

## FREQUENTLY ASKED QUESTIONS (FAQs)

### AUSWIDE BANK PAYBAND



Effective 26<sup>th</sup> March 2018

#### **What is an Auswide Bank PayBand?**

Auswide Bank PayBand is a wearable payment device that uses the same technology as your Auswide Bank Visa Debit Card. It is waterproof and battery free silicon band which allows you the convenience of using your wrist instead of using your debit card to make contactless purchases.

#### **How does the Auswide Bank PayBand work?**

The Auswide Bank PayBand uses payWave functionality to perform payments wherever you see the contactless symbol. This transaction will be debited from your transaction account and for purchases over \$100 will require you to enter your PIN.

#### **Am I eligible to apply for an Auswide Bank PayBand?**

If you are 17 years or older, have opened a transaction account (with visa debit capability) and have downloaded Auswide Bank's Mobile App – Congratulations you're eligible for a FREE Auswide Bank PayBand while stocks last.

#### **How many Auswide Bank PayBands can I have?**

Only one Auswide Bank PayBand per customer will be issued.

#### **Does Auswide Bank's PayBand have an Expiry Date?**

Yes it does. Your Auswide Bank PayBand is valid for 3 years from the date of activation.

#### **Where can I use my Auswide Bank PayBand?**

Your Auswide Bank PayBand can be used wherever Visa payWave is accepted, in Australia or overseas.

#### **Can I use my Auswide Bank PayBand for transactions above \$100?**

Yes, however you will need to use the pin that was received when your Auswide Bank PayBand was ordered. You are unable to change or have your pin number altered.

#### **What do I do if I confuse my Auswide Bank PayBand with someone else's?**

Call our Contact Centre during business hours on 1300 138 831 and provide them with the unique serial number displayed on the barcode on the inside of the band.

#### **What do I do if my Auswide Bank PayBand is lost or stolen?**

If the Auswide Bank PayBand is lost or stolen, it can be immediately suspended or cancelled through the following options:

- ✓ By logging into your Auswide Bank Internet Banking, then selecting cards, locate the card titled PayBand and click Suspend or Cancel.
- ✓ Via the Auswide Bank Mobile Banking App, open the Mobile Banking App, select 'Cards' from the menu options, swipe across to locate the card titled PayBand, press 'Manage Card', then select 'Suspend' or 'Cancel'.

- ✓ By calling our Contact Centre 7am to 7pm AEST Monday to Friday on 1300 138 831 or after hours on **1800 252 730** within Australia or **+61 2 9959 7885** if overseas.

### **What if I need to order a replacement Auswide Bank PayBand?**

If the Auswide Bank PayBand stock is available we will issue you a replacement free of charge while stocks last.

### **What can I do if my Auswide Bank PayBand stops working?**

Call our Contact Centre during business hours on 1300 138 831. The Auswide Bank PayBand is a limited time offer and replacements may not be available. Our Contact Centre team will help work out your options.

### **Can someone else use my band?**

Like any Visa product, this device is only intended to be used by the person the device has been issued to, sharing this device with anyone may be a breach of the Visa Terms & Conditions.

### **Are there transaction fees?**

Standard fees that correspond to your transaction account will apply however you won't be charged anything additional for using your Auswide Bank PayBand.

### **How much does the Auswide Bank PayBand cost?**

The Auswide Bank PayBand retails for \$20 plus postage however for Auswide Bank customers we have decided to offer these free of charge while stocks last.

### **Can I do online purchases?**

No, Auswide Bank's band is only suitable for purchases that require payment via a terminal with contactless technology.

### **What happens if Auswide Bank runs out of PayBands?**

If the Auswide Bank PayBand stock is exhausted we will give you the option to order a Visa Debit card as a replacement.

### **How do I put on the Auswide Bank PayBand securely?**

Step 1. Pop the silver stud out of the PayBand.

Step 2. Re-insert the stud into the PayBand with the smaller part of the stud facing outward.

Step 3. Thread the strap through the loop so that the larger head of the stud is against your wrist on the inside of the band.

Step 4. Tighten the band to a comfortable position then push the stud through the hole on the band.

### **Can I use the Auswide Bank PayBand to withdraw cash?**

No, currently you will not be able to use the Auswide Bank PayBand to withdraw cash. However as ATM technology changes this may also change.

### **Are there any special Terms and Conditions for my Auswide Bank PayBand?**

Yes, these Supplementary Terms & Conditions can be viewed by clicking [here!](#)