

FREQUENTLY ASKED QUESTIONS

GETTING STARTED

Do I need to apply to receive a Insignia Rewards Card eftpos prepaid card?

Yes, you will need to be a financial member of Communal Group.

How long will it take to receive my Insignia Rewards Card eftpos prepaid card?

Your card will be issued directly to you.

What do I do when I receive my Insignia Rewards Card eftpos prepaid card?

To use your Insignia Rewards Card eftpos prepaid card you will first need to activate your card. Once activated, you will be able to transfer points and/or link your bank account, so you always have funds available on your new card.

Why do I not have to sign the back of my Insignia Rewards Card eftpos prepaid card?

Your new Insignia Rewards Card eftpos prepaid card is Chip and PIN enabled, therefore you will not be able to swipe the card at a terminal to sign for purchases.

ACTIVATING YOUR CARD

How do I activate my Insignia Rewards Card eftpos prepaid card?

By entering the 16 digits on the back of your card at chprsl.gslsolutions.com.au where you will be guided through a quick and easy process to activate the card. You will also be able to register a User ID for future access, as well as set up your card PIN.

Alternately you can call 1800 270 646 and follow the voice prompts to activate your card. Or see staff at the venue to assist.

LOADING YOUR CARD

What options are available to load funds onto my Insignia Rewards Card eftpos prepaid card?

You can load funds onto your card via Pay with Points.

You can convert your Insignia Rewards Card loyalty membership points to your eftpos prepaid card. Go to chprsl.gslsolutions.com.au and from Load Funds menu, select Pay with Points to view your current point balance and transfer to your eftpos prepaid account.

How long does it take for my funds to become available on my Insignia Rewards Card eftpos prepaid card?

Points transferred via Pay with Points will be available straight away.

What are the load limits on my Card?

- Minimum points transfer is 1,000 points (\$10)
- Maximum transfer per day is \$4,999

You can view the full list of load limits in the Insignia Rewards Card eftpos prepaid card Important Documents

ACCESSING YOUR MONEY

When do I set a card PIN for my Insignia Rewards Card eftpos prepaid card?

When you activate your card, you will be prompted to create a 4-digit numeric card pin.

Can I use my Insignia Rewards Card eftpos prepaid card outside of Australia?

No, your card can only be used at any participating eftpos locations within Australia.

What option do I select when making a purchase?

Select 'eftpos Savings' and then enter your 4-digit pin.

Will my Insignia Rewards Card eftpos prepaid card work at ATMs?

No. You cannot draw funds from the Insignia Rewards Card eftpos prepaid card.

Can I use my Insignia Rewards Card eftpos prepaid card to complete a contactless transaction?

Yes your Insignia Rewards Card eftpos prepaid card is tap and Pay enabled and you can complete contactless transaction without a PIN.

Can I use my Insignia Rewards Card eftpos prepaid card to do online shopping?

No, eCommerce is not currently supported on our Insignia Rewards Card eftpos prepaid card.

Will my Insignia Rewards Card eftpos prepaid card work in any of the transit environments?

Unfortunately, the transit operators do not allow prepaid cards to be used for travel.

What are the transaction limits on my Card?

You can view the transaction limits for your card in the Insignia Rewards Card eftpos prepaid card Important Documents.

FEES AND CHARGES

How much does it cost to activate my Insignia Rewards Card eftpos prepaid card?

There is no cost to activate your Insignia Rewards Card eftpos prepaid card.

What are the general fees and charges associated with using my Insignia Rewards Card eftpos prepaid card?

The fees are generally around administrative and/or replacement card services. You can view all fees and charges in the Insignia Rewards Card eftpos prepaid card Important Documents.

MANAGING YOUR CARD

What channels are available to me to manage my Insignia Rewards Card eftpos prepaid card?

You can check your available balance, confirm your recent transactions, and change your PIN via chprsl.gslsolutions.com.au or by calling 1800 270 646. Additionally, chprsl.gslsolutions.com.au will allow you to view and download your past statements, manage your Funds Transfers, and reveal your current PIN. Your balance can also be viewed in the kiosk in the venue or staff can assist.

Can I reset my password to the customer website?

If you have forgotten your password, you can change it via chprsl.gslsolutions.com.au

How do I change my personal details?

You should update your personal details at Communal Group. This must be done in the membership system at Communal Group. You can check your details in User -> My Profiles -> Manage My Profiles

Can I temporarily block my Insignia Rewards Card eftpos prepaid card?

Yes, you can place a temporary hold on your prepaid card via chprsl.gslsolutions.com.au

What should I do if my card is lost or stolen?

You should first block the card via the website or by calling 1800 270 646. You will then be required to attend Communal Group and advise the staff that you require a replacement card.

How can I replace my damaged card?

You can replace your damaged card by visiting Communal Group and advising staff that your card has been damaged and that payment capabilities are not working.

How can I close / cancel my Eftpos prepaid card?

You are required to attend Communal Group and advise the staff that you wish to cancel your Eftpos prepaid card. You will need to complete a form and any money remaining on your card will be returned to you.

Can I use my closed or cancelled card?

No, once your card is closed it will no longer be accepted at a point of sale.

Can I receive my Insignia Rewards Card eftpos prepaid membership card in the post?

No, you must attend the venue in order to receive your card.

What are transaction alerts?

Transaction alerts allow you to receive an email alert based on certain activity that occurs on your card account e.g. if there are insufficient funds at the time of a transaction, or a credit posts to your card. Refer the chprsl.gslsolutions.com.au to view and manage all available options.

When will I receive a statement?

A statement will be provided every 6 months if there has been activity during the period or there is a balance on your card. You will receive an email to advise the statement is available to view or download via chprsl.gslsolutions.com.au

PIN MANAGEMENT

How to change my PIN?

Your PIN can be changed via the chprsl.gslsolutions.com.au or by calling the call centre. The option to change your PIN is located at chprsl.gslsolutions.com.au under Security menu -> Change Pin. Or See staff in the venue to assist.

Why would my PIN get locked?

Your PIN will get locked if consecutively entered incorrectly 5 times or more.

How can my PIN be unlocked?

The option to unlock your PIN is located at chprsl.gslsolutions.com.au under Security menu -> Unlock Pin. This will require you to enter your User ID and User password.

How can I check my PIN?

Your PIN can be revealed via the chprsl.gslsolutions.com.au. The option is located under Security menu -> Reveal Pin.

LOYALTY POINTS

How can I check my points balance in my loyalty wallet?

You can check your available balance via the Pay with Points feature available on the chprsl.gslsolutions.com.au. Alternatively, you can check at a Kiosk in venue.

How do I convert my loyalty points to dollar value?

You can convert your points via chprsl.gslsolutions.com.au. The option to convert points is located under Load Funds menu -> Pay with Points.

GENERAL

How do I access the customer website?

You can locate the customer website by accessing chprsl.gslsolutions.com.au

Who is the Issuer of my card?

This card is issued by Cuscal ABN 95 087 822 455, Australian Financial Services Licence no. 244116.

How do I know when my Insignia Rewards Card eftpos prepaid card will expire?

Card expiry will be 5 years from date of issue.

What will happen at the expiry of my Membership card?

You will be contacted before your Membership Card expires to arrange renewal of your Communal Group membership and organise a replacement card. Once processed, all funds will be transferred to the new card.

How do I dispute a transaction?

Please complete the dispute form available from chprsl.gslsolutions.com.au and follow the directions provided on the form.

Are there any restrictions on the card?

Your card may not be used for gambling transactions, nor for completing a money transfer. Some merchants may choose not to accept eftpos prepaid cards.

What happens if my purchase is not approved?

There could be insufficient funds to cover the purchase amount, you will need to check the balance on your card. Ensure you are selecting 'Savings' as your payment method as well confirm that the correct PIN was used for the transaction.

What happens if there are still funds on the Eftpos prepaid card when it expires?

Where the value remaining on the card is from loyalty points transferred onto the card, these will be returned to the loyalty wallet.

Where should I call if I need assistance with my Insignia Rewards Card eftpos prepaid card over the phone?

You can dial 1800 270 646 and follow the voice prompts to change your PIN, receive your card balance or last card transaction details. Where requested to enter your PIN, use the same 4 digit PIN used to complete a purchase transaction. Alternately press 0 to speak to an operator.

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Version 1.0

p. 1800 270 646

w. nextpayments.com.au

e. nextcard@nextpayments.com.au

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