

Visa Debit Cards and Visa Credit cards

Your physical card will be sent to your mailing address and your card will also be available immediately in the form of an instant digital debit card or instant digital credit card (“Virtual Card”).

By proceeding with your request for a Visa Debit card or Visa Credit card, you acknowledge and agree that:

- You have read and agree to the [Visa Debit card Terms and Conditions](#) which apply to the use of your Visa Debit card, or [Visa Credit card Terms and Conditions](#) which apply to the use of your Visa Credit card, whether in physical or digital forms.
- You understand that a Virtual Card is active when it is issued to you, you are not required to activate your card, and your card can be used immediately.
- You understand that, if you need to order a replacement card, you will have 14 days after the card has been set as lost or stolen to complete the order.
- Replacement cards can be re-issued for both debit and credit cards.
- You understand that a Virtual Card will be issued with no card controls in place. This means you will be able to complete all types of transactions. You can change these card controls to restrict its use but must ensure that you maintain the security of your device or account through which your Virtual Card can be viewed or accessed.
- You agree that a Virtual Card remains the property of Queensland Country Bank at all times. You must deactivate a Virtual Card, remove the Card Details from any Digital Wallet to which they are registered, or remove the Virtual Card from any Device or account through which it can be viewed or accessed if we ask you to do so.
- You must not modify, encode, encrypt or otherwise interfere with any Virtual Card.
- New personal online memberships will be issued with active Virtual Cards.
- You understand that, when opening a new personal account within your internet banking or mobile app, new cards will be issued as active Virtual Cards.
- You understand that Virtual Cards are only issued for personal memberships and business accounts are excluded.