

The all in one eziway Salary Packaging card

An eziway all-in-one Salary Packaging card gives you the best of both worlds. Salary package your Living Expenses and Entertainment Benefits all on the one card.

This eliminates the requirement to keep and submit evidence of expenses claimed, as the funds on the card are pre-approved for eligible expenditure by the ATO.

Choose your benefits

There are 2 benefits accounts (pre-tax deductions) that you can choose, with pre-tax funds loaded onto the card each pay cycle:

- Living Expense Benefit account.
- Entertainment Benefit account

You can choose to have either benefit account or both.

Funds accumulate on the card until they are expensed. eziway recommends funds on the card are expensed prior to the end of each FBT period (31st March) in order to optimise your annual benefit. Pre-tax funds rolled over into the subsequent FBT period are deducted from the annual caps for the new FBT period.



Card balances are available in real-time via the [myeziwayaccount android/iOS app](#), or via your online [eziway account](#).

Why one card with two benefits?

Apart from reducing the number of cards you carry around, the eziway all-in-one card has been designed to be a more convenient card with multiple benefits. When you make a purchase, the card uses the seller's merchant code to determine which benefit account is to be charged.

If the merchant type is a suitable dining/accommodation facility, the transaction will be charged to your Entertainment benefit account.

If the merchant type is not a suitable dining/ accommodation facility, the transaction will be charged to your Living Expenses benefit account.

Where the merchant type is a suitable dining/accommodation facility but there are insufficient funds in your Entertainment benefit account, then the transaction will be charged to your Living Expenses benefit account, or split across both your Entertainment benefit account and Living Expenses benefit account.

Example

Ann is paying for a meal that she and her family enjoyed at their local restaurant.

The total of the bill is \$125.

Her current Entertainment Benefit account balance is \$55, and her current Living Expense Benefit account balance is \$2000.

Ann pays for the meal with her eziway all in one card.

As the restaurant satisfies the Meals Entertainment test as specified by the Australian Tax Office, the card first seeks to pay the bill with funds from her Entertainment Benefit account. As there is only \$55 in this account which does not cover the full bill, the charge is split across the 2 benefit accounts, and the remainder of the bill is paid from her Living Expenses Benefit account.

Her new Entertainment Benefit account balance is \$0, and her new Living Expense Benefit account balance is \$1930.



Disclaimer: Whenever you are making decisions that affect your income and financial affairs, you should consider seeking independent financial advice.

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Order a salary packaging card

Logon to eziway and go to eziway card services menu tab, and select 'order card', or contact your friendly Client Services Officer at eziway and we can order it for you.

Activate your card

Your will need to activate your card online or via the myeziwayaccount app prior to using it. Just follow the instructions provided on the letter that arrives with your card.

Monitoring card balances

The myeziwayaccount app shows real time balances for each benefit account on your card, so you can check your balances, or check you've been paid 24/7. Alternatively, you can login to your Employee portal online to check your balances there.

Your PIN

Your card PIN is allocated by the card issuer and cannot be changed. If you forget your PIN you can retrieve it by logging into the eziway website or app, logging in via your employee access. Please note, you will need a valid email address to complete this process.

Using your card

- If you have chosen a Living Expenses benefit account, the all-in-one card can be used wherever VISA is accepted.
- The Entertainment Benefit account can only be used where the merchant ID identifies the vendor as a dining or accommodation facility.
- You can use Visa PayWave for purchases under \$100.
- If you need to insert or swipe your card into the merchant terminal select the "Credit" option followed by your PIN.
- In complying with Australian Tax Office requirements, transactions made via BPAY are not permitted. However, you can use the "pay by credit card" instructions provided on the bill using your card.
- Lost or stolen cards can be reported to eziway via the online portal or the myeziwayaccount app.

Please note:

- Cards do not support recurring payments.
- Cash withdrawals are not available.
- Balance enquiries only available via eziway – ATM balance enquiries are not supported.
- You cannot transfer money between your card accounts and other bank accounts.



Where can I get discounts? How are discounts applied?

You must download Myeziwayaccount app in order to access the partner discounts. Card purchases will trigger push notifications to your mobile phone, advising new and upcoming offers.

Discounted gifts – evoucher

Go to myeziwayaccount app for local discount offers available which are updated regularly.

Local offers

Discounts are applied automatically when you make purchases on your Salary Packaging card at participating outlets. You will automatically receive a push notification of the discount value.

