

## GENERAL

1. When is my card going to be closed?

As of **July 9<sup>th</sup>, 2024**, we will no longer support the use of the Spirit Visa\* Reloadable Prepaid Card which includes the primary and companion cards.

2. Can I log into my online account at [myspiritcard.ca](https://myspiritcard.ca) after the program closure?

As of **July 9<sup>th</sup>, 2024**, the website [myspiritcard.ca](https://myspiritcard.ca) will no longer be available for logged in services. You can go to your local Arctic Coop retail stores or call customer service at **1-888-483-0626** if you require further assistance.

3. Can I buy a card from the store now?

As of **May 9<sup>th</sup>, 2024**, new and replacement Spirit Visa Reloadable Prepaid Cards are no longer available for purchase.

4. I have lost my card. Can I get a replacement?

We are no longer replacing lost, stolen, or damaged cards. If there are funds remaining on the card, the Arctic Coop retail store may be able to. Alternatively, you can call customer service at **1-888-483-0626** to request for a refund cheque for the remaining balance; the cheque will be sent to the Arctic coop store for pickup but this may take up to 20 business days

5. What is the last day to reload my card?

Effective **June 9<sup>th</sup>, 2024**, the option to load your card will no longer be supported.

You can continue to spend down your remaining balance online, at retailers or withdraw it from an ATM or over the counter cash at an Arctic coop store. The program will close on July 9<sup>th</sup>, 2024.

6. What is the last date to complete a debit transaction on my card?

Effective **July 9<sup>th</sup>, 2024**, your Spirit Visa Prepaid card will no longer work for any debit transactions including online retail or ATM transactions.

7. What will happen to the funds in my card, if there are remaining funds after the program closure date of **July 9<sup>th</sup>, 2024**?

If there are still funds on your card after **July 9<sup>th</sup>, 2024**, you can request for a full refund at your local Arctic Coop retail store. If your remaining balance is over \$200, it is strongly recommended that you contact the store in advance (24-48hrs) so that we are ready to provide the cash refund in a timely manner. Alternatively, you can call customer service at **1-888-483-0626** to request for a refund cheque for the remaining balance; the cheque will be sent to the Arctic coop store for pickup but this may take up to 20 business days.

8. Will Co-ops offer another solution to the Spirit Card?

Alternative solutions to a prepaid reloadable card are being investigated. However, it is the likelihood that an alternative solution will not be identified before the Spirit Visa Prepaid Card program closure.

9. As the program is closing, is the money in my Spirit Visa Prepaid card safe?

YES, your funds are safe and do not expire. There has been no change in the protection offered to cardholders because of the program closure. Please spend down the balance of your card, withdraw it at an ATM (fees applicable) or ask for a full refund of the remaining balance at your local Arctic Coop retail location. If there are funds remaining on the Card, the Arctic Coop retail stores may reimburse you with cash any remaining balance on your card(s) less any outstanding fees, subject to availability. If your remaining balance is over \$200, it is strongly recommended that you contact the store in advance (24-48hrs) so that we are ready to provide the cash refund in a timely manner. Alternatively, you can call customer service at **1-888-483-0626** to request for a refund cheque for the remaining balance; the cheque will be sent to the Arctic coop store for pickup, but this may take up to 20 business days

### CANCELLATION

Can I cancel my Spirit Visa Prepaid Card before the program closure date?

Only the Primary Cardholder may cancel the account along with any companion card(s) associated with the Primary 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, the Arctic Coop retail stores may reimburse you with cash any remaining balance on your card(s) less any outstanding fees, subject to availability. If your remaining balance is over \$200, it is strongly recommended that you contact the store in advance (24-48hrs) so that we are ready to provide the cash refund in a timely manner. Alternatively, you can call customer service at **1-888-483-0626** to request for a refund cheque for the remaining balance; the cheque will be sent to the Arctic coop store for pickup, but this may take up to 20 business days

### DISPUTES

1. What if I have a transaction dispute on my card after the program closure date July 9<sup>th</sup>, 2024?

If you suspect that a transaction on your card is fraudulent, you should first direct it to the relevant merchant. If there is a dispute regarding the purchase of goods or services made by you using your Card, you must notify us of your dispute within sixty (60) days of the date of the transaction.

You can call customer service at **1-888-483-0626** during our business hours (Monday to Friday from 7 a.m. to 00:00 a.m. Eastern Time).

The dispute may take up to ninety (90) days to be resolved from the date the dispute is submitted. If your dispute is successful, a refund check will be issued to you at your local Arctic Retail Coop location.

