Rollover Gift Card

Frequently asked questions



The Rollover Gift Card is a great way to use any unspent living expenses funds on your salary packaging card.

About the Rollover Gift Card

What is the Rollover Gift Card?

The Rollover Gift Card is a 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.

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.

When can I purchase a Rollover Gift Card?

The Rollover Gift Card can be purchased when you are approaching the end of the FBT year.

Card types, fees and limits

Can I choose between a digital and physical card?

Yes, both digital and physical card options will be available during the purchase process:

- **Digital card:** Issued immediately. You can add the digital card to your mobile wallet for use with Apple Pay, Google Pay or Samsung Pay. Fee: $6
- **Physical card (includes a digital card):** You'll receive a digital card immediately and a physical card sent by post. You can add the digital card to your mobile wallet and start using it while your physical card is being delivered. Card fees are GST-inclusive and deducted from your Living Expense balance at the time the card is purchased. Fee: $10

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 card fee will apply to each card ($6 for digital cards and $10 for physical cards, which include a digital card).

Using your Rollover Gift Card

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.

Can I use the card overseas?

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

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.

What option should I select when paying in store using a physical card?

When making an in-store purchase using a physical card, please swipe your card and select **'Credit'** at the point-of-sale terminal.

Rollover Gift Card FAQs

Why didn't my physical card work when I tapped the terminal?

Physical Rollover Gift Cards do not support contactless (tap) payments.
Before making your first purchase, your card must be activated.

To make an instore purchase, swipe the card at the terminal, select 'Credit', and enter your PIN.

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.

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

For digital cards, 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)

Note: If you purchased a physical card (which includes a digital card), you will be able to use card details for online purchases only after you have received and activated your physical card.

Accessing and managing your card

How do I access my digital card?

You'll receive an SMS from **EMLrollover** 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.

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)

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**.

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**.

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 on the physical card or in the Get My eCard app for digital cards. Expiry dates cannot be extended.

Delivery, activation and refunds

When will I receive my card?

Digital card: You'll receive an SMS with instructions on how to access your digital Rollover Gift Card once your purchase is complete.

Physical card (includes a digital card): You'll receive a physical card by post. Please allow up to 15 business days for delivery. While you wait, you can use your digital card for purchases via Apple Pay, Google Pay or Samsung Pay.

Do I need to activate the card?

Digital cards: 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.

Physical cards (includes digital): Yes. Physical cards are inactive while they are being delivered and must be activated before use. To activate your card, follow the instructions provided with the card. You'll be asked to enter the External Account ID (EAID) printed on the back of the card and confirm your identity using a one-time password (OTP) sent via SMS.

Where can I find the External Account ID (EAID)?

The External Account ID (EAID) is located at the top left-hand corner on the back of your physical card. It is a 9-character alphanumeric code and is required to activate the card.

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.

Rollover Gift Card FAQs

Problems, lost cards and support

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

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, stolen or damaged. 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 fee, which will be deducted from the remaining balance. The replacement fee is $6 for a digital card and $10 for a physical card.

Replacement card will retain the original expiry date.

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**.



The Rollover Gift Card is issued by EML Payment Solutions Limited ABN 30 131 436 532, AFSL 404131, pursuant to license by Mastercard®.
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