

## **Honda FCU Gift Card Member FAQ's**

### **Q1. What is a Honda FCU Visa Gift Card?**

A1. A Honda FCU Visa Gift Card is a non-reloadable Visa Gift Card that you can purchase for your use or as a Gift. It can be used where ever Visa Cards are accepted world wide.

- The card carries the Visa logo like any Visa credit or check card so the Visa Gift Card can be used at millions of places that accept Visa cards.
- Because the Visa Gift Card is a prepaid card, the amount you can purchase using the card is limited to the initial value determined by the purchaser.
- Each time your card is used for a purchase, that amount is automatically deducted from the card balance.

### **Q2. Do I need to activate my Visa Gift Card?**

A2. Honda Federal Credit Union will activate your Visa Gift Card upon purchase which means your card may be used immediately. There are restrictions for certain purchases until card is registered see below.

### **Q3. Do I have to register my Visa Gift Card?**

A3. A member must register their card in order to make phone and internet purchases. Members will be asked to register their card at [www.hondafcugiftcard.org](http://www.hondafcugiftcard.org). At [www.hondafcugiftcard.org](http://www.hondafcugiftcard.org) members will be able to view balances and card purchase activity.

### **Q4. How much will a Gift Card cost to purchase?**

A4. Cards will cost \$3.95 each to purchase.

### **Q5. How much money can I put on a Visa Gift Card?**

A5. Members can load anywhere from \$5.00 to \$750.00 on the cards, in whole dollar amounts. .

### **Q6. Can I reuse the card?**

A6. Cards are one time purchase, and not re-loadable. It is only good for the original amount of money that is loaded on the card.

### **Q7. Where can I purchase a Visa Gift Card?**

A7. The cards will be available for purchase in HFCU branches only.

### **Q8. Are there maintenance costs with this Gift Card?**

A8. There is no monthly service fee for the first 6 months. In month 7, the card will be charged \$2.50 per month thereafter if money is remaining on the card. There is a \$5.00 fee to replace the card if it is lost or stolen. All fees are non-refundable.

**Q9. Do I get a PIN number with this card?**

A9. Gift cards are not usable at ATM's, or for cash advances. You will not receive a PIN number with these cards. All gift card purchases must be ran as a credit, if merchant runs as a debit the card will be declined.

**Q10. What happens if I lose the card or if it is stolen:**

A10. Call 1-800-721-3978 available 24/7 for lost/stolen card reporting. Card will be blocked and reissued card will be mailed to the member. Member does not go back to their branch for a new card.

**Please note:** Remember to sign the back of your gift card and register your card at [www.hondafcugiftcard.org](http://www.hondafcugiftcard.org)

**Q11. Does this card expire?**

A11. The Visa Gift Card expires when its entire preloaded value has been exhausted, or on the expiration date listed on the front of the card, whichever comes first. All transactions will be declined after your card has expired.

**Q12. How do I know the value of my Visa Gift Card?**

A12. The initial value of your card should be included in the materials that came with your card. You can also call 1-800-721-3978 or log-on to [www.hondafcugiftcard.org](http://www.hondafcugiftcard.org) to check your balance. The materials provided with your gift card include important information such as the terms and conditions for using your Visa Gift Card, so please read them carefully before using your card.

**Q13. How do I know the balance on my Visa Gift Card?**

A13. You can determine the balance on your card at any time by calling 1-800-721-3978 or logging on to [www.hondafcugiftcard.org](http://www.hondafcugiftcard.org) to check your balance. You can check your balance 7 days a week, 24 hours a day. It is important that you know the remaining balance on the gift card before you make a purchase, because many merchants will not be able to provide that information. When you make a purchase, record the amount and make a note of your new balance.

**Please note:** if you try to make a purchase for an amount that is more than the balance on your card; your transaction may be declined. You must provide the retailer with the amount you would like applied to your gift card.

**Q14. What if I want to purchase an item that costs more than the balance on my Visa Gift Card?**

A14. To make a purchase in an amount greater than the balance on your card, you will need to use a second form of payment—credit or debit card, cash or check—to cover the difference. When you are ready to make your purchase, tell the cashier in advance the amount you would like applied to your Visa Gift Card. The balance will then need to be paid with the second payment method.

**Q15. What should I do if my Visa Gift Card is declined?**

A15. If your purchase is declined and you believe the card has sufficient funds and the merchant is processing as a credit, please call 1-800-721-3978. To help prevent a card from being declined, it is recommended that you verify there are sufficient funds on the card prior to making a purchase.

**Q16. Is there anyplace I cannot use my Visa Gift Card?**

A16. You cannot use your VISA Gift Card to reserve a rental car or hotel room. A standard credit card will be needed to do that. You can, however, use your Visa Gift Card for the final payment for either a hotel and car rental. VISA Gift Cards cannot be used for cash advances.

**Q17. Can I use my card to purchase gas?**

A17. Pay at the pump gas purchases will automatically place a hold for \$75.00, if your card has less than a \$75.00 it will be denied at the pump. To avoid the hold or potential denial pay for your gas inside the store.

**Q19. Can members purchase cards and send them out of the country?**

A19. Yes, cards can be used outside of the country as credit only. A card can only be registered with a US address and any internet purchases will only be mailed to that US address. Same goes for lost/stolen replacement cards.