

**What is a card issuer?**

A card issuer is responsible for ensuring OneSmart is compliant with financial laws and regulations, such as setting the terms and conditions associated with its usage.

**Why is the OneSmart issuer changing?**

Travelex Card Services Limited has taken the decision to stop issuing cards in New Zealand. As a result, EML Payment Solutions Limited will be the issuer of the OneSmart card from 28 April 2021.

**When will the Issuer change happen?**

The OneSmart issuer will automatically change from Travelex Card Services Limited to EML Payment Solutions Limited on 28 April 2021.

**What does the issuer change to EML mean for me?**

There's nothing you need to do. Your OneSmart account remains the same and you can continue using the same physical card for purchases in store, online or at ATMs. You can also top up your card balance and manage your OneSmart account via 'My Account'.

**Will I be sent a new card?**

No, your card remains valid until the expiry date shown on the OneSmart side of your Airpoints card.

**Who is EML Payment Solutions Limited?**

EML Payment Solutions Limited is a company incorporated in Australia (Australian Company Number 131 436 532) and registered in New Zealand as an overseas company under the Companies Act 1993 (company number 8079483). EML are a Mastercard Principal Member and have been carrying on business as a financial services provider since 2008 by issuing and processing single load and reloadable prepaid cards in Australia.

**Are the OneSmart Terms and Conditions changing?**

The key features of your OneSmart card and how you may use your card are not changing. You can find a copy of the new EML OneSmart terms and conditions.

<https://www.airnzonesmart.co.nz/media/1105/termsconditions-airnz.pdf>

**How can I check my balance and transaction records?**

Use your login details to access your OneSmart account at [airnzonesmart.co.nz](https://www.airnzonesmart.co.nz).

Alternatively, you can contact the OneSmart Customer Support team on 0800 787 555 or +64 9 377 8535 (call charges may apply).

**How do I manage my OneSmart Account balance?**

You can manage your OneSmart balances by signing into your account at [airnzonesmart.co.nz](https://www.airnzonesmart.co.nz) and selecting the *Transfer money* option from the main menu.

To transfer money from your OneSmart account to your bank account follow the prompts for 'Cash out' to close your account and cash out any balance on your card free of charge.

**What can I do if I am not happy about this change?**

You can cash out your balance and close your OneSmart Facility anytime by logging into your account at [airnzonesmart.co.nz](https://www.airnzonesmart.co.nz) and following the instructions to 'Cash out'.