

Visa Debit Card



ACCESS Product profile

Choose the card that's right for you

First Option Members have the choice of Visa Debit Card or Credit Card, depending on their needs. The debit card provides you with direct access to your own money. However, Members may also apply for an Overdraft, which is linked to your Access Saver account.

A Visa Debit card allows you to withdraw cash at ATMs, purchase goods, withdraw cash at eftpos outlets and deposit / withdraw through Bank@Post at Australia Post.

The Visa facility provides increased options for accessing and managing your account. For example, you can establish regular bill payments to various billers (e.g. phone company, health fund or pay TV) by providing them with your card number and expiry date.

Tip: If you make a purchase at an eftpos terminal (and don't need cash out) select 'Credit' and enter your PIN or use Visa payWave. This is a fee free transaction. (Note: merchant fees may apply.)

Features and Benefits

Annual card fee	Nil
ATM and eftpos access	✓
ATM / eftpos limit*	\$1,000 per day [#]
Bank@Post access (deposit cash/cheques and withdraw cash)	✓
Card monitoring service 24x7	✓
Check transactions via statements, phone and online banking	✓
Pay bills over the phone or Internet	✓
payWave access (for purchases under \$100)	✓
PIN change via rediATMs and Easy App	✓
Purchase goods online or over the phone	✓
Use card overseas	✓

* Some eftpos locations may place lower limits on cash out. Members must have sufficient cleared funds (including any overdraft limit) in their account. Members can apply to temporarily increase their daily card limit.

[#] When making an eftpos purchase, select 'Credit'. This provides access to the entire available balance of the account.

How to apply

Your card can be ordered as part of a new membership application. However, existing Members can simply call our Member Service Team on 1300 855 675 or email First Option.

Terms and Conditions

This is general advice only and does not take into account your individual objectives, financial situations or needs.

Before acting on the advice, consider its appropriateness. You should read and consider the Account and Access Facility – Conditions of Use document and Financial Services Guide before deciding whether to acquire any product mentioned.

If an Overdraft is attached to your nominated access account, your withdrawals will be limited to your Overdraft limit.

Other fees and charges may apply. Refer to current Fees and Charges Schedule for details.

Visa Debit Card is available to members aged 13 years and over.

Product Profile: Visa Debit Card 0116