

FAQs: *Interac Flash*[®] debit card

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i If you have a Laurentian Bank debit card issued since October 1, 2019, without *Interac Flash* technology, a replacement card has been mailed to you.

See our FAQs below for answers to questions you might have about your replacement card.



Information for clients who got a new card in the mail

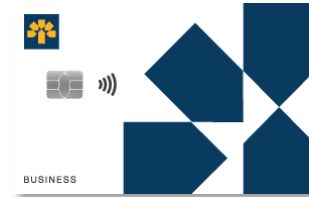
What happens if I don't activate my new card by January 15, 2025?

In the coming weeks, your current card will be deactivated.

To activate your new card, use it now with your current PIN, either at a merchant or ATM. You'll then be able to enjoy all the benefits of *Interac* Flash.

How do I know if my card has *Interac* Flash technology?

Interac Flash cards are identified by the contactless payment symbol.



When will my new card get here?

You'll get your new card in the mail within a few weeks.

If you're getting more than one replacement card, please note that each of them will be delivered separately, that is, in its own envelope and possibly on a different date.

Why did I get a new debit card in the mail?

As part of our commitment to streamline your day-to-day transactions, we're replacing all debit cards issued since October 2019 with new *Interac* Flash debit cards so you can pay for things faster.

How do I activate my new debit card?

Activating your new card is simple: simply make a purchase at a store or complete an ATM transaction using your current PIN.

If you have more than one card, please repeat the process for each one.

We recommend activating new cards as soon as they arrive. You have until January 15, 2025.

What are the terms and conditions for using my debit card?

The terms and conditions for using your debit card apply on activation of your new card. We suggest you download a copy for your records.

Download the [Agreement governing the use of a debit card \(PDF, 273 ko\)](#).

Can I keep using the card I have till I activate the new one?

Yes! Keep using your current card until your replacement card is activated. We recommend activating new cards as soon as they arrive.

When you activate your new card, your old card will be deactivated automatically. Please destroy deactivated cards right away.



Why aren't all my debit cards being replaced?

Only cards issued since October 1, 2019, and that don't have *Interac* Flash need to be replaced.

If you'd like to replace other cards issued before that date, please visit your branch or call Client Services at 514-522-6478 or toll-free at 1-833-522-6478.



General questions about *Interac Flash*

What is *Interac Flash*?

Interac Flash is a technology for making contactless purchases. In other words, it lets you make a payment at a merchant without inserting your card in the terminal or entering your PIN.

Is an *Interac Flash* debit card secure?

Yes! Our clients' security is our priority. Flash technology has been proven secure. Contactless payments are limited to \$250 per transaction and \$500 per day.

For purchases exceeding these amounts, you will still be able to insert your card and enter your PIN to make a payment.

Can I disable contactless payment?

You can disable *Interac Flash* on your card anytime.

Just call Client Services at 514-522-6478 or toll-free at 1-833-522-6478. We're available daily, Monday to Friday from 7 a.m. to 9 p.m. ET and Saturday and Sunday from 8 a.m. to 8 p.m. ET.

Is *Interac Flash* available outside the country?

No, it's not currently available outside the country.

You can't in fact make point-of-sale terminal transactions with a Laurentian Bank debit card in any foreign country, including the United States.

I have an *Interac Flash* debit card. Can I make contactless payments on public transit?

Yes! You can use contactless payment wherever it's accepted.



General debit-card questions

How do I get a debit card?

You can get a debit card by going to one of our [branches](#). They'll hand it over right there, ready for use.

You can also call Client Services at 1-833-522-6478 to request a card. It will be mailed to you within a few days.

What are the purchase limits with a debit card?

Purchase limits may vary. To get the specifics, call Client Services at 1-833-522-6478.

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

If your card is lost or stolen, call Client Services as soon as possible. You can reach us at 514-522-6478 or toll-free at 1-833-522-6478. We're available 24/7.

I've forgotten my PIN. What do I do?

For privacy and security reasons, we can't tell you your PIN. You'll have to get a new replacement debit card.

To request a new card, go to a branch or call Client Services at 1-833-522-6478.

How can I change my PIN?

You can change your PIN at any Laurentian Bank ATM. Select "More Services" from the main menu, and then "Change PIN." From there, follow the instructions on the screen.

You can also change your PIN at any EXCHANGE® Network ATM.

