

HealthShare NSW

Living Expenses Information Kit

Introduction

The Living Expenses Card allows staff to pay less tax by claiming living expenses using a pre-paid, reloadable Mastercard. The card can be used to purchase goods and services at an outlet in Australia that has EFTPOS available, over the telephone or internet and at outlets overseas where Mastercard is accepted.

Meal Entertainment Cards and Living Expenses Cards are provided through EML Payment Solutions Limited (EML).

Purpose

The purpose of this statement is to provide guidelines on the authorised use of the Living Expenses Card and to communicate to employees the audit procedure and sanctions that will apply if the card is used by an employee to pay for unauthorised expenses.

Employees should note that on application for a card provided by EML Payment Solutions Ltd they are declaring that the card will only be used as outlined in the Product Disclosure Statement. Strict adherence to this policy and procedure statement is a condition of use of the cards and is required to ensure that the card complies with ATO rules.

General conditions

Value must be loaded to the card by the employer before it can be used. It is not a credit card and will offer no line of credit or overdraft.

The cardholder may only use the card for approved purchases, which include everyday living expenses such as:

- groceries
- petrol
- restaurant and café meals
- travel or booking a holiday
- gas, electricity and telephone bills
- council and water rates
- theatre and movie tickets
- clothes.

The card cannot be used for the following:

- Mortgage and personal loan repayments
- Credit card bill payments
- Withdrawing money from an ATM or when paying for items at an Electronic Banking Terminal
- Setting up recurring direct debit or direct credit payments
- Money transfers, money orders, cheques, etc, and
- Transactions relating to any form of gambling or gambling services.

In addition to the general conditions listed above, the following apply to Living Expenses Cards:

- NSW Health is required to conduct random audits of statements to ensure compliance with our policy. You may be asked to provide your statement with appropriate explanation of any items that are identified as inappropriate or outside policy.
- Any inappropriate use of the card will require a refund to NSW Health in post-tax dollars for the value of unauthorised use.
- Where NSW Health is of the view that an employee continually breaches the policy, the employee's card may be cancelled without further notice and disqualify the employee from applying for another meal entertainment card for a period of time determined at the discretion of NSW Health.
- Foreign currency fees may be incurred if the card is used overseas.

All terms and conditions are outlined in the Product Disclosure Statement. Please also consider the Financial Services Guide.

Fees

A monthly account fee of \$5.50 (incl. GST) will be charged to your account on the 15th of each month. If there are insufficient funds in your account to cover the fee, it will accrue (be owed) and be charged to your account when there are sufficient funds.

Fees and Charges (deducted from the value on the card)	Amount
Annual Fee – per benefit, charged monthly	\$5.50 per benefit per month
Foreign exchange fee	2.99%
Disputed transaction fee (per transaction)	\$11.00
Paper Statement Fee	\$3.30 per statement

Eligibility

Permanent full time, permanent part time and temporary employees with contracts of at least three months duration are eligible for salary packaging & meal entertainment.

Support and statements

You will not receive paper statements regarding the operation of your card accounts. You will be able to access the [EML online portal](#) or download the EML Benefits App:

- [Apple EML Benefits app](#)
- [Android EML Benefits app](#)

The EML Benefits App allows you to load your card/s into your digital wallet and pay for purchases with your mobile phone (eg via your preferred digital wallet). The digital card means you do not need to carry your physical card. Guidance on how to access your digital card is available via the EML Benefits App.

For help with getting started and managing your cards see the [EML Card Management Portal \(CMP\) Cardholder User Guide](#).

EML has engaged PBI Solutions to provide support for your card. PBI Solutions can be contacted on 1300 139 224. You can also contact the Employee Benefits team if you have any questions.

Sharing the benefits

NSW Health offers salary packaging to eligible staff on the condition that the benefit, through saved income tax, is shared equally. The amount saved is determined at the commencement of the package and will depend on how many fortnights it has been structured over.

The employer's share of saving is calculated such that the difference between the after-tax position of the employee before and after packaging is shared equally between the employer and employee (after deducting administration fees).

Liability for unauthorised transactions

Where you are not liable

You will not be liable for losses resulting from unauthorised transactions where it is clear that you have not contributed to the loss.

You will not be liable for losses resulting from unauthorised transactions that are caused by:

- fraud or negligence by our employees or agents, a third party involved in networking arrangements, or a merchant or their employee or agent;
- a card, identifier or pass code which is forged, faulty, expired or cancelled;
- a transaction requiring the use of a card and/or pass code that occurred before the cardholder has received the card and/or pass code (including a reissued card and/or pass code);
- a transaction being incorrectly debited more than once to a card; or
- an unauthorised transaction performed after you or a cardholder have informed us that the card has been misused, lost or stolen, or the security of a pass code has been breached.

You are not liable for loss arising from Unauthorised Transactions that can be made using an Identifier without the card or a PIN. Where a transaction can be made using the card, or a card and an identifier (such as a contactless purchase using the tokenised card) but does not require a PIN, you are liable only if you unreasonably delay reporting the loss or theft of a device or the physical card.

Where you are liable

You will be liable for losses arising from an unauthorised transaction if we can prove on the balance of probability that you contributed to those losses by unreasonably delaying reporting the misuse, loss or theft of a card, or that the security of all PINs has been breached. In those circumstances, you are liable in full for the actual losses that occur between when you become aware of the security compromise, theft or misuse of a device, or should reasonably have become aware in the case of a lost or stolen physical card, but:

- you are not liable for the portion of losses incurred on any one day in excess of any applicable
- daily transaction limit; and you are not liable for the portion of losses that exceeds the available balance.

Further Information

For further information and assistance contact HealthShare NSW Employee Benefits on:

Phone: 02 8848 5111

Email: salary.packaging@health.nsw.gov.au
