



Money in Motion

Rollover Gift Card FAQs

About the Rollover Gift card

1. What is the Rollover Gift Card?

The Rollover Gift Card is a digital prepaid Mastercard issued by EML Payment Solutions Limited, ABN 30 131 436 532, AFSL 404131 (EML), the issuer of your Salary Packaging Card. It allows you to use the balance from your Living Expense account to purchase a Rollover Gift Card, giving you an additional 13 months to spend these funds once your current benefit period ends.

2. Is the Rollover Gift Card available for all salary packaging benefits?

No. The Rollover Gift Card is available for Living Expense benefits only. It cannot be used for Meal and Entertainment benefits or any other salary packaging categories. Any funds used to purchase a Rollover Gift Card must come from your Living Expense account.

3. When can I purchase a Rollover Gift Card?

The Rollover Gift Card is ideal when:

- you are approaching the end of the FBT year, or
- you are leaving employment and still have funds available in your Living Expense account.

Card types, fees and limits

4. Is the Rollover Gift Card digital or physical?

The Rollover Gift Card is issued as a digital card.

It is available immediately after purchase and can be added to your mobile wallet for use with Apple Pay, Google Pay or Samsung Pay.

A \$6 fee applies and is deducted from your Living Expense balance at the time of purchase.

5. Are there any minimum or maximum limits on the card?

Yes.

A **minimum balance of \$20** is required to purchase a Rollover Gift Card. This amount includes the card purchase fee, which is deducted first, with the remaining balance loaded onto the card.

Each Rollover Gift Card can have a **maximum value of \$2,500**.

If your Living Expense balance exceeds this amount, multiple cards will be issued and the \$6 fee will apply to each card.

Using your Rollover Gift Card

6. Where can I use the card?

You can use the Rollover Gift Card at any merchant that accepts Mastercard prepaid cards, in the same way you use your Salary Packaging Card for Living Expenses.

Some merchants may not accept prepaid cards or may fall outside eligible spending categories.

7. Can I use the card overseas?

Yes. A **2.99% foreign currency conversion fee** applies to transactions in currencies other than Australian dollars.

8. Can I spend more than the balance on the card?

No. Transactions cannot exceed the available balance. If a merchant allows split payments, you may pay the remaining amount using another payment method.

9. Can I withdraw cash or reload the card?

No. The Rollover Gift Card cannot be used to withdraw cash and cannot be reloaded once issued.

10. How do I make online purchases with my Rollover Gift Card?

You can make online purchases in one of the following ways:

- Using your mobile wallet, if the online store supports Apple Pay, Google Pay or Samsung Pay
- Entering card details directly at checkout

You can view your card details in the **Get My eCard** app:

- Open the **app**
- Tap the card image to view your card number and expiry date
- Tap the card again to view the CVV (security code)

Accessing and managing your card

11. How do I access my digital card?

You'll receive an SMS with a link to access your digital card. You'll be prompted to download the **Get My eCard** app. Once logged in, your card will appear automatically in the app and can be added to your mobile wallet.

12. How do I download the Get My eCard app?

You can download the Get My eCard app from the app stores below:

- [Apple App Store \(iOS\)](#)
- [Google Play Store \(Android\)](#)

13. How do I check my balance and transactions?

You can view your balance, transaction history and expiry date in the **Get My eCard** app or at <https://sam.emerchants.com.au>.

You can also contact EML Customer Support on **1300 739 889**.

14. Can I change or reset my PIN?

Yes. You can change or reset your PIN at any time through the Get My eCard app. Alternatively, you can [reset your PIN online here](#).

15. How long are the funds valid for?

Funds are valid for **13 months** from the date the card is issued.

The expiry date is shown in the Get My eCard app. Expiry dates cannot be extended.

Delivery, activation and refunds

16. When will I receive my card?

Your digital Rollover Gift Card is issued immediately once your purchase is complete. You'll receive an SMS with instructions on how to access the card via the Get My eCard app.

17. Do I need to activate the card?

No activation is required. Once accessed via the Get My eCard app, you can add the card to your mobile wallet and start using it.

18. Can I get a refund on the card or purchases?

Purchase of the Rollover Gift Card itself is non-refundable and cannot be exchanged for cash.

Refunds for purchases depend on the merchant's policy and are typically credited back to the card.

Problems, lost cards and support

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

Contact **EML Customer Support** immediately on **1300 739 889** so the card can be cancelled and any remaining balance protected.

We are unable to refund the value of funds held on cards that are misused, lost or stolen. If funds are spent or stolen before the card is cancelled, those funds cannot be recovered.

If a replacement card is requested and funds remain on the card at the time it is cancelled, a replacement card can be issued for a \$6 fee, which will be deducted from the remaining balance.

The replacement card will retain the original expiry date.

20. Who do I contact if I need help?

For any issues with purchasing, accessing, activating or using your Rollover Gift Card, contact **EML Customer Support on 1300 739 889**.