

# About your Purple Visa Card



# A credit card has never been this **flexible.**

From earning rewards when you shop, to having the flexibility of long term Interest Free finance for those larger purchases,\* the Purple Visa Card has never been more flexible.

\*Normal lending criteria applies. Visit [purplevisa.co.nz](https://purplevisa.co.nz) for Participating Retailers, exclusions and full terms and conditions that apply to Purple Dollars and functionality of Purple Dollar redemption. Purple Dollars cannot be earned or redeemed on long-term interest free purchases.

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# Earn rewards everywhere Visa is accepted.

Using your Purple Visa Card for everyday purchases anywhere that Visa is accepted helps you earn Purple Dollars. The more you use your Purple Visa Card, the more Purple Dollars you'll earn to spend at Participating Retailers.\*



**Earn 1 Purple Dollar** for every \$150 spent on eligible transactions everywhere Visa is accepted. If you make purchases below this you'll still earn a percentage of Purple Dollars.



**1:1 reward ratio**  
20 Purple Dollars equals \$20 NZD. Simple.

## Earning Purple Dollars is easy:



**Monthly petrol top-ups \$150 = 1P**



**Weekend activities \$100 = 0.75P**



**Monthly household bills \$300 = 2P**



**Entertainment \$300 = 2P**



**Monthly grocery shop \$600 = 4P**



**Emergency purchases \$900 = 6P**

**15.75P = \$15.75 NZ Dollars to spend in-store or online at Participating Retailers.\***

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# Why is it so flexible?

Not only can you use your Purple Visa Card for everyday purchases, but you also have the option of Interest Free finance for those larger purchases at Participating Retailers.\*



Long term Interest Free options\*



Contactless payment



Earn Purple Dollars everywhere Visa is accepted



Redeem your Purple Dollars every time you spend at any Participating Retailers, either in-store or online.



24/7 online servicing

## How to redeem your Purple Dollars

Purple Dollars can be redeemed when either the Main Cardholder or the Additional Cardholder completes a purchase at any Participating Retailers, **either in-store or online**. The Purple Dollar Account must have a balance of at least ten (10) Purple Dollars and the Eligible Transaction must be for at least \$10. Once you've completed the purchase, the Main Cardholder will receive a SMS asking them if they would like to redeem their Purple Dollars for that purchase. Simply respond with a 'yes' and we'll take care of the rest.

Visit [purplevisa.co.nz](https://purplevisa.co.nz) for a detailed explanation on how Purple Dollar redemption works.

## Contactless payment

We know our customers have busy lives so we've enabled the Contactless feature as another method of payment on your Card. Contactless payment is a secure technology that will help you spend less time at the checkout.

To pay for transactions under the Contactless payment limit in New Zealand just wave or tap your credit card in front of a Contactless terminal and it will automatically process your transaction - there's no need for a signature or PIN. For transactions over the Contactless payment limit, you'll be required to enter your PIN. Check out the FAQ section for the current limit.

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## Card security

We know card security is important. Here are some ways you can be confident when making purchases.

### Visa Secure

Your Purple Visa Card is protected by Visa Secure which is an additional security feature for online shopping at participating sellers. Whenever you shop online using a seller who is also enrolled with Visa Secure, the system makes sure that you are the person shopping with your credit card by verifying your identity. All Purple Visa Card customers are automatically enrolled in this free service. Go to [visa.co.nz](https://www.visa.co.nz) for more information.

### Your card has a chip

Your credit card has a microchip embedded in it, which turns your information into a unique code when used at any EFTPOS terminal. This makes it difficult for anyone to copy your card and gives your card added security against fraud.

## Activating your card

Now that you've received your Purple Visa Card, there are a few things we need you to do before you can use it.

- 1** Read the Purple Visa Card Terms and Conditions and Rates and Fees again to familiarise yourself with your obligations and our expectation in using your Purple Visa Card - you can find them at [purplevisa.co.nz](https://purplevisa.co.nz).
- 2** Sign your card in the signature panel on the back as soon as it arrives.
- 3** To activate your card, simply log into our online service centre, eMoney, at [emoney.co.nz](https://www.emoney.co.nz) and follow the prompts (see opposite page for how to log in for the first time). When you activate your card a Key Code will be sent to your mobile to help verify your identity.

Alternatively, you can activate your card by calling our Customer Experience Team on **0800 801 808**.

**Please note:** Only the Main Cardholder can log into eMoney to activate their card. If you're an Additional Cardholder, please call our Customer Experience Team on **0800 801 808** to activate your card.

## Accessing eMoney

### To access eMoney you'll need to do the following:

- 1 Go to **emoney.co.nz** and click on the 'First time login' link. You'll need to enter your customer number (located on the back of your card) and have your mobile phone handy
- 2 You'll receive a Key Code via text message to your mobile phone which you'll be prompted to enter online to help verify your identity for the first time you log on
- 3 You'll then be asked to set up a password.

**Please note:** If you didn't give us your mobile number during your application, you'll need to call our Customer Experience Team on **0800 801 808** to update your details.

## Benefits of registering with eMoney

If you're the Main Cardholder, eMoney lets you manage your account online, simply and easily at your own convenience.

### You'll be able to:

- activate and load a PIN on your card
- change the PIN on your card
- update your account details
- view your transactions
- view your statements.

It's more eco-friendly to view your statements online. Just log into **emoney.co.nz** and select the 'online statements' option plus you'll save fees.

## Tips for choosing your PIN

### Here are a few tips for setting your new PIN for your card:

- choose a 4 digit number that you can remember
- don't use numbers that are easily identified with you personally, such as your birth date, address or phone number
- don't use repeated numbers e.g. 4444
- don't use consecutive numbers e.g. 1234
- Don't use the first or last 4 digits of your card number or customer number
- don't write down your PIN (this includes storing it on your mobile phone).

If you want to change your PIN, simply log into eMoney at **emoney.co.nz** or call us on **0800 801 808**.

## Pay it your way today

4 easy ways to pay your Purple Visa Card:



### 1. Direct debit Just set it and forget it

Download and print our direct debit form at [purplevisa.co.nz](http://purplevisa.co.nz)



Once you've filled it out, post it to SBS Money Limited, PO Box 1204, Invercargill 9840 or scan the completed form and send it to [info@purplevisa.co.nz](mailto:info@purplevisa.co.nz)



### 2. Internet banking If you're good with online stuff

Log into your internet banking.



Add us as a new payee by searching for 'PURPLE VISA CARD' in the payee menu and make one-off payments to us each month to repay all or part of your credit card balance.

**For details to include when setting up your payment.**

Visit [purplevisa.co.nz/support/make-a-payment](http://purplevisa.co.nz/support/make-a-payment) for step by step instructions.

## Paying by internet banking or automatic payment?

**Make sure you include these details:**

- PARTICULARS – your account number
- CODE – your last name and initials
- REFERENCE – your customer number

You can find these details on your statement.



### 3. Automatic payment It's the same every time

Ask your bank to assist you with setting up an automatic payment or log into your bank's mobile banking app or internet banking and follow the required steps. Search for 'PURPLE VISA CARD' in the payee menu.



Set the amount to be paid and the date you want to pay it (e.g. weekly or monthly).

**For details to include when setting up your payment, see below. Visit [purplevisa.co.nz/support/make-a-payment](https://purplevisa.co.nz/support/make-a-payment) for step by step instructions.**



### 4. Over the counter Pay in person

If you would like to pay in person



Just take your Purple Visa Card statement to your nearest **NZ Post Shop**. \$1.50 fee applies.

## How much should I pay?

Each month your statement will show the opening and closing balance, and the minimum amount due on (or before) the due date set out in the statement.

If you can afford to, it's best to repay more than just the minimum amount due on your credit card. If you only repay the minimum amount then you'll end up paying more because of interest that is charged on the balance and it will take you longer to repay. However, if you repay more than the minimum amount due each month, it will reduce the amount of interest charged and you'll be able to pay off your balance faster.

## Long Term Interest Free Option

With your Purple Visa Card, you have flexible buying options.

You can use your card for everyday purchases and enjoy up to 55 days interest free while earning rewards.

If you're after a big ticket item use your card for long-term Interest Free finance\* and spread the repayments over time.



To take advantage of the long-term interest free option, visit [purplevisa.co.nz](http://purplevisa.co.nz) to see our Participating Retailers.

Then simply:

- choose the long-term interest free promotion available
- ensure you have enough available credit to make the purchase
- present your Purple Visa Card or have your mobile phone handy at a Participating Retailer online or instore

\*Purple Dollars cannot be earned or redeemed on long-term interest free transactions. Minimum monthly repayments may be required during the interest free period.

## Contact us

If you have any questions, call our Customer Experience Team on **0800 801 808**, they'll be happy to help.

Check **purplevisa.co.nz** for our operational hours.

### General enquiries

**0800 801 808** (within New Zealand)

**+64 9 212 5234** (from overseas)

### 24/7 Emergency assistance (to report a lost card)

**0800 801 803** (within New Zealand)

**+64 9 212 5233** (from overseas)

### Email

**info@purplevisa.co.nz**

