



ICBK UnionPay Prepaid Card

Disclosure Statement

The following text provides important information regarding ICBK UnionPay Prepaid Cards. The charges, fees, and pricing listed are subject to change.

Fees	The following fees are charged on the day the card is purchased or the transaction or activity takes place: Card Service Charge: \$3 each. Charged when an ICBK UnionPay Prepaid Card is purchased.
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<p>Card Restrictions</p> <ol style="list-style-type: none"> 1. The Card is not reloadable. 2. The Card cannot be used to withdraw cash. 3. The Card cannot be used in any contactless transactions. 4. The card cannot be used for transactions through the mail, over the phone, via internet, on airplanes or cruise ships. 5. The card cannot be used in any pre-authorization transaction 6. The card cannot be used at an ATM. If captured by an ATM, the Bank is not able to issue a replacement card or refund any of the prepaid value. 7. Reselling of the Card is prohibited. <p>About split payments</p> <p>If you want to make a purchase for more than the available balance on your card, you must tell the cashier the exact amount to charge to the ICBK UnionPay Prepaid Card first, then use another method of payment-credit card, debit card, cash or cheque- for the remaining purchase amount, this is known as a split payment. (Note: some merchants may not be able to handle multiple forms of payment.) Remember, merchants do not know your card balance and cannot automatically deduct the remaining balance from your card. Thus, if you do not inform the cashier that you would like to use multiple forms of payment before attempting to make a purchase for more than the amount on the Card, the transaction will be declined.</p>	<p>Lost or Stolen Card</p> <p>You must take reasonable care to safeguard your Card against loss, theft or misuse. The Card is anonymous and is similar to cash. Possession of the Card is a sufficient proof of ownership. If the Card is lost or stolen, the Bank will not be able to issue a replacement card or refund any of the prepaid value. Report loss is not allowed.</p> <p>Balance</p> <p>You should keep track of the balance remaining on your card. To obtain the current balance amount, request information on previous transactions, you may visit our website at www.icbk.ca or call our toll-free customer service hotline 1-877-779-5588.</p> <p>Not Eligible for CDIC Insurance</p> <p>The fund on the Card is not eligible for deposit insurance from Canada Deposit Insurance Corporation.</p> <p>No Expiry</p> <p>Your right to use the fund on the Card does not expire.</p> <p>Contact us</p> <p>For additional information concerning your ICBK UnionPay Prepaid Card account, please visit www.icbk.ca or call the Bank's Hotline 1-877-779-5588. Please visit www.icbk.ca for further information of the Terms and Conditions.</p>
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