

## Visa Gift Card Frequently Asked Questions

### How does the gift card work?

The gift card is a prepaid card that can be used to purchase goods and services at any merchant within the U.S. that accepts Visa debit cards, including online merchants. Each time you use your gift card, the value is reduced by the amount of the purchase until the gift card value is zero.

### Is the gift card a credit card?

No. Although the gift card may look similar to a credit card and have the Visa logo, the gift card is a prepaid card that does not have a line of credit. The gift card owner can use the gift card up to the amount of the card value.

### Can I purchase a gift card for my own use?

Yes, a gift card is useful for traveling and for money management situations.

### Who can I send a gift card to?

You can give a gift card to any adult who lives in the U.S. (including Alaska and Hawaii). Gift cards should not be sent to international addresses, post office boxes, or to FPO or APO addresses.

### Who can use the gift card?

Only the person who signs the back of the gift card.

### When asked by a merchant to select "credit" or "debit", what should I do?

You should select the "credit" option when using your gift card. In addition, you will be asked to sign the sales receipt.

### How can I check the amount of my remaining gift card balance, the expiration date and transaction information?

You can receive information regarding your gift card balance and expiration date as well as a summary of your purchase transactions by visiting us online at [www.cumoney.com/gift](http://www.cumoney.com/gift) or by calling customer service at 1-833-729-2843.

### Is there a fee for calling customer service to get my gift card Balance?

Yes, a fee of \$1.00 per call will be charged against your remaining gift card balance to use our automated touch-tone customer service for card account information and a fee of \$5.00 per call will be charged against your remaining gift card balance for customer service agent assisted calls. There is never a fee for checking your gift card balance online at [www.cumoney.com/gift](http://www.cumoney.com/gift)

### How can I purchase an item that costs more than the balance on my Visa gift card?

When paying for a purchase with your Visa gift card and a second payment method:

- Let the merchant know in advance you will be using two methods of payment.
- Present the card and state the specific amount to be deducted.
- Pay the merchant the difference with a second method of payment cash, check, or credit/debit card.

### Where can I use the gift card?

You can use the gift card to purchase goods and services at any merchant within the U.S. that accepts Visa debit cards, including online merchants. Your gift card cannot be used for internet gambling, international purchases and/or any illegal activity.

### Can I reload the gift card with additional money?

No, the gift card is not reloadable. You cannot add more money to your gift card.

**Can I use my Visa gift card at restaurants and hotels?**

Yes, however, you should be aware that many restaurants, hotels, and other merchants may factor in an automatic tip, or, other expenses above the purchase amount, when authorizing card purchases. If your bill, plus the estimated tip or other expenses, exceeds the amount on the Visa gift card, it may be declined. Should this situation occur, ask the merchant to deduct a specific amount from the card and use another method of payment for the balance or tip.

**Can I use my gift card at "pay at the pump" gas stations?**

Yes, however, it is recommended that you give your card to the station attendant and state exactly how much gas you want to purchase, instead of swiping your card at the pump.

**Can my gift card be used to obtain cash at an ATM or bank?**

No, your gift card cannot be used for cash access at an ATM or bank. However, you can use your gift card at any U.S. merchant that accepts the Visa debit card.

**What can I do if my gift card is lost, stolen or has been used without my authorization?**

Report lost or stolen cards immediately by calling customer service at: 1-833-729-2843. You will need to have the card number to cancel the card. After your card is cancelled, a replacement card may be issued for the remaining value on the card, less a card replacement fee. Keep a record of your Visa gift card number in a safe place, separate from the card. Please see the Transfund gift card terms and conditions for complete details regarding your rights and obligations.

**How can I report a disputed transaction or an error on my gift card?**

If you dispute a purchase transaction, contact the merchant that provided the goods or services to you. If you cannot resolve the dispute with the merchant or if you believe there is an error regarding your gift card account, contact our customer service at 866-317-9693. Please see the gift card terms and conditions for complete details regarding your rights and obligations.

**Are there fees associated with the gift card?**

Yes. Please see the gift card terms and conditions for complete details.

**How can I obtain information regarding my gift card transactions?**

You can obtain information regarding your gift card transactions by visiting us online at [www.cumoney.com/gift](http://www.cumoney.com/gift).

**Can I use my Visa gift card for online or phone purchases?**

Yes, however, you must first register the card at [www.cumoney.com/gift](http://www.cumoney.com/gift) or by calling customer service at 1-833-729-2843. When you make your online or phone purchase, be sure to use the same name, address, and phone number you used when you registered your card.

**What if I need to return an item that was purchased with my visa gift Card?**

You may need to present your Visa gift card at the time of a merchandise return. If the merchant's return policy allows it, the merchant will credit the amount of the purchase back onto your card. Remember to save your receipts and the card even after you have spent all of the funds, in case there are any merchandise returns.

**What should I do if my gift card purchase is declined?**

Make sure there are sufficient funds on your Visa gift card before making a purchase. You can check your balance at [www.cumoney.com/gift](http://www.cumoney.com/gift) or by calling customer service at 1-833-729-2843. If your transaction was declined even though there were sufficient funds on your card, call 1-833-729-2843.

**How long can I use my gift card?**

You can use your gift card through the expiration date embossed on your Visa gift card or until the value on the card has been depleted. Purchases requested after the Visa gift card's expiration date will be declined.

**What happens if there is a remaining balance after the gift card expires?**

After the expiration date, for a check issuance fee of \$15.00, you can redeem the remaining gift card balance by calling our customer service at 1-833-729-2843. After the expiration date, all transactions will be declined.

**How can I cancel my gift card?**

If you wish to terminate your gift card prior to the expiration date, for a check issuance fee of \$15.00, you can redeem the remaining gift card balance by calling our customer service at 1-833-729-2843.

**What should I do with my Visa gift card once the value is depleted?**

Keep your card, even after the balance is depleted, in case you need to return any purchased items. You may be asked to present the card when returning the items purchased with the card.