

FAQs

Cardholders Guide to Using their bcard Gift Card

1. Is the card required to be used at the EFTPOS device to authorise my purchase using my bcard Gift Card?

Yes. The retailer must use the EFTPOS pinpad provided when redeeming a Gift Card for goods or services as directed by the POS terminal.

2. How do I know if the gift card can be validated and redeemed using the EFTPOS pinpad?

EFTPOS is used for all **bcard** Gift Cards, these cards cannot be used online or for any card not present transactions (mail or phone orders).

3. Where can the **bcard** Gift Card be used?

A **bcard** Gift Card can only be used with **bcard** participating merchants to purchase goods and/or services. Please refer to the "Current Programs" tab on our home page for a summary of **bcard** programs and the associated participating merchants at which your card can be redeemed.

4. Is the balance updated automatically?

Each time you use your gift card, the purchase amount is automatically deducted from the Card balance as it is swiped through the EFTPOS pinpad and the transaction approved. If the transaction is declined the funds are not deducted as there is not enough balance to allow the transaction to be completed. You, the cardholder can check their balance online at www.bcard.net.au. It is recommended that you check your balance each time before using your gift card.

5. What do I do if the EFTPOS pinpad does not approve my gift card transaction?

Check the following:

- i. The EFTPOS network may be off-line. You as the customer will need to provide another payment type or come back when the EFTPOS system is up. You cannot use the gift card when the system is off-line.
- ii. The gift card's magnetic stripe may be damaged. Please contact **bcard** Head Office for further information.
- iii. There may be insufficient funds left on the gift card for the transaction. Please check your card balance online at www.bcard.net.au.
- iv. The gift card has expired. Check the expiry date on the back of the card. Refer to www.bcard.net.au and refer to the terms and conditions on the back of the card.

6. How can I check my Gift Card's balance?

You can check their gift card balance at www.bcard.net.au.

7. Do I have to spend the entire amount of the Gift Card in a single purchase?

No. Gift Cards are partially redeemable. Within the card's validity period, any available balance can be used for multiple purchases at any participating merchant.

8. Can these Gift Cards be reloaded with value?

No, these gift cards cannot be re-loaded.

9. Does a Gift Card expire?

Yes, a **bcard** gift card will expire 12 months from date of card issue.

10. Do I receive change on a Gift Card transaction?

No. The gift card can be used until the balance reaches a nil value, no matter how small the balance.

11. What happens if I lose my gift card or it was stolen?

Lost or stolen gift cards will only be replaced if you can provide the 19-digit card number or a valid purchase receipt, and there is balance left on the gift card. You must contact **bcard** Head Office to make this request.

12. Are there terms & conditions that apply to the **bcard** Gift Card?

Yes, a brief summary of the terms & conditions are printed on the back of the card. You can view the full terms & conditions at www.bcard.net.au