

# About your Warehouse Money Visa Card

**5%\***  
off  
your everyday  
shopping at  
The Warehouse



**Warehouse  
Money**

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# Welcome to the Warehouse Money family

We understand that you lead a busy life and work hard to provide your family with not only the essentials, but also the things that make life just that little bit more comfortable.

Family means everything to us too. Which is why we started Warehouse Money – to help New Zealand families get more out of every day with great value financial products and services.



# Your Warehouse Money Visa Card



Use  
worldwide  
anywhere Visa  
is accepted

## 5% discount at The Warehouse

When you make a purchase in-store or online at The Warehouse using your Warehouse Money Visa Card, **you'll get a 5%\* discount on almost all purchases, including already reduced items.** Now that can help you get your everyday essentials for even better value at The Warehouse.

**Your Warehouse Money Visa Card also has these benefits:**

- ✓ No annual fee
- ✓ Online servicing 24/7

**Use anywhere in New Zealand and overseas where Visa is accepted**

You can use your Warehouse Money Visa Card anywhere you'd normally use a Visa credit card including retailers, supermarkets, petrol stations and restaurants around the world.

## Wave and go with Visa payWave

We know our customers have busy lives so contactless payment is available on your card. Visa payWave is a secure, contactless technology that will help you spend less time at the check-out.

To pay for transactions under \$80 in New Zealand just wave or tap your Warehouse Money Visa Card in front of a contactless terminal and it will automatically process your purchase – there's no need for a signature or a Personal Identification Number (PIN). For transactions over \$80, you'll be required to enter your PIN.

## Card security

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

### Verified by VISA

Your Warehouse Money Visa Card is protected with Verified by Visa which is an additional security feature for online shopping at participating sellers. Whenever you shop online using a seller who is also enrolled with Verified by Visa, the system makes sure that you are the person shopping with your credit card by verifying your identity. All Warehouse Money customers are automatically enrolled in this free service. Go to [visa.co.nz](http://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 and gives your card added security against fraud.

### Enhanced security

You can set up alerts so you'll be contacted if any actions are performed on your Warehouse Money Visa Card account that require your attention. It's simple to do. Just log into Warehouse Money Connect, go to 'Manage Alerts' under the 'Alerts' tab and set up the alerts you'd like.



\*Some exclusions apply. For a full list of exclusions, please refer to the terms and conditions brochure, visit [warehousemoney.co.nz](http://warehousemoney.co.nz)

## Activating your card

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

- 1 Read the Credit Card Terms and Conditions brochure and your Credit Card Rates and Fees that come with your Welcome letter. You accept these Terms and Conditions when you activate your card.
- 2 To activate your card, simply log into our online service centre, Warehouse Money Connect, at **wmconnect.co.nz** and follow the prompts (see below 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 Warehouse Money Connect 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 Warehouse Money Connect

**To access Warehouse Money Connect, you'll need to do the following:**

- 1 Log into Warehouse Money Connect at **wmconnect.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 the first time you log in
- 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 Warehouse Money Connect

If you're the main cardholder, Warehouse Money Connect 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 **wmconnect.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
- your PIN mustn't be the last or first 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 Warehouse Money Connect at **wmconnect.co.nz** or call us on **0800 801 808**.

## Pay it your way today

4 easy ways to pay your Warehouse Money Visa Card:



### 1. Direct debit

Just set it and forget it

Download and print our direct debit form at [warehousemoney.co.nz](http://warehousemoney.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@warehousemoney.co.nz](mailto:info@warehousemoney.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  
'WAREHOUSE MONEY' 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  
[warehousemoney.co.nz/cards/how-to-pay](http://warehousemoney.co.nz/cards/how-to-pay) for step by step instructions.



### 3. Automatic payment

It's the same every time

Tell your bank you want to set up an automatic  
payment or set one up using internet banking by  
searching for 'WAREHOUSE MONEY' 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  
[warehousemoney.co.nz/cards/how-to-pay](http://warehousemoney.co.nz/cards/how-to-pay) for step by step instructions.



### 4. Over the counter

Pay in person

If you would like to pay in person

Just take your Warehouse Money statement to your  
nearest NZ Post Shop. \$1.50 fee applies.

## 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.

## 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.

## Having trouble paying your card?

Call us on **0800 801 808**



# Warehouse Money