

Spirit Visa* Reloadable Prepaid Card

GENERAL

Question

Q

What is a Spirit Visa Reloadable Prepaid Card?

The Spirit Visa Reloadable Prepaid Card is a card that you can load with your own funds over and over again to make purchases at stores and online within Canada and internationally wherever Visa cards are accepted. You can use your Spirit Card to take out cash at any automated teller machines (ATMs) displaying the Visa symbol or over the counter cash at any participating Arctic Coop locations. (Withdrawal fees and limits apply. See Cardholder Agreement for details). The Spirit Card can be serviced at any participating Co-op or subsidiary locations in the arctic. You have the option to add up to 4 Companion Cards linked to your Primary Card. For further information about the setup and differences between a Primary vs. a Companion Card, please refer to the below FAQ in this section.

A

Q

How do I use my Spirit Visa Reloadable Prepaid Card?

To use your card, simply present it in stores just like you would with cash to make any purchases. You are required to enter your card PIN or you may be asked to sign your name on a sales receipt. You can also use your Spirit Card to make online purchases. Remember your Card will be declined if you try to make a purchase for more than the available balance on your Card. You can track your spending along with set many other features on your Spirit card by login into your online account at www.myspiritcard.ca.

A

Q

How do I get a Primary Spirit Visa Reloadable Prepaid Card?

Visit any participating Co-op or subsidiary location to purchase a Spirit Card. The initial Spirit Card purchased is considered the Primary Card, and any subsequent Card(s) linked to the Primary Card will be considered as Companion Card(s). For details on how to purchase a Companion Card, please see the below question for details. The Primary Cardholder must be a Canadian resident of the age of majority as defined by the laws in the province or territory where they reside, and must be able to provide current government issued identification that contains a recent photograph and signature for fraud prevention purposes. The Primary Cardholder is fully responsible and liable for the use of their own card as well as all of the Companion Card(s) associated to it.

A

Q

How do I get a Companion Spirit Visa Reloadable Prepaid Card?

The Companion cardholder must be a Canadian resident and a family member of the Primary Cardholder, and must have the same primary residence address as the Primary cardholder. To purchase a Companion Card, both the Primary Cardholder and the Companion Cardholder must visit any participating Arctic Co-op or subsidiary location together to purchase the card, unless the companion cardholder is a minor between the age of 13-15 years old, in which case only the Primary cardholder is needed to purchase the companion card on behalf of the minor. The Primary Cardholder must present their own Spirit Card and ID so that we can identify you and setup a Companion Card linked to your Primary Card. The Companion Cardholder must be at least 13 years old. Minors are not required to go through full ID verification to get a Companion Card until they reach the age of majority as indicated in their province or territory. When full ID verification is required, the Companion Cardholder will need to provide a current government issued identification that contains a recent photograph and signature for fraud prevention purposes. The Companion Cardholder must also provide information such as your name, date of birth, phone number and address. The Primary Cardholder is fully responsible and liable for the use of their own Card as well as all Companion Card(s) associated to it.

A

Q

What personal information do I need to provide to get a Spirit Visa Reloadable Prepaid Card and why?

Whether you are purchasing a Primary or Companion Spirit Visa Reloadable Prepaid Card, you will be asked to show identification to validate your identity. You will need to provide a current government issued identification that bears a recent photograph, signature, and date of birth, along with providing your telephone number, home address and email address. The information collected will help to verify you and your Companion Cardholder. At retail, your information must also be verified to retrieve transaction history, Card balances or to be issued a replacement Card at your request. Please note that since the Primary Cardholder is fully responsible and liable for the use of the Companion Card, they are able to view balances and transaction history for any Companion Cards that are linked to that Primary Card.

A

What is the difference between a Primary and a Companion Spirit Card?

Q

1. Primary:

The Primary Cardholder is able to load, reload and spend funds on the Card. The Primary Cardholder can purchase up to 4 Companion Cards and transfer funds to each Companion Card as indicated in the Cardholder Agreement. In order to purchase Companion Cards, please visit a participating Co-op or subsidiary location, and bring your Primary Card and ID so we can verify that you are the actual Primary Cardholder. The Primary Spirit Visa Reloadable Prepaid Card is issued to individuals 16 or older, with current government issued identification that bears a recent photograph, signature, and date of birth.

2. Companion:

The Companion Spirit Visa Reloadable prepaid Card is a Card that has been purchased by a Primary Spirit Cardholder and given to the Companion Cardholder to use. The Primary Cardholder can obtain a Companion Card for a family member, such as a child, parent or spouse. The Companion Cardholder must be at least 13 years old. Although the Companion Spirit Card is linked to the Primary Spirit Card, only the Primary Card user can load the Companion Card with funds over and over again in order to make purchases at stores and online. The Primary Cardholder takes full responsibility and liability for their own Card as well as each and every individual Companion Card(s) linked to that Primary Card. The Companion Card cannot load, reload, or transfer funds to anyone. It is only used for spending by the Companion Cardholder. All card load, transfer limits and fees associated to the Primary and Companion Cards are fully indicated in the Cardholder Agreement.

A

Q

Is my Spirit Visa Reloadable Prepaid Card a credit card?

No, it is not a credit card, and usage of this Card will not enhance or improve your credit ratings. Unlike a credit card, prepaid Cards only allow you to spend the funds that you have loaded onto the Card. Similar to how a debit card deducts funds from a bank account, each time you use the Spirit Card, the purchase amount is deducted from your available Card balance. If you want to continue using the Card, you need to load more funds on the Card.

A

Q

Can my Spirit card impact my credit score?

A

No. As your Spirit Visa Prepaid Card is not a credit card, it has no impact on your credit score.

ONLINE ACCOUNT AND IVR

Q

What do I need to do once I have received my Spirit Visa Reloadable Prepaid Card?

The Card is active and ready for use as soon you have bought and loaded it with funds instore. If you have a Companion Card, don't forget to load it or transfer funds to it. For either Card, follow the below next steps:

- sign your name on the signature panel on the back of the Card
- call Cardholder Services toll-free at 1-888-483-0626 to get your automated teller machine (ATM) personal identification number (PIN).
- set up your online account by visiting www.myspiritcard.ca.

A

Q

How do I set up my Spirit Prepaid Card online account?

Register for an online account so you can view your Cardholder Agreement, Card(s) balance, transaction history, do Card-to-Card Transfers to your associated Companion Cards and to maintain your personal profile. Click "Register Card" on the homepage of www.myspiritcard.ca and follow the prompts to enter your personal and security information, email address, then select a username and password.

A

Q

Can I register my card account online without an email address?

In order to create and access your card account online, you will need a email address. If you do not have an email, you can register for one with any email provider.

A

Q

I've registered my account online. Can I change my User ID?

It is important to choose a secure User ID that is only known to you and to keep a record of it. Once your register your card with your User ID, you will not be able to change it.

A

Q

What do I need to do once my online account has been setup?

In order to protect your Spirit Visa Prepaid Card, you'll need to login to your online account, update your profile under the "Manage Profile" tab. Ensure all the information about your address, identification and contact information are correct along with any other security questions that may be used by the call center to indentify you. To further protect your account, go to the "login details" tab and update your personal security question and answer. This information can be used to verify you in order to retrieve your online userID and password should you ever forget it.

A

Q

How do I opt out (or in) of notifications?

Once you have registered your card online, notifications are active by default and sent by both text and email. If you'd like to opt out of receiving select (or all) notifications, go to your online card account and navigate to Card Services -> Manage Alerts (menu on the left-hand side). Once here, you can select the notifications you'd like to opt out of and the method of delivery (email or SMS text). Green buttons indicate that you are opted in for receiving that particular notification for that particular method of delivery (email or SMS text) whereas grey buttons indicate that you have opted out for receiving that particular notification for that particular method of delivery. Should you receive a notification of a change that was not done by you, immediately log into your online account and lock your card, then immediately call our Cardholder Services at 1-888-483-0626 to report the issue. For instructions on how to lock your card, please see the FAQ below regarding that feature.

A

Q

I have exceeded the number of attempts to answer my identification questions and am now locked out of my online account access. How do I get access to the site again?

If you have incorrectly answered your identification questions and your online account has been locked, you can attempt to unlock it by using the "forgot" the userID or password options. If you require further assistance, please contact Cardholder Services at 1-888-483-0626. The account may also automatically unlock itself after 15 minutes for you to try again.

A

Q

I forgot my User ID and or password. How do I recover it?

Once on the home page www.myspiritcard.ca, click on the "Forgot?" feature on the login panel. You will be asked to follow or answer a few security verification checkpoints. If you've successfully completed the security checks, you will receive either your User ID and/or password at your registered email address on file.

A

Q **How do I reveal and/or change the PIN associated with my card?**

To change or reveal your card PIN, simply call the number on the back of your card (1-888-483-0626) and following the PIN reveal/change prompts on the IVR. Once your PIN has been changed, you must follow one of the option steps below to complete the PIN change on your card. (If you fail to complete the below steps, your new PIN will not be correctly updated on the card, and any subsequent PIN change requests on the IVR will fail. If that happens, simply follow the steps below first using the last PIN that you wanted to set in order to complete the previous request.)

Option 1: Make an in-store purchase. Next time you make an in-store purchase, insert your card and use your new PIN. You may get an "Invalid PIN" message up to THREE times, then your purchase will be approved and then you may be asked to sign for your purchase receipt. This is normal! The next time you use your card, your new PIN will work just fine!

Option 2: Visit an ATM. Insert your card in an ATM and enter your new PIN. Make a cash withdrawal. The PIN change will be completed after (ATM charges may apply).

A

Q **How do I opt out of PIN change alert notifications?**

As a security feature, you cannot opt out of receiving PIN change alerts. In your online account, under the "Manage Alerts" tab, you will see a "PIN Change Alert" subsection. For regulatory and security reasons, you will not be able to opt out of PIN change alerts. This is only shown so that you are aware of these types of alerts exists, however the option to unselect them is greyed out.

A

LOADING AND TRANSFERRING FUNDS

Q **How can I load funds to my Spirit Visa Reloadable Prepaid Card?**

You can load your Card with cash or debit at participating Co-op or subsidiary locations. The amount you load will be instantly available for you to use. Alternatively, you can also load your Companion Card by logging into your online account and do a Card-to-Card Transfer. Please refer to the Spirit Visa Prepaid Reloadable Card Cardholder Agreement for full details on limits and fees to load the Card.

A

Q **Are there limits to what I can load to my Spirit Visa Reloadable Prepaid Card?**

For full details on card limits and fees for both Primary and Companion Cards, please refer to your Cardholder Agreement or view it online at the website www.myspiritcard.ca.

A

Q **How do I make a Card-to-Card transfer online from my Primary Card to a linked Companion Card?**

Once you have set up your online account with your Primary Card, you can see all linked Companion cards. Once you have logged into your Primary account, you can select Card-to-Card transfer from Account Activities and select the Companion Card you wish to transfer funds to.

Please note that while the Companion Card can access the full transaction history for their Card through their own online account login, the Companion Cardholder will NOT be able to see online, or obtain by phone, the transactional history for your Primary Card or any other Companion Card linked to the Primary account.

A

Q **Are there limits to how much I can share with a Companion Card via a Card-to-Card Transfer?**

For full details on card limits and fees for both Primary and Companion Cards, please refer to your Cardholder Agreement or view it online at the website www.myspiritcard.ca.

A

Q **Can I use Interac E-Transfer to load my Spirit Visa Prepaid Card?**

Currently Interac E-Transfer is not supported on your Spirit Card. The only way to load your card is to go to any Arctic Co-op store and have a clerk assist you. Note that Companion cards can still be loaded using card to card transfer from the Primary Card's balance.

A

CARD USAGE

Q **How do I make a purchase with my Spirit Visa Prepaid Card in a store?**

A Your Spirit Visa Prepaid Card contains an EMV chip on the front of the card. In order to make a purchase in a store using a point of sale terminal, simply insert the Spirit card into the chip reader and you will be prompted to enter your PIN. Once the correct PIN is provided, your transaction should be successful.

Q **Are there any fees associated with my Spirit Visa Reloadable Prepaid Card?**

A Yes, see the Cardholder Agreement provided to you for a full list of applicable fees. Visit the site www.myspiritcard.ca for the latest updates on the Cardholder Agreement. Any Companion Cards will be directly charged their own activity fees (for example, ATM cash withdrawal, purchase fee etc... Any fees associated with your card will be automatically deducted from the total balance of your card.

Can my Spirit Visa Reloadable Prepaid Card ever have a negative balance?

Q Your Card is prepaid, meaning it will only authorize when enough funds are on the Card to cover the purchase. However, the Card may go into a negative balance due to some merchant transactions so it is the responsibility of the Cardholder to ensure there are always enough funds on the Card for purchases. In most cases if there are not enough funds on your Card, it will be declined.

A
Q **How can I check the balance and transaction history on my Spirit Visa Reloadable Prepaid Card?**

A Check your balance and transaction history by using the site www.myspiritcard.ca, calling Cardholder Services at 1-888-483-0626, or by making a request to check your balance at a participating Co-op or subsidiary location. Some ATMs may also allow you to make balance inquiries. (Balance inquiry fees will apply, see your cardholder agreement). Please note that merchants are not able to advise you of your Card balance. Only the Primary Cardholder can view the transaction history and balance for all Companion Cards linked to the Primary Card; Companion Cardholders can only view their own balance and transaction history.

Q **Who can see information related to my Companion Card?**

A If you are the Primary Cardholder, simply login to your online account and you can access the full transaction history for all your associated Companion Card(s). The Companion Cardholder can only view their own Card balance and transaction history; Companion Cards will not be able to see or obtain (online or by phone) the transactional history belonging to the Primary Card or any other Companion Card on the account. Only the Primary Cardholder may view all transactions and balance details for your Companion Cards.

Q **What if I loaded funds to my Spirit Card but I do not see them on my balance yet?**

A Check your online account, ask your participating Co-op or subsidiary location or call Cardholder Services to ensure your Card is in active status and that you have not reached the maximum balance of the Card. If you have a load receipt and the funds are still not on your Card, talk to your participating Co-op or subsidiary location or call Cardholder Services at **1-888-483-0626**.

Q **What if a Primary Cardholder transfers funds to my Companion Card but I do not see them on my balance yet?**

Check your online account, ask your participating Co-op or subsidiary location or call Cardholder Services to ensure your Card is in active status, ensure that you have not reached the maximum balance of the Card and that the Primary Cardholder has not reached their transfer limits. See limits in the Spirit Visa Reloadable Prepaid Card Cardholder Agreement. If the Primary Cardholder has a record of the transfer, but the funds are no longer in the Primary Card and not yet showing in the Companion Card, the Primary Cardholder will need to talk to your participating Co-op or subsidiary location or Call Cardholder Services at **1-888-483-0626**.

A

Will I receive a paper statement for my Spirit Visa Reloadable Prepaid Card?

Q

No, there are no paper statements available for this Card. You have online access to your balance and transaction history on this site www.myspiritcard.ca at no charge.

A

Can I withdraw cash with my Spirit Visa Reloadable Prepaid Card?

Q

Yes, you can use your Card and PIN to obtain cash (subject to limits) at any Automated Teller Machine (ATM) in Canada or around the world where the Visa symbol is displayed. You may also use your Card to take over-the-counter cash at participating Coop or subsidiary location. See the Spirit Visa Reloadable Prepaid Card Cardholder Agreement for full details on withdrawal fees. Cash requests are subject to the available balance on your Card. You may only withdraw cash from your own card, not on any other card even if they are linked to your account.

A

Can I use my Spirit Visa Reloadable Prepaid Card for recurring billing?

Q

Yes, your Card can be used for recurring billings or for pre-authorized payments.

A

How do I make a purchase for more than the available balance on my Spirit Card (split transaction)?

Q

You must tell the sales clerk you want to make a split purchase before you try and pay. Tell the sales clerk exactly how much to charge to your Spirit Card; it must not be more than your balance. Then pay the rest in cash or another payment method. Some stores will not allow split transactions.

A

Can I use my Spirit Card to pay at the pump at gas stations?

Q

No, you must take your Card inside to the gas station cashier to pay.

A

What happens if I need to return an item I purchased using my Spirit Card?

Q

Each merchant has its own return policy and will handle returns in the same way as any other Visa transaction. They may credit your Card, provide a cash refund, or a store credit. If a credit is issued to your Card, the credit may not be added to the available balance for up to seven (7) business days. Note that during this process, you may see multiple transactions in your transaction history while the refund is still in progress. Once the return/refund is settled, your card balance will be updated and balanced out.

A

Why is my recent transaction not showing?

Q

If you have made a confirmed transaction with a merchant, it is likely the case that the transaction is pending but has not yet been posted. When the transaction is posted, typically within 24 hours, the the transaction record will show as part of the card activity.

A

I've made a transaction and noticed that my balance was deducted, but it does not show up under recent transactions?

Q

No need to worry! Pending transactions are not displayed; only when the transaction is posted will it reflect on your card activity. This is normal processing that occurs as part of the pre-authorization and settlement procedure. The available balance will be reflective of the pre-authorized transaction.

A

Why does it appear that I was overcharged for a transaction?

Q

In some instances, particularly with international merchants, there may be a pre-authorization hold that is placed on that transaction. This is to ensure that your card balance is sufficient to cover the purchase. The correct amount will settle within a few days following the purchase.

A

Why does a single transaction show up multiple times?

Q

This is very likely the case where the transaction is first pending before it is posted so you might see multiple records for a purchase or a refund. You will not be charged multiple times for the same transaction. Your balance will be adjusted accordingly based on the actual transaction that was conducted. If you have further questions, please call our customer service line at 1-888-483-0626.

A

What is an OTP?

Q

An OTP is a one-time-passcode that is valid for a single transaction or request. For online purchases and certain online account change requests, you may be prompted to enter an OTP in order to verify the card. The OTP will be sent as a SMS to your mobile number or as an email alert notification to the email address on file. It is imperative that you do not share this OTP with anyone. Once you enter the OTP during the online purchase checkout process or online event notification request, your transaction is complete or your request has been updated successfully.

A

Can I use my Spirit card outside of Canada?

Q

Yes. However, it may be up to the merchant's discretion whether they accept prepaid cards or not. If you are travelling abroad, ensure you also have an alternative payment method on-hand.

A

If I use my Spirit card for an international transaction, what currency does it show up as?

Q

The international transaction will be converted to Canadian Dollars (CAD). You may see two transactions records in your transaction history: one is the initial transaction amount once converted to CAD, and the other is the foreign exchange fee.

A

Why is my Spirit card being declined?

Q

There could be a few reasons that your card is being declined. The below are the most common scenarios. For further assistance, call the Cardholder Services at 1-888-483-0626.

- Your card has insufficient funds or certain merchants like hotels, restaurants and car rental dealerships may charge your card up to an additional 20% above the purchase amount to ensure the card has sufficient funds to cover for tips, surcharges and applicable fees. You can load additional funds at any Arctic Co-op location.
- Wrong CVV and/or Expiry date entered: If either field is entered incorrectly, the transaction may be declined.
- Locked card status: If your card status is set to lock, no transactions can be conducted. Login to your online account to unlock your card.
- Merchant specific: A few merchants may not accept prepaid cards. You'll need to use another method of payment.

A

Can I use my card for online gambling?

Q

Yes.

A

I NEED ASSISTANCE

Q

How do I contact Cardholder Services?

To contact Cardholder Services, call **1-888-483-0626**. For your convenience this number is also printed on the back of your Card.

A

Q

What do I do if my Spirit Card was declined?

If a purchase has been declined, it is likely because the available balance on the Card was less than the purchase amount. Merchants do not have access to your Card balance and cannot automatically deduct the available balance for a purchase, so it is important that you inform the merchant of the balance on your Card. If the Card balance is less than the amount of your purchase, ask the merchant to charge the exact amount available on your Spirit Card, then pay for the remainder of the bill with cash or other forms of payment. See the FAQ about split transaction for more details. If you know you have enough funds on your Card and your purchase was still declined, call Cardholder Services at 1-888-483-0626. Also, some merchants such as restaurants, hotels and car rental agencies require the Card to have an available balance that is up to 20% greater than the purchase amount to ensure there are sufficient funds to pay for the final anticipated amount of the purchase (for tips, service charges, incidental expenses, etc.). This is a standard practice for merchants who accept Visa Prepaid Cards. In all cases, only the actual amount spent will be deducted from the Card. However, if you do not have enough funds on the Card to cover the extra 20%, your Card could be declined.

You can check the balance of your Card by logging into your account on this site www.myspiritcard.ca, by calling Cardholder Services at 1-888-483-0626, or by asking a clerk for your Card balance at participating Co-op or subsidiary location.

A

Q

Does my Spirit Prepaid Reloadable Visa Primary Card have an expiration date?

Yes, an expiry date is required on all Prepaid Visa cards. The expiration date is printed on the front of your Card and is shown as the "Good thru". The Card will expire at the end of the expiration month. Funds on the Card will never expire. If funds remain on the Card after the expiry date, contact customer service at **1-888-483-0626** for information on how to receive a replacement Card.

A

Q

I've lost my Spirit primary/companion card. What do I do?

If you have already registered your card online, it is imperative that you immediately lock your card online. You can do so by logging into your online account and click on the quick link "Lock/Unlock Card" directly from the dashboard. Once there, click on "Lock My Card" and hit "submit". If at any point you find your card, simply follow the same process and you can unlock your card.

If your card is lost or stolen, you must immediately call customer service at 1-888-483-0626. Once your card is reported as lost/stolen, a replacement card can be obtained at any Arctic Co-op location. The remaining card balance (less any pending card fees) on the original card will be transferred to the newly issued card (subject to a card replacement fee). As long as the lost or stolen Card has been reported immediately, you will not be responsible for any unauthorized charges thereafter. Your local participating Co-op or subsidiary location can issue you a new Spirit Card right away.

A

Q

How do I dispute a transaction on my Spirit Card?

You should first dispute charges with the merchant. If your dispute is not resolved, please contact Cardholder Services at 1-888-483-0626.

A

Q

How do I cancel my Spirit Card?

You may cancel the Card by calling Cardholder Services at 1-888-483-0626 or by visiting any participating Arctic Coop or subsidiary location. If there are funds remaining on the Card, a cheque will be issued to you less any pending fee and charges. If you cancel the Card at the Coop, you may receive a cash payment for the remaining balance of your card, or a combination of cash and cheque at the discretion of the Coop or subsidiary location.

A

This card is issued by Peoples Trust Company pursuant to licence by Visa Int.

*Visa Int./Peoples Trust Company, Licensed User.

Co-op logo is a registered trademark of TMC Distributing Ltd. used under licence by Arctic Co-operatives Limited.