

About this Document

This document contains important information regarding product eligibility, features and benefits, and specific terms.

Visa Debit Card: Access your own money via the Visa card network

Visa Credit Card: Summerland's credit card facility

eftpos Card⁸: Access your own money via the eftpos network

feature	benefit	access		
		Visa Debit Card	Visa Credit Card	eftpos Card ⁸
Store Purchases – Within Australia	Use your card or Wearable to make payments in store ¹	✓	✓	✓
Store Purchases – Overseas	Use your card or Wearable to make payments in store ¹	✓	✓	X
Contactless payments	Save time with purchases under \$100 – no need for a PIN	✓	✓	✓
ATM Access – Within Australia	24/7 Access to cash at any Australian ATM	✓	✓	✓
ATM Access – Overseas	24/7 Access to cash at any overseas ATM attached to the Visa network ¹	✓	✓	X
Online transaction monitoring	View transactions 24/7 via internet banking or the banking app	✓	✓	✓
24/7 Fraud Monitoring	Comprehensive security monitoring of cards to detect unusual activity	✓	✓	X
Choose your own PIN	Select your own PIN via Internet Banking or at a Summerland ATM ²	✓	✓	✓
Online Shopping	Shop online or over the phone using your Visa card ³	✓	✓	X
Visa Zero Liability	Automatic protection against unauthorised transactions via the Visa Zero Liability policy ⁴	✓	✓	X
Visa Checkout	Protect sensitive information online, shop using a username and password where Visa checkout is accepted ⁵	✓	✓	X
Verified by Visa	Additional protection when using your Visa card to shop online at participating stores ⁶	✓	✓	X
Visa Entertainment	Access pre sales, special offers and competitions offered by Visa Entertainment ⁷	✓	✓	X

- Transaction limits apply – please see the fees charges and transaction limits brochure for specific amounts
- In order to change a PIN at a Summerland ATM you require the existing PIN for the card. For a list of available ATMs please refer to our ATM page
- Visa cards are issued with an expiry date and CVV number for use when making purchases online or over the phone
- Refer to <https://www.visa.com.au/pay-with-visa/security/zero-liability.html> for details relating to Visa Zero Liability
- Refer to <https://checkout.visa.com/> for details relating to Visa Checkout
- Refer to <https://summerland.cardinalcommerce.com/CardServices/> for details relating to Verified by Visa, or to register your card
- Refer to <https://visaentertainment.com.au/> for details relating to Visa Entertainment
- Applicable to existing cardholders only, new eftpos card facilities not available after 1/9/2021