

Frequently Asked Questions – iChoose Visa Prepaid Card

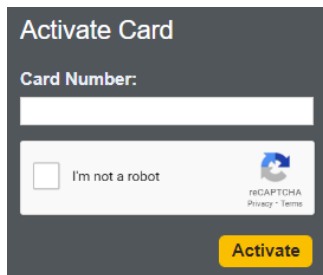
What do I do when I receive my card?

Please activate your card as soon as you receive it. The card will not work if it is not activated.

How do I activate my card?


To activate your card please go - ichoosegift.mycardplace.com

Enter the card number in the Activate card box – see below. Click I’m not a robot and wait for the green tick to appear then click Activate. Follow the prompts to continue to activate your card.



Activate Card

Card Number:

I'm not a robot 

reCAPTCHA
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Activate

I cannot activate my card.

If you cannot activate your card, please ensure you are –

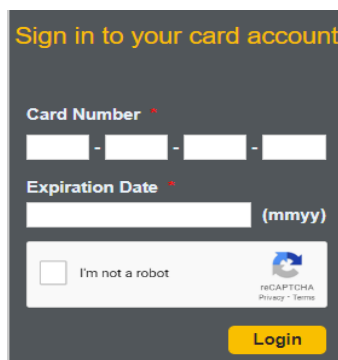
- Using the correct website as printed on the back of your card.
- Entering the correct card details in the Activate card section.
- Waiting for the green tick to appear before you can click Activate.
- Entering the last 4 digits of the phone number provided when ordering the card. This number could be a mobile or landline.

If you still cannot activate your card, please use the “Contact Us” tab and advise the last 10 digits of your card and mobile number and we can assist by checking that the correct phone number is linked to your card.

How do I check the balance of my card?

To check the balance on your card go to - ichoosegift.mycardplace.com

Enter the card number and expiry date (format is month and last 2 digits of the year e.g 0621) - see below. Click I’m not a robot, wait for the green tick to appear then click login. You will now be able to see the balance of your card.




Sign in to your card account

Card Number *

 - - -

Expiration Date * (mmyy)

I'm not a robot 

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Login

What do I do if my card does not arrive?

Processing and delivery of your card will take approximately 10 to 14 business days from the day your order has been processed. However sometimes there can be delays and your card may take longer to arrive.

If you have not received your card within 28 business days, please let us know by sending an email to panelhelp@iriworldwide.com.au. Please advise your postal address and mobile number and if the card has not been activated it will be reissued.

How do I use my card for purchases?

Insert or swipe your card through the merchant terminal and press "Credit". Enter your pin when prompted. If you have entered the correct pin and there are sufficient funds on the card to cover the purchase the transaction will approve.

Do I have payWave (tap n go) on my card?

No. iChoose Visa Prepaid cards do not have the payWave capabilities. Your card must be inserted or swiped at the terminal.

Why is my card being declined or not working?

Your card will be declined if the following transactions occur -

- An incorrect PIN is entered.
- When your card does not have sufficient funds to cover the transaction.
- When your card is used prior to being activated.

What happens when my card is declined?

As per the Card Terms and Conditions, declined fees will be charged whenever a transaction is declined.

If a transaction is declined, then a 0.15c fee will be deducted from the funds available on your card. This will decrease the available funds on the card each time a transaction is declined.

Please ensure you check the balance of your card prior to using it.

I cannot remember the PIN number on my card.

The pin number was created by you when you activated your card. If you cannot remember this number, it will need to be reset. Please use the "Contact Us" tab via ichoosegift.mycardplace.com and provide the last 10 digits of your card number and mobile and we can reset your pin.

Is the 1800 number free of charge?

No. Whenever you call the 1800 number a fee will be charged. If the automated service is used a fee of \$1.20 will be incurred. If you request to speak with a live operator a fee of \$3.99 will be incurred.

The card website ichoosegift.mycardplace.com offers online, free of charge information and services including:

- A full listing of your Card Terms and Conditions
- Card activation
- Transaction history and account balances

- Changing your PIN
- Privacy policy
- Free online query service through “Contact Us”
- Frequently asked questions

Can I use my card for a transaction that is more than the funds available on my card?

Yes, you can but you must advise the sales staff **prior** to payment being made.

For example, if the available funds on your card is \$20 and the transaction total is \$25 you must advise the sales staff you only have \$20 available on your Visa Prepaid card. They will then process a split payment where you can use your Visa Prepaid Card to pay \$20 first. Once complete you will then be required to pay the additional \$5 using another form of payment such as cash or credit card.

If the sales staff are not aware of the balance on the card and the payment is not split the transaction will decline as there is not sufficient funds on the card.

Why is my card being declined when using it at a restaurant?

In service-oriented merchants like restaurants and hotels where it is customary to give a tip for excellent service, the merchant factors in up to 20% when seeking authorization. This ensures that if you leave a tip that the transaction amount will be able to cover the purchase and the tip. This is called a tolerance.

For example, if the cost of your meal adds up to \$100, the merchant will seek authorisation for up to \$120, which means that if the balance on your Card is \$100, it would be declined.

You should ensure that your Card has a balance which covers that 20% buffer when you are transacting with these merchant groups, even if you plan to give a smaller tip. The merchant is not able to process the exact amount of the transaction if you leave a cash tip so please factor in the additional 20%.

Why am I being charged a monthly maintenance fee?

Visa Prepaid gift cards are subject to monthly maintenance fees.

Monthly maintenance fees are charged at the start of the 7th month from when your Card was issued and will continue until either your balance is zero or the card expires.

To avoid these fees being charged please ensure you use your funds prior to this time.

These are listed on the Fees and Charges table within the online Terms and Conditions. These can be found here - ichoosegift.mycardplace.com/TCs

What do I do if my card has expired?

You have 12 months to use the card before it expires. The expiry date is printed on the front of your card. The card cannot be used once it has expired.

Please note that you will need to use any available funds on your card prior to expiry. Any funds on your card at the time of expiry will be forfeited. You will not be given any notice that your card is due to expire.

What do I do if my card is lost or stolen?

Should your card be lost or stolen, you need to let us know as quickly as possible so the card can be cancelled.

You can report a lost or stolen card by using the "Contact Us" tab via ichoosegift.mycardplace.com or by phoning the 24 Hour Customer Assistance on 1800 914 332. You will not need to enter your card number, just wait for the prompts to report a lost card.

Should a replacement card be issued, any remaining available balance will be transferred to the new card less a \$15.00 card replacement fee and any applicable phone charges.