

About your b-entertained[®] account

There's plenty to learn about your b-entertained account. Here's how it works.

Meal & entertainment benefit

The b-entertained account can be used to pay for expenses that qualify as 'meal & entertainment' and 'holiday accommodation/venue hire'. These are defined by the ATO as:

- Entertainment by way of food and drink
- Accommodation or travel for the purpose of facilitating entertainment by way of food or drink
- Holiday accommodation and venue hire expenses both in Australia and overseas

You can salary sacrifice up to \$5,000 'grossed up' in each fringe benefit tax year.

For more information about 'meal & entertainment' please refer to the ATO.

When to use your account

Use the b-entertained card linked to your account when:

- Eating at restaurants, cafes or hotels
- Paying for holiday accommodation
- Paying for catering or event venue hire

Choose the Credit option and enter your PIN or Tap & Go[™]. *

Account restrictions

Your b-entertained card recognises whether a business is registered as a meal or entertainment provider. It blocks transactions that don't meet these requirements.

Sometimes, though, a business that provides meals or entertainment won't be recognised.

For example, a book shop that serves food may be classed as a 'bookstore' and not a 'meal and entertainment' provider. If this happens, you'll need to use another payment method.

Your b-entertained card can't be used for:

- Entertainment such as concerts, musicals, movies, sporting events, theatre, theme park tickets or similar forms of entertainment
- Grocery shopping or bottle shop purchases
- Accommodation bookings through third parties e.g. a travel agent, Wotif, Hotels Combined, Trivago, etc
- Hire of jukeboxes, DJs, bands or other additional entertainment

Other restrictions that apply include:

- No cash withdrawals (including bank cheques)
- No cash deposits or transfers into this account – the only deposits to this account should be made by your employer
- No cheque book facilities
- No phone or internet banking facilities (restricted e-banking access only)
- Cardholders cannot transfer funds into personal bank accounts
- No in-branch transactions
- No direct debits or periodical payments
- No BPAY[®] facility

Fees

These fees and charges¹ apply to **b-entertained** accounts:

A \$2 monthly service fee and a \$3 Debit Mastercard fee is charged on the first day of each month

EFTPOS transactions where Credit is chosen don't attract transaction fees.² (merchants sometimes charge a fee for credit transactions)

\$10 overdrawn account fee

Extra card security

If you want instant control over your cards, register for e-banking.

e-banking allows you to temporarily block a lost card while you look for it and unblock it when you find it. Or if it's gone for good, you can cancel your card at the touch of a button. And our handy PIN changer lets you personalise your card's PIN in seconds.

More questions?

Call us

1300 272 265

Monday to Friday 9:00am to 5pm AEST

Email us

salarypackaging@bendigobank.com.au

Visit us

bendigobank.com.au/notforprofit

* When pressing 'credit' on your b-entertained debit Mastercard the transaction won't hit your account straight away. The funds will be placed on hold until the amount is debited from your account. ~ Transactions processed using PayPass will auto select credit. Mastercard is a registered trademark, and the circles design and Tap & go are trademarks of Mastercard International Incorporated. Banking products are products of Bendigo and Adelaide Bank (05/20). BPAY® is a trademark of BPAY Pty Ltd ABN 69 079 137 518. ¹Please note that all fees and charges are subject to change. Refer to Part 2 of Bendigo Bank's Terms and Conditions - Business. Fees and Charges at bendigobank.com.au for further information. ²Overseas purchases may be charged a fee. Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 (A1572757-1572752) (02/21)