



## Frequently Asked Gift Card Questions

**1.) How much money can go on my Gift Card?**

Card can be loaded with any dollar amount between \$25 and \$1,000; excluding change.

**2.) Are there any fees on my Gift Card?**

Card Fee: \$2.50 card fee will be charged once at point of purchase.

Monthly Service Fee: A monthly service fee of \$2.50 is waived for the first six months. This fee will be deducted from your card balance the first of the month beginning in month seven until balance is \$0 or card expires.

**2.) Does my Gift Card have an expiration date?**

Yes, the Gift card expires at date shown on the front of the card.

**3.) Where can I use my Gift Card?**

Welcome anywhere Visa debit cards are accepted. Exceptions are: see questions 11 and 12

**4.) Is my Gift Card a credit card?**

No, the Gift Card is a prepaid Visa card that carries a fixed cash amount determined by the Gift Card purchaser. Each time you use the Gift Card, the purchase amount is deducted from the available balance. When given the option of debit or credit at point of sale, select credit.

**5.) Can I use this card for on-line purchases?**

Yes, you can use your Gift Card for online shopping. In order to use this card for merchants who use address verification to authenticate purchases, you must register your card on-line at [www.harlandclarkegiftcard.com](http://www.harlandclarkegiftcard.com) . Login as a Returning Cardholder and follow the instructions to register your card. Your card may not be used at age restricted on-line merchant sites.

**6.) How do I check the balance on my Gift Card?**

Go to [www.harlandclarkegiftcard.com](http://www.harlandclarkegiftcard.com) or call 1-866-244-5360

**7.) What if my Gift Card is denied during a purchase?**

When purchasing items that exceed amount on card notify cashier the cards current balance or transaction will be denied.

**8.) How are merchandise returns handled?**

Each merchant location has its own return policies and will handle the returns in the same manner as any other Visa debit purchase.

**9.) What happens if my Gift Card is lost or Stolen?**

You should immediately report any problems or a lost or stolen card by calling 24-hour toll-free support line at 1-866-244-5360. A replacement card will be issued and any available balance will be transferred to the new card, less the \$5.00 lost/stolen fee that will be deducted from your card's available balance (a new card issuance fee may also apply). As long as the lost or stolen card is reported immediately, you are not responsible for any unauthorized merchant charges.

**10.) Can my Gift Card be reloaded?**

No, unfortunately the Gift card can not be reloaded.

**11.) Can I get cash back from a merchant?**

No, cash back is not an option on your Gift Card.

**12.) Is there any place I shouldn't use this card?**

It is customary for service-orientated or travel companies to require an available balance over the purchase amount (usually 25%) to ensure sufficient funds for tips or incidental expenses.

Restaurants

Car Rental Agencies

Hotels

**13.) Can I use my Gift Card at a gas station?**

Paying at the pump using this card requires at least a minimum balance of \$50. However, only the actual amount spent will be deducted from your Gift Card. If your balance is less than \$50 then you can use your Gift Card inside the station as long as the purchase does not exceed the remaining balance.