

### **How can I protect my Gift Card?**

It is important to register your card online at [www.prepaidgiftbalance.com](http://www.prepaidgiftbalance.com) or by calling Customer Service at 1-888-853-9536. You should retain information about the gift card number as well as the CVV number (the 3 digit code located on the back of your card next to the signature panel) and the purchase receipt. Regularly check your balance in order to detect any errors. Treat your card as if it were cash.

### **What happens if my Gift Card is lost or stolen?**

Immediately report any problems or a lost or stolen card by calling 1-888-853-9536. Your card must be registered to obtain a replacement card. If your card is not registered, you will need to provide a copy of the card plastic and/or a purchase receipt as well as a document to verify your identity. If your card is registered, a replacement card will be issued if you provide the card number. Any available balance will be transferred to the new card, less a \$5.95 replacement card fee that will be deducted from the card's available balance. See Card Agreement for details.

### **Am I protected if there are unauthorized transactions on my Gift Card?**

You are protected from liability for unauthorized transactions; however, you must tell us within 60 days of the first transaction you believe to be unauthorized. You may not get any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time.

### **How do I report unauthorized activity or an error on my Gift Card?**

Contact Cardholder Services immediately at 1-888-853-9536 or write to us at P.O. Box 551667, Jacksonville, FL 32255. You must notify us within 60 days of the date of the transaction you believe is in error. You must tell us:

- (a) your name and Card number;
- (b) the date on which the transaction occurred;
- (c) the dollar amount of the suspected error; and
- (d) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

We may also ask you to put your claim in writing to help us with the investigation.

### **How long will it take to investigate the unauthorized activity or error on my Gift Card?**

It will take up to 90 days to investigate. We will notify you in writing when the investigation is completed.

**What do I do if I have a dispute with the merchant?**

If there is a problem or dispute with a purchase of goods or services, you must address it directly with the merchant involved. Refunds and returns are subject to the merchant's policies and applicable laws.

**Where can I find more information about error resolution procedures?**

If you need more information about our error resolution procedures, please call Cardholder Services at 888-853-9536.

**It is important to retain information regarding your card. Treat your card as if it were cash. Keep all purchase and activation receipts that are provided with your card during the purchase of the gift card.**