

## Woolworths Debit Cards – FAQs

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On 1<sup>st</sup> April 2010 Woolworths group announced that they no longer would allow VISA Debit and MasterCard Debit cardholders to press the “credit” button when shopping at their stores. The “credit” option will only be available to VISA and MasterCard Credit Card holders.

This change will occur at the Woolworths group stores from 15<sup>th</sup> April 2010.

### **Q1. What does it mean for our members?**

A. When a member makes a purchase at Woolworths group stores using their SGECU VISA Debit card on or after 15<sup>th</sup> April 2010, when they swipe or insert their card into the EFTPOS terminal, it will only display the “savings” or “cheque” options, with the “credit” option being removed. Members will need to enter their PIN for all of these transactions.

Your SGECU VISA Credit Cards will not be affected and you can continue to press “credit” option to either use PIN or sign.

### **Q2. What stores are under the Woolworths group?**

A. Stores involved are:

- Big W
- Woolworths Supermarkets
- Safeway Supermarkets
- Woolworths Liquor
- Safeway Liquor
- BWS
- Dan Murphy's
- Dick Smith
- Tandy
- Woolworths Petrol Outlets

### **Q3. How this will impact SGE members?**

A. SGE has always advised members to use “credit” options when making a purchase using their VISA Debit Card, so that these transactions do not count towards their free transaction threshold.

As a result of this change, any transaction performed at the above stores, using an SGECU VISA Debit card, where the “savings” option and a PIN is used, will be classed as an EFTPOS transaction, and will be included in the transaction count for each member.

This could result in some members exceeding their free transaction limit.

### **Q4. What can I do to shop smarter?**

- SGECU VISA Credit Cards are not affected by the above change. Members can still press the “credit” option when using their SGECU VISA Credit Cards at the Woolworths group stores.  
If you do not have an SGECU VISA Credit card, apply now! Contact SGE Direct on **1300 364 400** or visit website at [www.sgecu.com.au](http://www.sgecu.com.au) for more information.
- If you would normally use your SGECU VISA Debit Card at Woolworths group stores take this opportunity to withdraw additional cash you may require for the week, on top of your purchases instead of using ATM to withdraw money. This means you are making two transactions for the cost of one.

- We're unsure if other retailers will follow Woolworths lead, however in the mean time if it's convenient you may like to choose alternative shopping outlets outside the Woolworths group.

*For example: IGA Supermarkets, Franklins Supermarkets, stores from the Coles Group - Coles Supermarkets, Bi-Lo Supermarkets, Liquorland, Vintage Cellars, Officeworks, Target, Kmart, Coles express.*

#### **Q5. Why is Woolworths discontinuing this payment method?**

A. When a customer pays for goods or services using a card there are two networks that may be used to process the transaction – the EFTPOS system for 'savings' and 'cheque' payments and VISA/MasterCard system for 'credit' payments.

By removing the option of pressing 'credit', all Debit card transactions at Woolworths group stores will be processed through the EFTPOS network and Woolworths will save money.

**Please note:** Members can use the "credit" option on their SGECU VISA Debit Card where available except for the stores mentioned above.

Also SGECU VISA Credit Cards are not affected by the above change. Members can still press the "credit" option when using their SGECU VISA Credit Cards at the Woolworths group stores.

If you do not have an SGECU VISA Credit card, apply now! Contact SGE Direct on **1300 364 400** or visit website at [www.sgecu.com.au](http://www.sgecu.com.au) for more information.

If you have any questions regarding the above change feel free to contact SGE Direct on **1300 364 400**.