

# cards



# which card suits you?

	ATM	Store Purchases	Contactless/ payWave	Shop Online	Overseas Use (purchases or ATM cash out)	Rewards Program
TYPE OF CARD						
Visa Credit - Rewards	Enter your PIN & select CR		For purchases under \$100 tap & go	Input your 16 digit card number, card expiry date, CW number and often your name	Enter your PIN & select CR	Yes
Visa Credit - Low rate						
Visa Debit	Enter your PIN & select SAV, CHQ or CR					
eftpos	Enter your PIN & select SAV, CHQ					

# multiple linked accounts

Your debit card can be linked to up to 2 of your accounts so you have a choice as to which account a transaction is performed from. You can then access two accounts from your card, not just one.

This gives you added flexibility. You can link the SAV/CR option to one account and the CHQ option to another. Then just press either SAV or CHQ when you make a store purchase.



Press **SAV** or **CR**  
for account #1

Press **CHQ**  
for account #2

Press **SAV**  
for account #1

Press **CHQ**  
for account #2



# changing your PIN

Forgotten your PIN or simply prefer another? It's easy to change your card PIN with Internet Banking.

- Login to Internet Banking
- Select Services then Card Management and follow the prompts.

You don't need your current PIN to set a new one.

As added convenience, you can change your PIN for free at Summerland's ATMs. For security reasons, you will need to know your current PIN. For ATM locations, go to our website.

# visa debit and credit cards



For transactions under \$100, just tap your payWave-enabled card on the contactless reader and go - there's no need to enter your PIN. This is fast and convenient so shopping for everyday items has never been easier. For purchases above \$100, you can either tap or insert the card, then just enter your PIN.

## press CR

By selecting CREDIT at the checkout, you have access to Visa security benefits such as the Visa Zero Liability policy, which protects you against unauthorised transactions when you comply with their guidelines.

## VISA Checkout

Visa Checkout is a hassle free online payment service that lets you finalise an online payment by simply entering your username and password. It's a great way to manage your online shopping experience with a single account that you can use anywhere that accepts Visa Checkout.

Visa has a wealth of experience handling sensitive information offering multi layer authentication and industry specific encryption to ensure your personal data is secure. You don't need to enter your card details into the retailer's online store when making a payment.

To create a Visa Checkout account, go to the Visa Checkout enrolment page at [checkout.visa.com](https://checkout.visa.com). Once you're set up, you'll be able to add any Summerland or other major credit or debit card and shipping addresses to your account.

## **fraud monitoring**

Visa transactions are monitored 24/7 to assist in protecting you from fraud. From time to time, you may have your card temporarily suspended to prevent transactions occurring which appear to be unauthorised. We will try and contact you by phone when this occurs. Always keep your contact details including your phone number up-to-date with us. And let us know when you're travelling overseas, so we can take this into account when reviewing suspicious transactions.

## **Visa credit card rewards**

The Rewards Program is available for customers who have a Rewards credit card. You earn one reward point for every Australian dollar you spend on eligible transactions. These points are then converted into cash and automatically paid back to you every six months. Easy.

Refer to the Rewards Program Terms and Conditions for more details.

## **Verified by Visa**

Verified by Visa is an e-commerce security solution, providing additional protection when you use your Visa card to shop online at participating stores.

Before making your first online purchase you should 'activate' Verified by Visa on a computer.

To activate Verified by Visa, visit the 'cards' section on our website and follow the activation process.

## **Visa Entertainment**

Access the hottest pre-sales, special offers, competitions and everything else Visa Entertainment has to offer. Register at [visaentertainment.com.au](http://visaentertainment.com.au).

# explaining your Visa card

A chip is embedded in your card to give you the latest in card security.

Visa payWave – look for this symbol as shown on your card for where you can tap and go for purchases under \$100.



Your card number is 16 digits as shown on the front on your card and is used for making purchases online or by phone.

Your card is accepted by millions of retailers and ATMs across the globe wherever the Visa logo is displayed.

The CVV number on the back of your card is a 3 digit number which may be required for online or phone purchases.

For security reasons you must sign your card as soon as you receive it.

# online security

- Register for Verified by Visa and Visa Checkout.
- Use a secure web browser - Look for an 'https' in the web page address or URL of the online store you are visiting.
- Just as you keep your PIN secret, keep your Internet Banking passcode and all other passwords secret.
- Protect your card details - Only give your Visa card details when making purchases. Never reveal them for any other reason. Or use Visa Checkout when it is offered.
- Check delivery and return policies - Before completing an online transaction, read the delivery and return policies on the online store's home page. Find out if you can return items and who bears the cost.
- Never send payment information via email - Information that travels over the internet (such as email) is not fully protected from being read by outside parties.
- Keep a record of your transactions - Just as you save store receipts, you should keep records of your online purchases. Keep a copy of your transactions by saving and/or printing the order confirmation.
- Review your monthly statement thoroughly, especially after an overseas trip. Check all transactions, even the small ones. Immediately report suspicious activity to prevent any possible fraud from occurring.
- Register with Stay Smart Online to receive security alerts. Stay Smart Online is the Australian Government's online safety and security website, designed to help everyone understand the risks and simple steps we can take to protect our personal and financial information online. Go to [staysmartonline.gov.au](https://staysmartonline.gov.au) to register.

# like to know more?

- 1300 802 222
- [info@summerland.com.au](mailto:info@summerland.com.au)
- [summerland.com.au](http://summerland.com.au)
- drop into your local branch
- from overseas call +61 2 6623 5498



loans • saving • investing • insurance

Cards are issued subject to our Terms & Conditions. These may change over time. A copy of our Terms & Conditions is available from our website or at any branch.

Information is accurate at time of printing. E&OE.

Summerland Football is brought to you by Summerland Credit Union.

ABN 23 087 650 806

AFSL / Australian Credit Licence 239 238

PO Box 657 Lismore NSW 2480



*printed on Revive recycled paper  
using vegetable based inks  
carbon neutral*