS Online (internet banking facility) and transferring directly to the card, with the following account details:

BSB: 703-690

Card Account No: (This 9 digit account number can be found at the back on the card).

4. THE CARD IS READY TO BE USED

Both the employee and you, as the organisation's primary financial controller (e.g. Treasurer, Administrator etc) should read the enclosed Product Disclosure Statement, Financial Services Guide and FAQ's to ensure you fully understand the card's terms and conditions.

5. PROTECTING YOUR CARD

We want to ensure that your money stays secure at all times, so please remember:

- Keep the card in a safe place when it is not being carried by the card-holder.
- The card-holder should memorise the PIN and not record it on the card or anywhere near it.
- Keep the PIN secret – do not give the PIN or card to anyone.

It is important to take these precautions so you are not held liable for any unauthorised transactions that may occur.

6. LOST OR STOLEN CARDS

Please call us immediately during business hours on 1300 69 22 37 or after business hours log into Visa Card portal at www.cccfsaustralia.org.au to disable the card.

FOR MORE INFORMATION call our CCFS team on 1300 MY CCFS (1300 69 22 37).

Indue Limited ABN 97 087 822 464 is the issuer of the CCFS VISA Prepaid Card, AFS Licence No. 320 204. Churches of Christ Financial Services Australia ABN 40 411 353 768 is an agent of Indue. You should consider the Financial Services Guide and CCFS VISA Prepaid Card Product Disclosure Statement in deciding whether or not to acquire the CCFS VISA Prepaid Debit Card, available from www.ccfsaustralia.org.au.