



COVID-19 Debit Card Delivery

For many of us, online banking and phone banking are second nature. For some, it's a whole new world. In this time of crisis, select Australians will be receiving a debit card for the first time.

This page is to help new Debit Card users learn about their new Debit Card, and to help answer any questions about using it.

Debit Cards

The COVID-19 pandemic has changed the way we do lots of things. To make sure everyone can still do their banking, pay their bills and buy things safely, Australians who have a passbook account will be sent a debit card by their bank. Your bank may phone you, or write to you before sending a card, to check if you would like a debit card. Other banks may send a letter and include a card.

The debit card gives you access to your money in your account. It is not a credit card and you will not be charged interest.

With a debit card you can pay for things over the phone, online, or in store. You can also withdraw money from an automatic teller machine. If you are worried, you can keep a low balance in the account, just enough to pay for everyday expenses.

If you need help with your debit card, talk to a family member or contact your bank.

Why are Debit Cards being delivered?

The government, retailers and banks have been working together to make sure all Australians have access to goods and services during this crisis.

COVID-19 has changed things

Even if you've never needed a Debit Card before, COVID-19 has shown that you may need to access goods and services when you can't access cash. If you have a passbook account, or an account that only has an ATM card, you'll be sent a debit card by your bank.

You can buy things from home

A Debit Card will mean you're able to pay for groceries or services, or pay bills, from the safety of your own home. It will also allow you to pay for things when stores do not accept cash. Debit Cards are a safe way for customers to pay for goods and services and are used by millions of Australians

Banks will contact you

Your bank may phone you, or write to you before sending a card, to check if you would like a debit card. Other banks may send a letter and include a card.

Benefits of a Debit Card

- It allows you to use your money to pay for goods and services.
- It's safer than large amounts of cash. If something goes wrong, there are fraud protections.
- It lets you pay things from home.
- It lets you pay for things when stores don't accept cash.
- You can still get cash from an ATM with it



What is a Debit Card?

It allows you to spend your money. It's not a credit card. You are not charged interest. The card itself is a piece of plastic with a unique number that lets you spend your money in your bank account. It allows you to pay for things over the phone or online.

How does a Debit Card work?

A Debit Card lets you withdraw your money from your account, and then pay someone with it, electronically.

Is a Debit Card secure to activate and secure to use?

Your Debit Card is secure to set up. There are security measures in place to protect you. If you set up ('activate') your new debit card over the phone or online, you'll be asked a set of standard security questions to ensure you're you.

Your Debit Card is secure to use. It's safer than large amounts of cash. Any spending on your Debit Card can be seen by both you and your bank. Banks have teams on alert to flag any suspicious activity.

Track all your spending

Every transaction on your Debit Card is tracked, timed and dated. You'll see every single expense, down to the last cent, and when and where it happened.

Is a Debit Card easy to use?

If you can make a phone call, you can set up your Debit Card. In most cases, to set up a Debit Card, you'll talk to a real person, on the phone, and they will talk you through the process, safely and securely, step by step.

If you can make a phone call, you can pay with your Debit Card. Stores and companies regularly take payments over the phone or over the internet. Debit Cards are designed to be easy to use.

What if I need help using my Debit Card?

If you're unsure about using a Debit Card, ask someone you trust what it's like to bank online or over the phone. Online banking and phone banking is designed to be easy to use, even if you've never banked online before or don't use phone apps.

Banks have teams ready to help

Your bank is ready to help you make the transition. Bank staff are ready to answer any questions you might have about activating or using your Debit Card.

Do I have to keep the Debit Card?

You can cancel your Debit Card whenever you want.

You don't have to use it. You can activate your Debit Card and have it ready, just in case you need to use it. Or, if you do activate the card, and then decide you don't want to use it, you can cancel it, safely and securely, with no cost.



Can I still get cash?

A Debit Card lets you access your money from an ATM. A Debit Card works with your bank's cash machines, and you can withdraw cash any time of day.

How does a Debit Card keep me safe from the coronavirus?

You can buy things from the safety of your home

A Debit Card means you can pay for things online or over the phone, and get them delivered. Millions of Australians are doing this every day, safely and securely. Buying things from home keeps you away from public places and off public transport, safer from the coronavirus.

You can spend less time in shops

If you do go to the shops, a Debit Card means you spend less time at registers, which keeps you safer from the coronavirus. You can tap your Debit Card against the EFTPOS machine, register your payment, and then go. You won't have to touch anything, keeping you safer from the coronavirus.

Pay your bills from home

A Debit Card will let you pay your bills at home. Being able to bank online and over the phone means you don't have to make trips to the bank or the post office in the midst of the coronavirus.

Buy your groceries without fuss

Some stores now don't accept cash, as a safety measure against the coronavirus. A Debit Card lets you pay for groceries or other goods with your own money at any store, safely and securely, without fuss.

Will a Debit Card charge me interest?

It's not a credit card, so you will not be charged interest. Your Debit Card accesses your money in your bank account.

Are there extra setup costs?

There are no additional costs to set up a debit card if you already have an account with your bank.

How am I protected against fraud?

All spending on your debit card is tracked. The time, date and amount for every transaction is recorded. You can set limits on how much can be spent on your Debit Card. Banks monitor accounts for suspicious activity. Large, unusual transactions are flagged.

How can I protect myself further when I use my Debit Card?

You can take steps to protect yourself against financial abuse:

- NEVER hand over a PIN or a password to anyone
- If someone asks for money, discuss it first with a trusted family member or friend
- Don't remove large sums of money from ATMs
- Keep regular track of your bank accounts, investments and other assets
- Call 1800 ELDERHelp (1800 353 374) for free advice and information.