

A woman with blonde hair, wearing a grey tank top and sunglasses around her neck, is smiling as she uses a debit card to pay at a coffee counter. A barista in a blue shirt is holding a payment terminal. A stack of coffee cups is visible on the counter.

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Debit Cards & ATMs Help Guide

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Card Trouble

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What will it cost me to use an ATM in Australia?

Absolutely nothing if you use one of our RediATM's (you can find their locations [here](#) on our website). Otherwise, any of your big name banks like Commonwealth or Bankwest are generally free for use for all customers. Nice eh?

Lost your card?

Oh no! Don't stress, we can get this sorted. There are different procedures, depending on your situation. Keep reading to find which works for you:

Within Australia/Overseas, during Business hours (9am-5pm Monday to Friday) :

Give us a ring on 1300 464 465 and we will organise for your old card to be cancelled, as well as order you your new card. Please note: your new card, for security reasons will have a different number, which will cause issues with any direct debit payments attached to the card. To fix this, simply provide the new card number to your relevant billers.

Within Australia/Overseas, outside of Business hours:

To organise for your card to be cancelled, call 1800 648 027 (Toll free) or +61 2 8299 9101 as soon as you can. The card operator will make sure your card is cancelled, so no transactions can go through. Once business hours resume, give us a ring on 1300 464 465 or +61 8 9438 8888 to place an order for your new card. You will also be able to discuss any transactions if you're worried about fraud. As above, your new card will have a different number, so you will have to update any billers using your card with your new number.

Can't remember your PIN?

Not to worry! You can simply give us a call on 1300 464 465 Australia wide and toll-free and we can get this sorted for you ASAP. If you're overseas, give us a ring on +61 2 8299 9101. Its important that you call as soon as you can, so we can take the necessary steps to protect your funds.

Can I order a replacement card online?

We're working on it! In the meantime, give us a ring on 1300 464 465 to order any replacement cards. We will ensure this process is as quick and painless as possible.

Can I use my debit card overseas?

Yes, your Goldfields Money debit card can join you on your much deserved holiday! Just give us a heads up on when you are going, so we don't think your card has been stolen and lock your account. You can send us a message via SecureMail in your internet banking, send an email to info@goldfieldsmoney.com.au or give one of our team a ring on 1300 464 465 and we will make the note.

What is my daily withdrawal limit?

We have a daily limit of \$1,000 as standard. This combines withdrawals made using ATMs, EFTPOS and transfers made in internet banking. If you need a higher limit, don't fret! You can send us a message via SecureMail in your internet banking, send an email to info@goldfieldsmoney.com.au or give one of our team a ring on 1300 464 465 and we will send through the necessary forms.

How do I change my daily card limit?

This is super easy! Just give us a ring on 1300 464 465 or send us a request through SecureMail inside internet banking and we can get this done for you super quickly. We will need to confirm your ID with you first and then raise your limit for you. Your limit will last for a 24 hour period, if you need longer, speak with us and we will see what we can do!

What is my paywave limit?

Paywave has a single transaction limit of \$100.00. If your purchase is over that amount, you'll be asked to enter your PIN. It's just a way to keep your funds secure and is the same on all paywave services.

What if I think there are unauthorised transactions on my card?

Oh dear! This should not be happening! Send a message via SecureMail inside internet banking, email us at info@goldfieldsmoney.com.au or give us a call on 1300 464 465 and we can start the investigation for you.

Card expiry and replacement cards

We will send you a replacement card a few weeks before yours is due to expire. If you do not receive your card before it is due to expire, contact one of our team and they will be able to follow up where your card is. You can get in touch by email at info@goldfieldsmoney.com.au, using SecureMail inside internet banking or by giving us a ring on 1300 464 465. Just an FYI: replacement cards will work with your existing PIN. Easy huh?

Can I change my PIN if I have forgotten my PIN number?

Oh dear! That's no good. If you get in touch with us on 1300 464 465, we can organise for a new card + PIN to come your way ASAP.

Am I able to update my PIN number?

Yes! You can! Honestly, it's never been easier, we've created this guide to help! Easy right? Please note, if you're outside of Australia, you won't have access to the RediATM network needed to make the change unfortunately. We can still get this sorted for you though. If you ring us on 1300 464 465, one of our friendly team will organise a replacement card + PIN for you ASAP to be sent to your listed address.

How to locate the right ATM

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How to update your PIN (within Australia)

To update your PIN, you can visit any RediATM that is part of the Cuscal network. To find out which ATM has the functionality for you, you can use the ATM locator listed on our website here:

<https://www.goldfieldsmoney.com.au/atm-locator>. If you aren't within Australia, this option will not work for you.

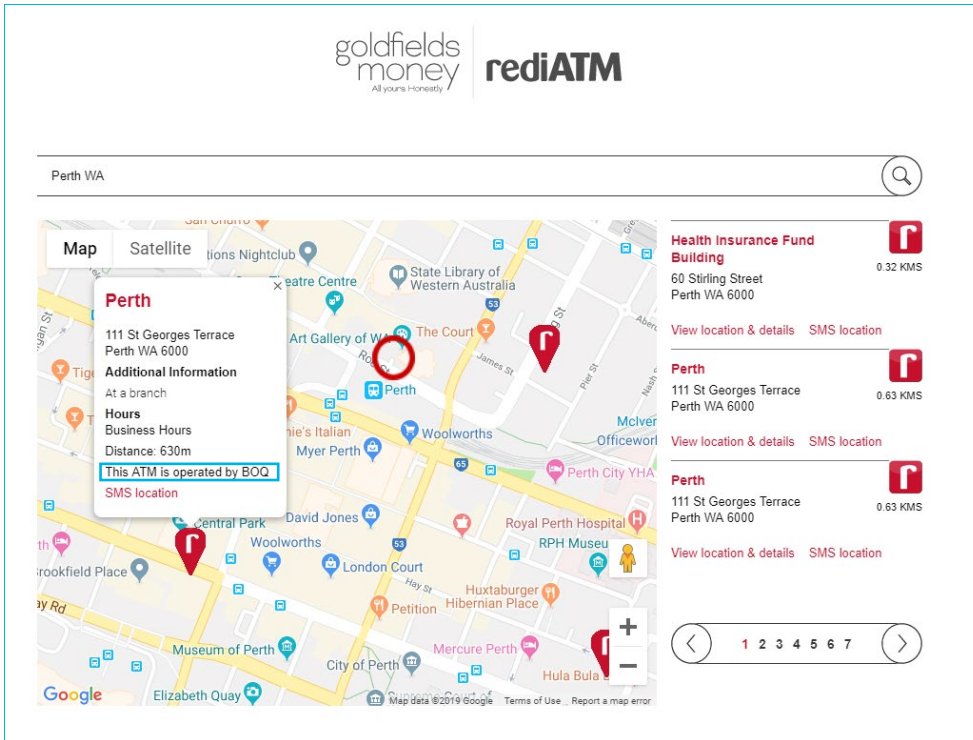
To use the ATM locator, simply visit the site above and enter your local area/postcode. It will then display all available ATMs that are close to you. Click on the red icon to get the specific details.

The screenshot shows the goldfields money rediATM website interface. At the top, the search bar contains "Perth WA". Below the search bar is a map of Perth, Western Australia, with several red location pins indicating ATM locations. One pin is highlighted with a red circle. To the right of the map, a list of ATM locations is displayed:

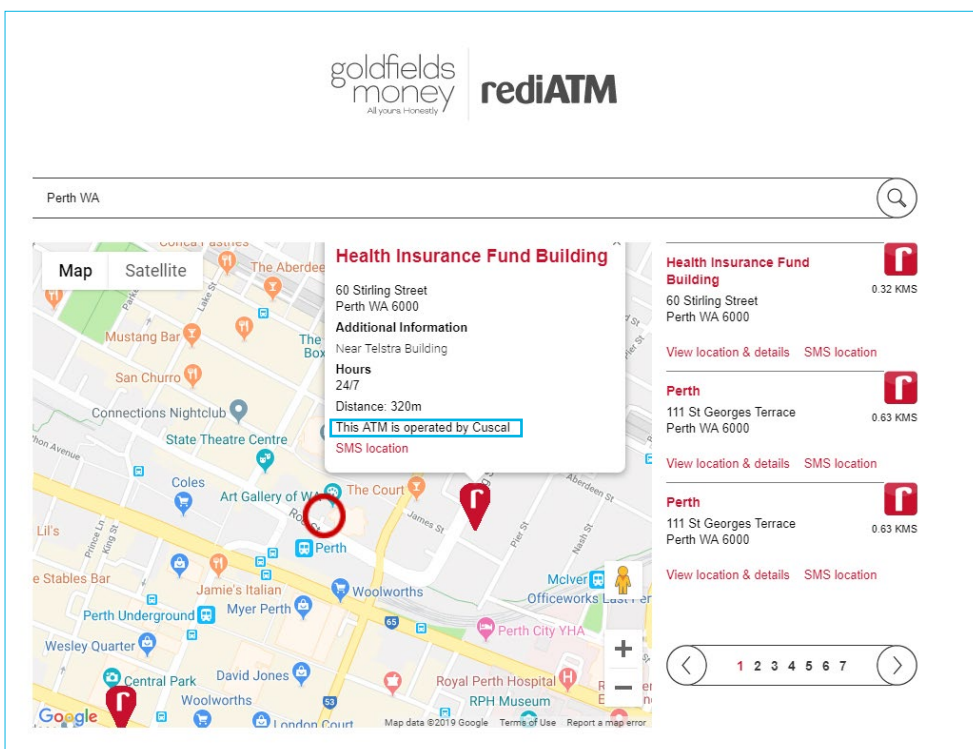
- Health Insurance Fund Building**
60 Stirling Street
Perth WA 6000
0.32 KMS
View location & details SMS location
- Perth**
111 St Georges Terrace
Perth WA 6000
0.63 KMS
View location & details SMS location
- Perth**
111 St Georges Terrace
Perth WA 6000
0.63 KMS
View location & details SMS location

At the bottom of the list, there is a pagination control showing a sequence of numbers from 1 to 7, with 1 being the active page.

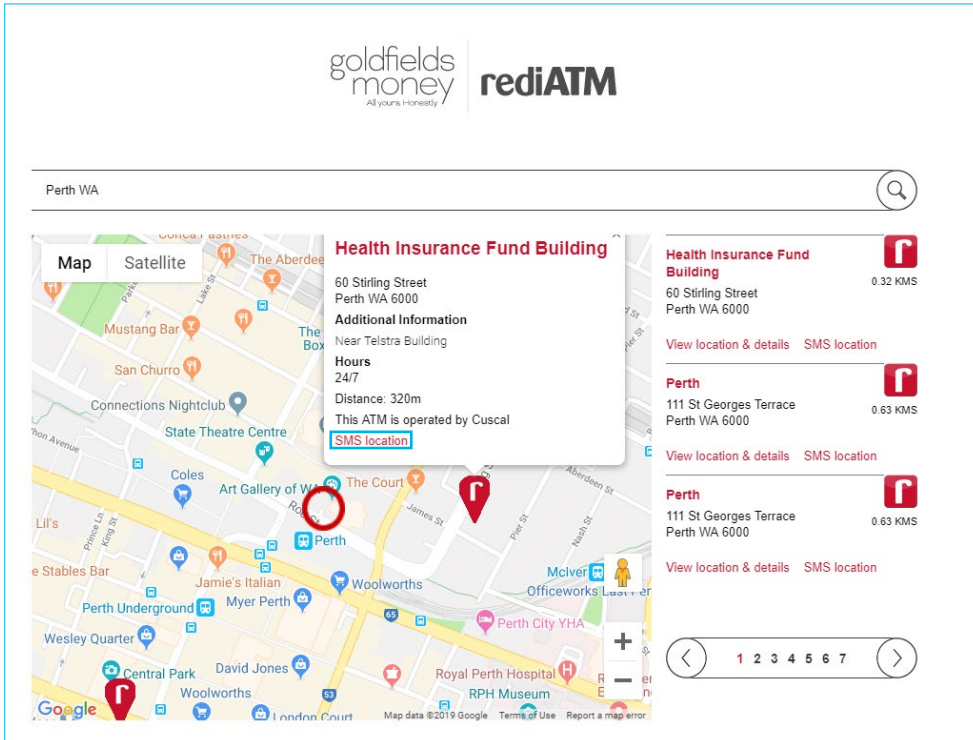
Using the ATM Locator



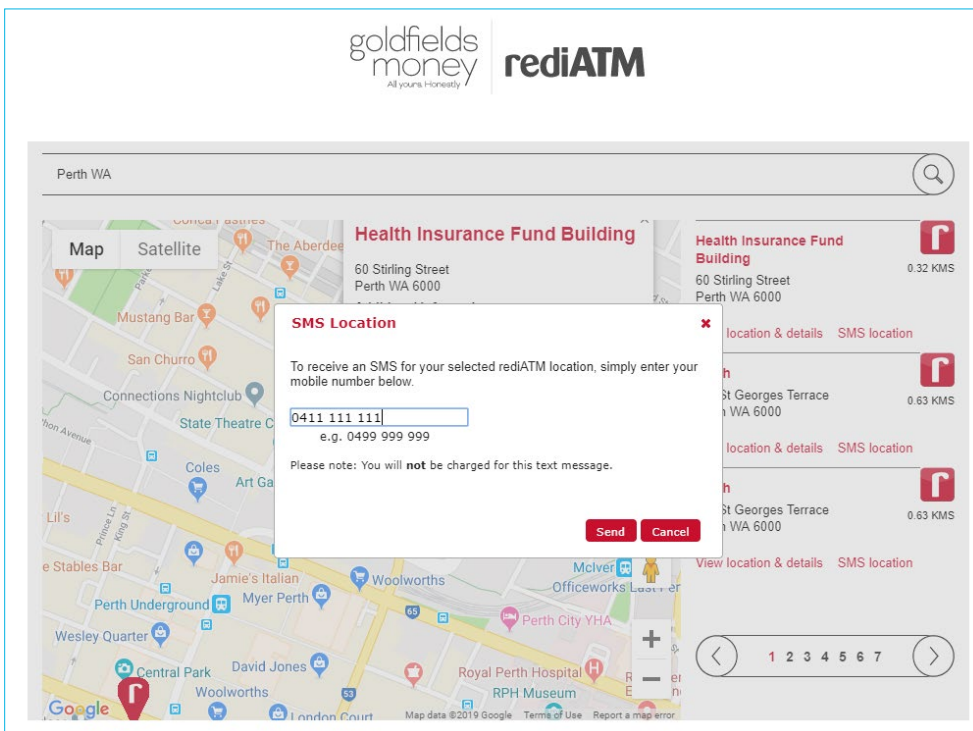
There are two types of ATM. Those operated by BOQ, like this one which are great for basic withdrawal and deposit functions and are still fee free.



And those operated by Cuscal. Cuscal ATMs have the additional functionality for changing PIN numbers. Make sure to choose those operated by Cuscal if you need to do more than just basic cash deposit/withdrawal functions.



You can click the SMS location button, and have directions sent straight to your mobile. How handy is that?



Once you've found the ATM you're after, you'll need to insert your card and enter the current PIN number.

From there you select "settings"

And then "Change your PIN".

Follow the steps on the ATM to finalise your new PIN. Sweet huh?

If you're still stuck don't stress!
Just give us a buzz on 1300 464 465.

