

# FBT gift card FAQs



The FBT gift card is a great way to use any unspent living expenses funds on your Salary Packaging card.

## What is the FBT gift card?

The FBT gift card is a single load prepaid Mastercard issued by payment solution provider EML Payment Solutions Limited, ABN 30 131 436 532, AFSL 404131 (EML) (they are the current issuer of your Salary Packaging Card). It can be used for purchases at the same approved merchants as your Salary Packaging card.

## Does it cost anything to purchase an FBT gift card?

Yes. Each FBT gift card costs \$9.94 and this amount will be deducted from the balance on the card.

## Is there a maximum amount that can be loaded onto the FBT gift card?

The maximum amount that can be loaded to each FBT gift card is \$2,000. You can purchase multiple cards if you wish.

## How do I purchase the FBT gift card?

You will receive an email with a unique link. To purchase the FBT gift card, click the link in the email and follow the verification steps. We recommend purchasing the FBT gift card after your last pay for the Fringe Benefits Tax year. Your unique link will remain valid until 31 March. FBT gift cards cannot be purchased after this time.

## Where can I use the FBT gift card?

The FBT gift card can be used at merchants that accept Mastercard prepaid cards, just like your existing salary packaging card.

## Are there some merchants where I can't use the FBT gift card?

Some merchants may choose not to accept Mastercard prepaid cards. Some merchants may also not fall within the allowed categories for each product type. If you're purchasing from a merchant where you have already used your salary packaging card, you should also be able to use your FBT gift card.

## How do I make a purchase with the FBT gift card?

You can use the card just like you would a debit or credit card, provided you have a balance on the card. The card comes with its own PIN, which you'll find on the back of the card.

## Can I use more than one FBT gift card to make a single purchase?

A merchant may allow you to use multiple cards. This is at the merchant's discretion.

## Can I use the FBT gift card online?

Yes. The card can be used for both online and in-person purchases.

## Can I spend more on the FBT gift card than the available balance?

No. The card cannot be used to make transactions that exceed the available balance. You will need to pay the difference by another method, providing the merchant agrees.

## How do I check the balance of the FBT gift card?

You can check the card balance and transaction history by visiting [sam.emerchants.com.au](http://sam.emerchants.com.au). You will need the details on the card to do this. You can also contact EML's customer support team on 1300 739 889.

## Can I get a refund on a purchase made with the card?

Any refunds on FBT gift card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit back to the card.

## Can I use the card for purchases outside of Australia?

Yes. However, a 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the card at time of purchase.

## Once purchased can I get the funds on the FBT gift card refunded?

No. The FBT gift card is non-refundable and cannot be exchanged for cash.

## Can I withdraw cash from the FBT gift card?

No. The card can only be used for purchases.

## Can I reload the FBT gift card?

No. The card can only be loaded with the chosen load amount at the time of FBT gift card purchase.

## Why is the maximum FBT gift card value only \$2,000?

The FBT gift card is a prepaid card so it's like carrying 'cash'. If the card is lost or stolen it will be replaced but any stolen funds will not be refunded. We've set the maximum amount on the card at \$2,000 to minimise the risk to you.

## Can I pay for the FBT gift card with my personal credit card?

No. You can only purchase the FBT gift card using the living expenses funds on your salary packaging card.

## How long do I have to purchase the FBT gift card?

31 March is the last day you can use any remaining salary packaging funds to purchase the FBT gift card.

## What happens if I am having problems when purchasing the FBT gift card?

Please contact EML's customer support team on 1300 739 889.

## How long are the funds on the FBT gift card valid for?

Funds are valid until the expiry date that is printed on the front of the card.

## Can I extend the expiry date on the card?

No. It is not possible to change the expiry date on the card and, any unused funds will be forfeited.

## When will I receive the card/how long will it take to arrive?

Please allow up to 15 business days from date of purchase to receive the FBT gift card.

## How will the FBT gift card be delivered?

The FBT gift card will be delivered to you via standard Australia Post.

## Is it safe to send the FBT gift card via standard post?

Yes. The FBT gift card will be inactive when you receive it. When you are purchasing your FBT gift card, it is important to double check the mobile number you provide as you will need access to this mobile to activate your card.

## Can I use the FBT gift card as soon as I receive it?

The FBT gift card must be activated before it can be used. Once activated successfully, the FBT gift card can be used immediately. We send activation details with the card.

## How do I activate my card?

To start the activation process, you will be asked to enter the 9 character alpha-numeric code, located in the top left corner of the back of the FBT gift card. You will then be sent an SMS containing your validation token to the mobile number nominated during the purchase process. Enter this token to activate your card. You can activate multiple cards at the same time, provided they have the same mobile number registered against them. If not, they will need to be activated separately.

## What happens if I have not received my validation token?

It is important to make sure you are using the same mobile phone. If not, please contact EML's customer support team on 1300 739 889.

## What happens if I am unable to successfully activate my card?

If you are unable to activate your card, you can contact EML's customer support team on 1300 739 889. Please ensure you have your card and validation token ready for verification.

## What do I do if the FBT gift card is lost, stolen or damaged?

Call EML immediately on 1300 739 889 so they can cancel the card. If there are still funds on the card when EML cancel it, you can request a replacement card which will be issued at a cost of \$9.94. The \$9.94 replacement card fee will be deducted from the balance on the card. Any funds spent before the card is cancelled cannot be refunded or recovered.

[Find out more](#)

**Talk to us today to find out more**  
**smart.com.au | 1300 476 278**