FREQUENTLY ASKED QUESTIONS ABOUT THE CARD

1. How can merchants accept the Card?

The Card is a debit card. When you use the Card at a merchant, the merchant will debit the full amount of your purchase directly from the available balance on the Card.

2. Can merchandise purchased with the Card be returned?

Merchant policies vary. Please contact the merchant for information about their return policies.

3. Can the Card be used if its Available Balance does not cover the total purchase price?

If a transaction occurs despite an insufficient Available Balance on the Card, you agree to reimburse us, upon request, for the amount paid or credited to the Card, and that you will cooperate with us if we decide to pursue the third party for the amount paid or credited. Neither we nor any third party will be obligated to replace the lost or stolen Card.

4. Is the Card a debit, charge, or credit card?

The Card is a prepaid debit card. You cannot make cash advances, deposits, or purchases beyond the amount available on the Card. The Card is not available for recurring billing charges, such as monthly utilities or subscriptions.

5. Where can the Card be used? Are there any usage restrictions?

The Card may be used at merchants and retailers in the United States that accept the American Express Card ("Merchants"). The Card may not be used for ATM cash withdrawals or for recurring billing charges (such as monthly utilities or subscriptions). You may use the Card at gas stations, hotels, and convenience stores. The Card may not be used for car rentals, or at any merchant that prohibits American Express Cards.

6. Can the Card be used at gas stations?

Yes. You should write down the card number, along with the Customer Service Number (1-888-846-4308), the 3 digit security code on the back of the Card ("CSC"), and 4 digit card security code on the front of the Card. The Card may be used at any fuel pump that accepts American Express Cards. If your transaction is declined, please write us at American Express Prepaid Card Management Corporation (AXPMPMC), the issuer of the Card.

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8. How should the Card be used at restaurants, hair salons or other merchants that may be expecting a gratuity?

You may ask the merchant to split the charge for a tip between the Card and cash. The merchant may then split the gratuity between the Card and cash. The merchant may then split the gratuity between the Card and cash.

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