

Product Sheet – Visa Debit card

The Granite Visa Debit card is attached directly to your loan or offset facility.

Access your funds and pay on the go, anywhere Visa is accepted, using your Granite Visa Debit card. You can withdraw your own available funds from ATMs or while making purchases at participating merchants.

If you use a physical Granite Visa Debit card and insert your card in a POS device¹ to make purchases, you must select **CREDIT** or **CR** and enter your PIN.

ATM cash withdrawals and daily Visa Debit card transaction limits

A cash withdrawal can be completed, using your available funds, at any ATM in Australia or overseas where Visa cards are accepted. You will need to enter your PIN, and must select the **CREDIT** or **CR** account at the ATM. You may withdraw \$1,000 per day in total.

Your Visa Debit card has a daily transaction limit of \$10,000.00. If there are multiple cardholders linked to an account, this daily limit is shared. The daily transaction limit includes in-store purchases, online purchases, Tap and Go payments, and where you insert your card in a POS device, and is inclusive of a maximum daily cash ATM Withdrawal Limit of \$1,000.00.

Most major bank branded ATMs do not charge an ATM withdrawal fee. Cash withdrawals from other financial institution ATMs and private ATMs may attract a fee which will be disclosed prior to performing the transaction.

Personal Identification Number (PIN)

Customers with a Visa Debit card will need to set a PIN to ensure their card is secure. It is very important that your PIN is memorised and not stored with your card for security.

How to activate your new Visa Debit card

Activate your card online

To keep your account secure, you must activate your card yourself. This can be done easily online by logging on to our Mobile Access App or Internet Access portal.

- Tap the **Manage Debit Cards** option in the drop-down menu
- Select the card you want to activate, and
- Follow the simple on-screen prompts to complete activation.

Please note: Our Customer Service team can no longer activate your card over the phone.

How to request a Visa Debit card

If you do not currently have an Granite Visa Debit card and would like to apply for one, please call our customer service team at **1300 366 849**. The team will discuss your needs and evaluate your eligibility for the Visa Debit card.

Please note a Visa Debit card, by way of example, cannot be offered in the following situations:

- For an SMSF loan.
- For home loans where the borrowers are trustees.
- For home loans that involve a guarantor arrangement.
- For home loans for non-residents and expatriates.
- For a construction loan that does not have a linked offset account.

Card protection if misplaced

If you misplace your card, you can use the **'Lock Card'** feature in the Granite Mobile Access app to temporarily disable all card functions. This quick action ensures your physical card cannot be used until you locate it. However, any existing payments or direct debits will continue as scheduled.

To lock/unlock your card via Internet Access:

- On 'My Loans' page, click the 'Manage your Debit Card' link at the left.
- Select the 'Lock/Unlock Card' button.
- Enter PIN and 'Confirm'.

If your card is linked to a joint account, you will not have the ability to manage or lock the other cardholder's card.

Unlocking a locked Visa Debit card

To unlock your card, contact the Origin Mortgage Management customer service team, who manage our Visa Debit card service. Their number is **1300 366 849**. If you are overseas, call **+612 8244 5192**. We will assist you in unlocking your card.

Alternatively, you can unlock your card within your Internet Access by using the **'Manage your Debit Card'** feature within the **'My Loans'** page. You can also unlock your card within the Mobile Access app by using the **'Manage Debit Card'** feature. Please select the **Settings** icon, and then select **'Unlock Card'**.

Reporting lost or stolen Visa Debit cards

If you have lost your card or believe that it has been stolen: Please call the Origin Mortgage Management customer service team immediately on **1300 366 849**, or on **+612 8244 5192** if you are overseas. You can also use the Granite Mobile Access app to lock the card, which will instantly stop all transactions being accepted.

To lock/unlock your card via Internet Access:

- On 'My Loans' page, click the 'Manage your Debit Card' link at the left.
- Select the 'Lock/Unlock Card' button.
- Enter PIN and 'Confirm'.

Fees and charges

ATM Operator Fee

Australian ATM withdrawals \$0

We do not charge any fees for withdrawals from an Australian ATM. A fee may be charged by the ATM operator which will be taken from your account. Most major bank branded ATMs do not charge for ATM withdrawals, as at 15/10/2025 and may be subject to change.

If a fee will be charged, the ATM will quote a fee, should you choose to progress with the transaction.

Overseas Transaction Fee

Fee amount: 3% of the transaction value.

An overseas transaction fee will be charged when you make a transaction using the Visa Debit card in a currency other than Australian dollars.

Visa Debit card Replacement Fee

\$7.50 per replacement card.

VISA Conditions of Use

Before you use your card, please read VISA Conditions of Use on our website [VISA Terms and Conditions | Granite](#)

Important Information

This information is general in nature and has been prepared without taking your objectives, needs and overall financial situation into account.

Origin Mortgage Management, trading as Columbus Capital, recommends you read the Visa Conditions of Use, and Visa Debit Target Market Determination.

The VISA Debit Card is issued by Columbus Capital Pty Ltd ACN 119 531 252, Australian Credit Licence 337 303, trading as Origin Mortgage Management Services, and is the issuer of the financial product and responsible for its features, terms, and conditions. Hay Limited (ABN 34 629 037 403), as the Visa licensed issuer is sponsoring Columbus Capital Pty Ltd into the Visa payment network. Hay Limited is not the issuer of the financial product.

¹The merchant may levy a charge for using your VISA Debit card which will be taken from your account.