



**The IBC Visa® Gift Card works like cash, only better.**  
Purchases are deducted from your IBC Visa® Card account.

### **What is an IBC Gift Card?**

The IBC Gift Card is a non-reloadable prepaid card that allows you to shop everywhere VISA debit cards are accepted.

### **What are the purchase limits for an IBC Gift Card?**

You can purchase an IBC Gift Card in a whole dollar amount you choose from \$25 to \$750. IBC Gift Cards are sold to IBC customers only.

### **Can I cancel an IBC Gift Card?**

The cardholder can cancel the card and replace the card by visiting any IBC Bank branch and requesting a new card with the remaining amount on the card. The card cannot be exchange or refunded for cash or credit value. Additionally, the cardholder can call 1-866-466-2352 to request a replacement card be mailed directly to their address.

### **What are the benefits to registering my IBC Gift Card?**

Register your IBC Gift Card at [www.ibcvisagiftcard.com](http://www.ibcvisagiftcard.com) to access your account information online. If you do not have internet access, call 1-866-466-2352, 24 hours a day, seven days a week.

### **How long does it take to receive my IBC Gift Card?**

IBC Gift Cards are Instant Issue cards and therefore are sold immediately upon request by any of our Branch Sales Associates. Additionally, IBC Gift Cards can be purchased via our consumer website at [www.ibcvisagiftcard.com](http://www.ibcvisagiftcard.com) and these personalized gift card orders take 10 – 15 business days to be mailed to the purchaser or recipient's physical address.

### **Is the IBC Gift Card sent to the recipient or to the purchaser?**

All IBC Gift Cards are instant issue cards and provided to the purchaser at the time of purchase at our IBC branches. If the card is ordered via our consumer website, [www.ibcvisagiftcard.com](http://www.ibcvisagiftcard.com), then the card can be mailed directly to the purchaser or recipient's address.

### **Can the IBC Gift Card be sent to anyone in the United States?**

Yes, the card can be delivered to anyone within the United States.

### **Is the IBC Gift Card secure?**

You must treat the IBC Gift Card as if it were cash. Be sure to sign the IBC Gift Card. Record and store the card number in a safe place.

### **What is the value of the IBC Gift Card?**

The value of the IBC Gift Card is limited to the amount loaded at purchase. The card can be used the following business day from the date of purchase.

### **How do I activate the Gift Card?**

The IBC Gift Card is automatically activated.



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**Can I make a purchase for more than the amount remaining on the Gift Card?**

Yes, however you must tell the cashier or merchant the amount you want to pay on your IBC Gift Card and then pay the remainder through other means. If you don't tell the cashier or merchant and try to make a purchase for more than the amount on your IBC Gift Card, the transaction will be declined. It's important to keep track of your Gift Card balance so you don't try to make purchases for more than the amount remaining on your IBC Gift Card.

**Can I use the Gift Card at an ATM to withdraw money?**

No, the IBC Gift Card does not have a PIN and for this reason cannot be used to withdraw cash at an ATM.

**What should I do if my Gift Card is lost or stolen?**

You must have registered your card in order to cancel this card and request a replacement. Immediately report lost or stolen IBC Gift Cards to 1-866-466-2352. The card number will be required to cancel the card.

**How long is the Gift Card valid?**

Your IBC Gift Card can be used until the expiration date embossed on the front of the card or until all funds on the card are spent, whichever comes first.

**What happens when I spend all the funds on my Gift Card?**

Please destroy the card. Your Gift Card will no longer be accepted as a form of payment.

**Why do I sometimes have problems spending my Gift Card at restaurants when I have enough money left on my Gift Card to cover the food bill?**

The most frequent cause of the problem is how restaurants have programmed their card terminals to account for the food server's tip in addition to the total amount of the food bill. The card terminals are typically programmed by restaurants to "up charge" the tip amount (usually between 15% - 20%) based on a percentage of the total food bill. This "up charge" is to ensure that should you put the tip on your Gift Card you have the funds available to cover the total of your food bill plus tip. However, you will not be charged this "up charge" should you choose to pay a different tip amount or pay the tip in cash - your Gift Card balance will reflect the total that you sign on the restaurant receipt.

**Why do I some times have problems using my Gift Card at "pay at the pump" at gasoline stations?**

The card terminal in the "pay at the pump" stations checks to see if your Gift Card has enough money left to pay for an "average purchase of gas". If your Gift Card does not have enough money to pay for an average amount, your attempt to pay at the pump will be declined. The average gas purchase amount changes just as retail gas prices change. This check is in place to prevent people from spending more than the balance left on the Gift Card. To use up the remaining balance on your Gift Card when your "pay at the pump" attempt is declined, we recommend that you prepay with the cashier the dollar amount of gas you want to purchase.

**Can my IBC Gift Card be reloaded?**

The IBC Gift Card cannot be reloaded. Please destroy the card once the funds on the card are spent.



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### Can my IBC Gift Card be used in a foreign country?

If you use the Card in a foreign country or in a transaction involving a currency other than U.S. dollars, each transaction will be converted to U.S. dollars under regulations established by Visa® International and may include a margin or fees charged directly by Visa® International. The conversion to U.S. dollars may occur on a date other than the transaction date; therefore, the conversion rate may differ from the rate in effect at the time of the transaction. You agree to pay the converted amount. For these transactions, the rate of exchange between the transaction currency and the billable currency is either a wholesale market rate or the government-mandated rate in effect one day prior to the Visa® International processing date. IBC Bank does not control exchange rates, the date or place of the exchange, and does not charge additional foreign exchange fees.