

Your Visa Debit Card

LCU Visa Debit card allows you to make payments at any retailer displaying the Visa Logo, anywhere in the world.

You can also withdraw cash from your account anywhere in the world, using an ATM displaying the Visa logo.

When Receiving Your Card



Immediately sign the back of your card



Activate your card by:

- Calling us: 02 9859 0585
- Emailing us: info@lcu.com.au
- Activating it on My Viewpoint Internet Banking

Never

✗ Never disclose your PIN to anyone

LCU or Visa will never ask for your PIN, password or personal banking details in an email, session popup or phone call.

✗ We recommend that you never leave large balances in the account that your Visa card is attached to - (maintain a minimum in the account to cover normal expenditure and transfer extra funds as you need them)

Avoid

✗ Avoid setting up Direct Debits to your Visa card - set them up directly to your LCU account - using BSB 802 841 and your account number. This will save you from having to update details with payees if you have to replace your Visa card. Also direct debits linked to your account allows us to immediately stop them upon your request.

✗ Avoid using the (4 or 5 digit) member number when sending funds or setting up a direct debit from an LCU account. We encourage members to use the (9 digit) account number (Account Ref) instead.

Every one of your accounts has its own 9 digit account number. This allows you to decide exactly where your funds will come out of. You can find this on your MVP Internet Banking in the "Account List" section in the "Accounts" menu.

If you would like any information on how to best set up your accounts please speak to an LCU staff member.

Using Your Card Safely

- Always check the details of a transaction before you enter your PIN.
- Keep your receipts and check them against your statement.
- Report any **unauthorised transactions** to LCU **immediately** to be investigated, as there are timeframes in which claims can be made.
- Report **lost** or **stolen** cards immediately to LCU 9859 0533 **during business** hours or the Visa Lost/Stolen hotline 1800 648 027 **outside of business hours**. If you are concerned that your card details or PIN may have been compromised please report this immediately to LCU or the Visa hotline.
- Protect your PIN when using the card at ATMs or POS terminals e.g. Use your hand to cover the keypad when entering your PIN.
- Select **Credit** and use your **PIN** – only select savings at an ATM or if you are getting "Cash Out" with a POS purchase.
- Do not allow anyone else to use your card or details.
- LCU may need to contact you to confirm transactions on your account. Please ensure that you keep your contact details up to date.

Overseas Travel

- To keep your account safe LCU recommends the Prepaid MasterCard Multi-currency Cash Passport card for use overseas.
- If you are going to use your LCU Visa card overseas, please advise us of your itinerary. Check the visa.com.au website for an ATM locator and the Lost/Stolen Hotline numbers in the countries you are visiting.
- **Chip cards** are the dominant card used throughout the world. We recommend that you **know your PIN** as some countries will require a PIN to complete transactions.

Visa PayWave Limits

- Visa payWave can be used for purchases under \$100.
- There is a daily limit of 20 transactions and a daily total transaction limit of \$200.

Any transactions over these limits will require a PIN.

Visa Debit Card - Chargeback Procedures

As a credit card holder you have rights under the rules of your credit card scheme to dispute credit card transactions. If you believe a purchase was not properly authorised or processed, or there is some other problem, you may have a right to recover the amount of the purchase under the scheme's 'chargeback rules'.

Each scheme has a dispute resolution process in its operating rules. This process outlines various circumstances and timeframes which you, as a credit card holder, can dispute transactions by asking us to 'chargeback' the transaction to the merchant who processed it. This process is called the 'chargeback' process.

If your claim fits within the chargeback rules and you have notified us within the set timeframes, we will chargeback the transaction as quickly and efficiently as possible. Please remember that disputed transactions can take some time to resolve. However, we will always let you know as soon as possible once we have been advised of the outcome.

If your chargeback is successful we will credit the disputed amount back to your account.

Fees apply for disputed transactions which prove to be valid.

Fees & Charges

For our full fees and charges please refer to our website www.lcu.com.au.

Verified By Visa

Verifies your identity when you purchase online with your Visa card. It provides you with extra protection against fraud. Activation of your card will automatically register you for this service.

Important Information

- Under certain circumstances it may be possible to illegally overdraw your account, please be mindful of this, as you are responsible for this expenditure.
- If a continuing credit facility is made available through the use of a Visa Debit card, you face the risk that the Visa card may be used to make unauthorised transactions on that continuing credit facility.
- We reserve the right to cancel your Visa facility if:
 - You continue to use your card knowing that you have insufficient funds or available credit in your account.
 - You do not have a regular electronic credit to your account.
 - On notice of your death or mental incapacity.
- Any person in possession of your Visa card may be able to access your account.
- Do not leave your card unattended & protect your PIN.
- You may cancel your Visa debit card by cutting the card in half and returning the card to us.
- When you cancel your Visa debit card you must leave funds in your LCU account to cover expenditure that has not been processed by the merchant.

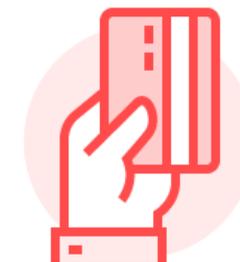
The merchant has up to 45 days to charge you

- LCU may at any time vary any fees or charges, or the terms and conditions applicable to your Visa card. You will be notified of all variations via your next statement of account or the LCU newsletter.
- Merchants may impose a surcharge for Visa purchases done on credit.

Additional or Subsidiary Cards

When you authorise us to issue an additional card to another person (a subsidiary card), you remain liable for all transactions the other person carries out using the additional or subsidiary card.

You are also liable if the additional cardholder fails to observe the terms and conditions under which the additional card was issued, for example, failing to keep Personal Identification Numbers for ATM & EFTPOS use safe and secure.



VISA Debit Card Important Information & Tips

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