

Virtual Joker Prepaid Visa ® FAQs

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ANSWERS

What is the Virtual Joker Prepaid Visa?

The Virtual Joker Prepaid Visa is a prepaid stored-value Visa card for online use only. The card can be used to make online purchases worldwide, wherever Visa is accepted. There is a 2.5% foreign exchange fee for any online purchases not purchased in Canadian currency. This card is not reloadable and cannot be used to withdraw cash, or used at an ATM. Funds loaded to this card are not insured by the CDIC.

Where can the Virtual Joker Prepaid Visa be used?

Virtual Joker Prepaid Visa can be used to make online purchases worldwide, wherever Visa is accepted. There is a 2.5% foreign exchange fee for any online purchases made in non-Canadian currency.

PLEASE NOTE that due to regulations in the European Economic Area (EEA), the maximum spend in a single transaction at online merchants or websites located in the EEA is limited to \$75 CAD, and the maximum spend in the EEA region over the lifetime of the card is limited to \$225 CAD.

The European Economic Area includes the following countries, islands, and territories: Aland Islands, Austria, Azores, Belgium, Bulgaria, Canary Islands, Ceuta, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Jan Mayen, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Martinique, Mayotte, Melilla Netherlands, Norway, Poland, Portugal, Réunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.

What are the restrictions for using the Virtual Joker Prepaid Visa on sites and online retailers in Europe?

Due to regulations in the European Economic Area (EEA), the maximum spend in a single transaction at online merchants or websites located in the EEA is limited to \$75 CAD, and the maximum spend in the EEA region over the lifetime of the cards is limited to \$225 CAD.

You may become a Verified Cardholder by visiting jokercard.ca, registering your Card, paying the Verified Cardholder fee, and successfully passing the Cardholder verification process with respect to your Card. This will enable you to spend up to the full balance of your card in the EEA. This is optional and only applies after successfully becoming a Verified Cardholder. The Verified Cardholder fee of \$2.50 will be deducted from the balance on your card.

The European Economic Area includes the following countries, islands, and territories: Aland Islands, Austria, Azores, Belgium, Bulgaria, Canary Islands, Ceuta, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Jan Mayen, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Martinique, Mayotte, Melilla Netherlands, Norway, Poland, Portugal, Réunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.

How long does online delivery of the Virtual Joker Prepaid Visa take?

It can take up to 48 hours from the time of purchase to review your order for fraud and security screening before we release your order for processing and delivery. You can also specify a future delivery date for your order if you want it sent on a certain date, such as someone's birthday. The card is delivered via email or can be accessed from the Order History section in the recipient's account on GiftCards.ca. The card then needs to be registered and activated by the recipient before it can be used.

How is the Virtual Joker Prepaid Visa delivered?

The Virtual Joker Prepaid Visa is delivered by email or downloaded from the Order History section in the recipient's account on GiftCards.ca. Either way, the card needs to be registered and activated before it

can be used. Once you click the link to the card it will begin the registration and activation process. The Virtual Joker Prepaid Visa MUST be activated before it can be used.

Does the Virtual Joker Prepaid Visa need to be activated or registered?

The Virtual Joker Prepaid Visa MUST be activated before it can be used.

The card is delivered by email or accessed from the card recipient's account on GiftCards.ca. To start the activation and registration process, open the link to the card, found in either the email or the recipient's account on the site. The card recipient will then need to input their address details and other information to complete activation of the card.

These cardholder address details may also be required when using the card to make purchases online, as many sites and apps require the cardholder's address to complete their check-out process.

How much money can I load onto the card?

You can load anywhere from \$25 to \$500 CAD when you purchase the card. The card is not reloadable.

What if I don't receive my Virtual Joker Prepaid Visa?

The card is delivered by email. The card recipient can also download it from their account on GiftCards.ca.

If the email hasn't shown up in the recipient's inbox, please ask the recipient to check their spam folders or automatic filters (such as the Updates tab in Gmail). If a recipient doesn't have an account on our site they can still create one using the same email the card was sent to. Then they'll be able to download their card from their newly created account.

If the card has not arrived within 48 hours from the time of purchase and the purchaser hasn't received an order cancellation email, please Contact Us for help. Have your email address, the order number and the recipient's email address ready before calling.

How do I redeem the Virtual Joker Prepaid Visa?

This virtual prepaid Visa is for online use only, wherever Visa is accepted online. The card must be activated by the card recipient before it can be used. The online registration and activation process starts as soon as the recipient clicks the link to access their Virtual Joker Prepaid Visa for the first time.

When making a purchase online, simply enter the required card information. The card number, expiry date and CVV2 information are displayed on the card itself. If the cardholder's address details are also required to check-out when using the card to pay online, then they must match the address details used to register and activate the card.

The card can be used worldwide for online purchases, but there is a 2.5% foreign exchange fee for any online purchases made outside of Canada or on any card redemptions made in non-Canadian currency.

PLEASE NOTE that due to regulations in the European Economic Area (EEA), the maximum spend in a single transaction at online merchants or websites located in the EEA is limited to \$75 CAD, and the maximum spend in the EEA region over the lifetime of the card is limited to \$225 CAD.

The European Economic Area includes the following countries, islands, and territories: Aland Islands, Austria, Azores, Belgium, Bulgaria, Canary Islands, Ceuta, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Jan Mayen, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Martinique, Mayotte, Melilla Netherlands, Norway, Poland, Portugal, Réunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.

Is the Virtual Joker Prepaid Visa refundable?

No, all sales are final and the Virtual Joker Prepaid Visa is not refundable.

Are there any restrictions on the Virtual Joker Prepaid Visa?

Yes. Some important restrictions on the Virtual Joker Prepaid Visa are as follows —

- This card is for online use only
- It is delivered via email or downloaded by the card recipient from their account on GiftCards.ca (as long as their account's email address is the same one the card was sent to)
- Delivery is NOT instant. It can take up to 48 hours from the time of purchase to review and then process an order before it is delivered by email or becomes available for download from the card recipient's account on GiftCards.ca.
- There are restrictions on the quantity of cards that can be ordered
- Only \$25 to \$500 CAD can be loaded onto the card at the time of purchase
- The card is not reloadable
- The card cannot be used to withdraw cash or at an ATM
- Funds loaded to this card are not insured by the CDIC
- The card must be registered and activated before it can be used. The recipient's address and other information will be required

Does the Virtual Joker Prepaid Visa expire?

This card has a purchase fee of \$7.95 CAD per card, no matter what amount is loaded onto each card. The card has an expiry date and can no longer be used after that date has passed. However, funds on the card do not expire. Please call the customer service team at 1-833-778-3580 for further information on how to obtain a replacement for an expired card. The expiry date of your card is listed below the card number.

How do I check the balance of a Virtual Joker Prepaid Visa?

You should only check the balance of a Virtual Joker Prepaid Visa by visiting jokercard.ca or by calling the Joker Card customer service team at 1-833-778-3580. Please ensure you are using the official Joker Card website for Canada when you go to check your balance online.

How do I check the status of an order?

You can check the status of an order by signing into your GiftCards.ca account and then viewing your Order History. It can take up to 48 hours from the time of purchase to review and then process an order before it's delivered via email and also becomes available for download from the card recipient's account here on the site.

How do I place an order for the Virtual Joker Prepaid Visa?

Choose the Virtual Joker Prepaid Visa card on our site, select whether or not it's a gift, and choose the amount of money you want to load onto the card (between \$25 and \$500 CAD). Proceed to check-out and pay with any accepted form of payment.

What methods of payment do you accept?

We accept the following payment methods:

A valid Canadian credit card from Visa ®

A valid Canadian credit card from Mastercard ®

We do NOT accept payment by cash, cheque, or debit card. We also cannot accept payment from other kinds of credit cards, other o