



Fujitsu Free Money Plus Prepaid Visa Card

USER GUIDE

∞ WELCOME

Congratulations and welcome to the world of choice with Fujitsu Free Money Plus!

Your **Fujitsu Free Money Plus Prepaid Visa Card** is welcomed wherever Prepaid VISA cards are accepted, whether by phone, online or in person – in fact at over 19 million merchants worldwide.

This Cardholder User Guide gives you step by step instructions, including how to activate your Card, how additional funds may be added to your Card, and how to use your Card at ATMs or to make purchases.

Please sign your Card immediately. Before you activate or use your Card, you should read and understand this guide and the Cardholder Terms and Conditions to ensure correct use of the Card.

∞ ACTIVATING YOUR CARD

YOUR ACTIVATION PASSWORD IS THE DAY AND MONTH OF YOUR DATE OF BIRTH (DDMM).

You must activate your **Fujitsu Free Money Plus Prepaid Visa Card** prior to its use. There are two ways to activate your Card:

1. Free of charge online at www.ichoosecard.com.au
2. Or via phone on 1800 171 510

Be sure to have your 16 digit Card number handy during activation.

Your PIN will be advised during Card activation. Please do not write your PIN on your Card or make it available to anyone.

1) Activating your card online

Activate your Card free online at www.ichoosecard.com.au

- a. Click on the **My Account** tab at the top of the Home Page
- b. Enter your 16 Digit Card Number and Activation Password (day and month of birth – DDMM)
- c. Click the Login button and follow any further onscreen instructions

You need to fill in all the details taking care to ensure the compulsory fields are completed (these are marked with a red asterisk).

2) Activating your card via phone

Activate your Card via phone by calling **24 Hour Customer Assistance** on 1800 171 510. Then follow the verbal prompts that will guide you through the activation process.

The first call to activate your Card is free. The second and any subsequent calls will incur phone charges.

∞ ADDING FUNDS TO YOUR CARD

Funds may be added to your Card from time to time in accordance with your particular program or promotion Terms and Conditions. You cannot personally add funds to your Card. Funds can only be added by your program sponsor.

∞ USING YOUR CARD

Your **Fujitsu Free Money Plus Prepaid Visa Card** can be used like any other VISA Card. This means that you can use your Card (once you have activated it and funds have been loaded) to make purchases and withdraw funds from ATMs worldwide.

Please note that your PIN is only for use at ATMs. When using an ATM, you should select "Credit" account when withdrawing funds (cash).

You cannot use a PIN when making purchases. You will need to select the credit option and sign for your purchase.

We suggest that you check your Cards' available balance prior to use to ensure that you have sufficient funds to cover your withdrawal transactions.

Some limitations apply to the use of your **Fujitsu Free Money Plus Prepaid Visa Card**. We suggest that you read and understand the Terms and Conditions that govern the use of the Card prior to use.

As of the 3rd of March 2009 Direct Charging now applies when using an ATM. Each ATM operator will charge you for using their ATM terminal. Please refer to your Terms and Conditions for more information.

∞ CHECKING YOUR CARD TRANSACTIONS AND BALANCE

You can check your **Fujitsu Free Money Plus Prepaid Visa Card's** available balance and complete transaction history at any time **free of charge** online at www.ichoosecard.com.au.

Click on the **My Account** tab at the top of the home page and follow the applicable prompts.

You can also check your available balance via phone 1800 171 510. Phone charges apply.

We suggest that you check your available balance from time to time to ensure that you do not make purchases or withdrawals that exceed your available balance.

Should you have any queries or disputes about any transactions, you can contact **24 Hour Customer Assistance** on 1800 171 510. Phone charges apply.

∞ CURRENCIES AND EXCHANGE RATES

Your **Fujitsu Free Money Plus Prepaid Visa Card** is an Australian Dollar Card. This means that Australian Dollars will be added to your Card when any funds are “topped up” by your program sponsor.

You can, however, use your Card in any country around the World that accepts VISA to make purchases and withdraw funds from ATMs. Funds will be withdrawn in the local currency. Transactions made at VISA merchants are free.

Transactions made in a currency other than Australian Dollars will be subject to foreign exchange fees. These fees can be viewed on the **Fujitsu Free Money Plus Prepaid Visa Card** website at any time at www.ichoosecard.com.au, or in your Cardholder Terms and Conditions.

∞ LOST OR STOLEN CARDS

Should your **Fujitsu Free Money Plus Prepaid Visa Card** be lost or stolen, you need to advise the **24 Hour Customer Assistance** number as quickly as possible to have the Card cancelled.

To report a lost or stolen Card please phone **24 Hour Customer Assistance** on 1800 171 510. Phone charges apply.

Should a replacement Card be issued, any remaining available balance will be transferred to the new Card less a \$15.00 Card replacement fee and any applicable phone charges.

∞ CARD DECLINED?

Should your Card be declined, most likely your available balance is less than the amount of the transaction or withdrawal. If you believe there is an issue with your Cards' available balance (once you have checked your balance on the website, via phone or ATM) then you may contact us at www.ichoosecard.com.au or phone **24 Hour Customer Assistance** on 1800 171 510. Call charges apply to any phone enquiries.

Please be aware that some merchants such as restaurants, hotels and rental car companies require the available balance on the Card to be greater than the purchase amount to ensure sufficient funds to cover tipping or incidental expenses. However, only the actual amount of your final purchase will be deducted from your Card. Please refer to the Cardholder Terms and Conditions for more details.

∞ TRANSACTIONS GREATER THAN THE AVAILABLE BALANCE

Should you wish to purchase items that exceed the available balance of your **Fujitsu Free Money Plus Prepaid Visa Card**, you will need to advise the merchant prior to making the transaction.

You should advise the merchant of the remaining available balance on your Card and that you wish to pay for the transaction using 2 payment methods. Please note that the merchant will not be able to provide you with any information about the available balance remaining on your Card.

You can use your **Fujitsu Free Money Plus Prepaid Visa Card** to pay for a portion of the purchase and a second payment method of your choice, i.e. cheque, cash or credit card (subject to merchant policy) to pay for the remainder of the purchase.

If you attempt to use your **Fujitsu Free Money Plus Prepaid Visa Card** for a transaction that is greater than the remaining available balance – the transaction will be declined.

∞ CARD LIMITATIONS

Fujitsu Free Money Plus Prepaid Visa Cards **cannot** be used to “pay at the pump” at petrol stations. If you wish to pay for fuel, you will need to pay at the counter. Note that Cards can not be used for any form of Internet gambling.

Your **Fujitsu Free Money Plus Prepaid Visa Card** may be used to pay for restaurants and hotels but be aware that these merchants will most likely automatically factor in a tip or incidentals (in the case of hotels) of up to 20%. So if your bill plus the additional 20% exceeds the available balance on your **Fujitsu Free Money Plus Prepaid Visa Card**, the transaction may be declined.

In this case, one option is to instruct the merchant to deduct the remaining balance only from your **Fujitsu Free Money Plus Prepaid Visa Card** and use another form of payment for the balance, tip or incidentals.

In the case of tips, please note that only the tip you stipulate on the receipt will be charged to your **Fujitsu Free Money Plus Prepaid Visa Card**.

Please note that similar restrictions may also apply when your **Fujitsu Free Money Plus Prepaid Visa Card** is used to pay for car rentals, mail order purchases or cruises.

Please note that at the time of print Woolworths Limited and Coles Group have elected not to accept Prepaid cards. **You will no longer be able to use your Prepaid card at the following stores:**

Coles, BI-LO, Coles Express, Kmart, Kmart Tyre and Auto, Target, Harris Technology, 1st Choice Liquor, Vintage Cellars, Liquorland, Pharmacy Direct, Woolworths, Safeway, Big W, Dick Smith Electronics, Power House Electronics, Tandy, Caltex, Liquor Land, BWS, Dan Murphy's and ALH Group.

We apologize for any inconvenience caused.

∞ FORGOTTEN YOUR PIN?

Should you forget your PIN, visit the website www.ichoosecard.com.au, click on the **My Account** tab at the top of the home page and follow the online instructions.

Alternatively you can phone **24 Hour Customer Assistance** on 1800 171 510. Charges apply to any phone enquiries.

∞ ENTERING AN INCORRECT PIN

Should you enter your PIN incorrectly three times when using an ATM, your **Fujitsu Free Money Plus Prepaid Visa Card** will be suspended for 24 hours.

Should your Card be retained by any ATM, the Card is deemed to be lost or stolen and hence cannot be recovered. You will need to contact **24 Hour Customer Assistance** on 1800 171 510 and arrange to be issued with a new Card. All applicable Lost and Stolen Card Fees apply including phone charges and will be levied against your Cards' Available Balance.

Please ensure you know your PIN before using your iChoose Card.

∞ ONLINE ASSISTANCE AND SERVICES

The **Fujitsu Free Money Plus Prepaid Visa Card** website offers online, free of charge information and services including:

- General Cardholder information
- Card activation
- Transaction history and Card balances
- Editing of Cardholder information
- Changing your PIN
- Cardholder Terms and Conditions
- Privacy policy
- Online query service
- And many other services

Please visit the Website: www.ichoosecard.com.au.

∞ CONTACT DETAILS

If you have general queries about your **Fujitsu Free Money Plus Prepaid Visa Card**, try the Frequently Asked Questions section on the website, as a number of common queries are answered here. Alternatively, you can contact the **24 Hour Customer Assistance** team. Phone charges apply to all calls except the first Card activation call.

∞ PHONE

24 Hour Customer Assistance:

Card activation, lost or stolen cards, balances and transaction history, forgotten or incorrect PIN's and disputed transactions:

1800 171 510

If phoning from outside Australia:

+1 954 514 8951

∞ ONLINE

Website

www.ichoosecard.com.au



The information in this User Guide is general information only. It is not a substitute for the Cardholder Terms and Conditions, which comprise the contract between you and the issuer of the Card. The Issuer of the Card is Heritage Building Society Limited ABN 32 087 652 024, AFSL no. 240984.