

Frequently Asked Questions (FAQ's)

Last Updated: 18 June 2010

Below are some Frequently Asked Questions about the changes to the Meal Entertainment benefit. We hope it will help clarify any questions you may have. Furthermore we have a dedicated phone line to answer any questions please free feel to call 1300 132 532 or email us at memberservices@paradigmtsm.com.au. Please be sure to check back periodically for further updates to this page.

The following conditions have been provided by WA Health for the meal entertainment benefit and apply from 1 April 2010:

- An annual limit of \$10,000 per Fringe Benefits Tax year (1 April to 31 March).
- All purchases to be by way of a debit meals card only, no cash or other transactions will be accepted.
- Only one debit meals card will be issued per employee, additional partner cards will not be issued.
- Employees must retain, and produce on request to their provider or employer, the restaurant receipts or tax invoices which must be in English and clearly identify the meals purchased. The meals card transactions will be audited.
- Only restaurant meals (including drinks and beverages) consumed on the premises will be able to be claimed, and the meals card must not be used for any other purchases or transactions.
- Meals must be for two or more persons, substantial (i.e. not snacks), and the total purchase must be for at least \$20 (an increase from the \$15 minimum which has been in place since 2004).
- Takeaway or home delivered meals are not acceptable.
- Meals purchased overseas are not acceptable.

1. How does the Meal Entertainment Card work?

You must nominate a fortnightly amount to be deducted from your pay and deposited into your ANZ Meal Entertainment card account. The card works like a debit card. You can access your available funds by making Meal Entertainment purchases as per the WA Health conditions above.

2. When can I expect to receive my Meal Entertainment Card

Meal Entertainment Cards will be issued in the week commencing 28 June 2010.

3. Where can I use the ANZ Meal Entertainment card?

Your Meal Entertainment Card can be used at "Restaurants" within Australia that accept VISA. You must use the card in accordance with the conditions set out above.

4. What is a Restaurant?

For the purpose of Meal Entertainment, WA Health has defined a restaurant to be:
Any eatery with individual tables located on-premises for the purpose of sitting down and consuming meals.

This can include:

- Dine-in restaurants
- Cafes and diners
- Clubs, pubs or bars
- Sushi-train restaurants, and
- Fast-food and buffet restaurants

It should be noted that food and drink does not need to be served at the tables (e.g. by waiters or waitresses), it is enough that the food and drink is purchased at the establishment and consumed at a table on-premises.

Examples of establishments that are not restaurants include:

- Take-away stores with no eat-in facilities (e.g. Dominos Pizza)
- Take-away stores in food courts
- Bakeries and cake shops
- Nut and confectionary stores
- Supermarkets and grocery stores
- Function and convention venues and other catering establishments

5. What is a substantial meal?

For the purpose of Meal Entertainment, WA Health determines that a food and drink claim will **not be considered substantial** where it contains **only** the following items **in any combination**

- Beverages including coffee, tea and alcohol
- Cakes and sweets
- Breakfast rolls (e.g. bacon and egg rolls)
- Plain toast, croissants, pastries and cereal
- Chips, wedges, French Fries
- Any pre-packaged food and/or
- Fruit

Claims that only contain the above items will not comply with WA Health conditions.

6. How do I check my ANZ Meal Entertainment card balance?

If you provided a mobile phone number on your Meal Entertainment Card application form, you will receive a Short Messaging Service (SMS) to your mobile phone to advise when funds are deposited to your card and your current balance. Please note, you can only use your card when sufficient funds are available.

You can also check your card's balance via:

- ANZ's online portal
- ANZ phone banking
- ANZ Automatic Teller Machines (ATM) across Australia.

Once the card is issued, these details will be available.

7. Could my Meal Entertainment Card be declined when paying for my meal?

Yes. Your card may be declined due to insufficient funds or if your purchase is made at an outlet that has been restricted by the card. We encourage you check your cards available funds prior to making purchases to avoid disappointment. Please see Question 6 for details on checking your card balance.

8. What happens if my Meal Entertainment Card is declined when paying for my meal?

If your card is declined, you will need to make payment via other means. You will be unable to claim reimbursement for that purchase.

9. Do I still need to keep my receipts?

Yes, you are required to retain receipts for 5 years, and produce on request to Paradigm or the Department of Health, copies of the restaurant receipts which must be in English and clearly identify the meals and beverages purchased. You may need to ask the restaurant if they can provide you with the appropriate receipt prior to dining.

10. Is there an annual fee for the ANZ Meal Entertainment card?

Yes. The annual fee is \$26 (plus GST). Paradigm will deduct \$1.00 (pre-tax) from your pay each fortnight. This deduction will be in addition to your Meal Entertainment deductions and will not impact on your \$10,000 annual limit.

11. Can I get an additional card for my partner?

No, as per the conditions above, only one ANZ Meal Entertainment card can be issued per employee, additional partner cards are not allowed.

12. What happens with my current Meal Entertainment tax invoices?

If you applied for the ANZ Meal Entertainment Card prior to 1 April 2010, your final reimbursement claims must be received at Paradigm's office by 5pm Friday 25 June 2010, so they are processed before the card is issued. Claims received after this date will not be processed.

As advised by the WA Health Department, if your Meal Entertainment card application was received after 5pm 31 March 2010, your reimbursement claims are not eligible to be processed.

The below table will assist in determining if you can claim reimbursements after 1 April 2010.

Meal Entertainment Transition Rules for Reimbursement Claims	
Scenario	Reimbursement Claim Rule
<ul style="list-style-type: none"> • Employee has applied for a Meal Entertainment Card by 5pm 31 March 2010 	Reimbursement claims can be submitted for Meal Entertainment purchases prior to your Meal Entertainment card being issued. *
<ul style="list-style-type: none"> • Employee has not applied for a Meal Entertainment Card by 5pm 31 March 2010, and either: <ul style="list-style-type: none"> ➢ Applies for a Meal Entertainment Card after 1 April; or ➢ Does not apply for a Meal Entertainment Card 	Employee cannot submit any reimbursement claims after 31 March 2010.
* No Reimbursement Claims for Meal Entertainment purchases prior to 1 April 2010 will be accepted after 30 May 2010.	

13. Can I claim a catered function using my Meal Entertainment Card

From 1 April 2010, you can only claim purchases from restaurants (see question 4). Catered functions at function centres or other venues not considered a restaurant will not be able to be claimed.

14. What happens to my existing unpaid reimbursement claims?

Final payments for existing claims will be made by 29 June 2010. After this date, no further reimbursement payments will be made. From 30 June 2010, all balances and future deductions for your Meal Entertainment benefit will be sent to your Meal Entertainment Card (up to \$10,000 less any reimbursements paid since 1 April 2010).