

Important Points for the Cardholder regarding the BMO Prepaid Mastercard

For the purpose of this instruction, Card Administrator refers to the Garrison Valcartier NPF Office and cardholder refers to the individual who is assigned the card.

THE PREPAID CARDS

- Prepaid Cards are not credit cards as only transactions up to the amount of the funds pre-loaded on the Prepaid Card will be honoured by the Bank. Prepaid Cards can be used to purchase goods and services at any merchant that accepts MasterCard cards.
- The Card Administrator will be notified by the Bank of any unauthorized payments or loading of Prepaid Cards by the Cardholder and the Bank may cancel any Prepaid Cards for unauthorized loading or payment.
- Cardholders will be issued a personal identification number (**PIN**) enabling them to use the Prepaid Card at automated teller machines (**ATMs**) accessible with the Prepaid Card to obtain Cash Withdrawals. **Cardholders are not to disclose the PIN to any other person.** Cash Withdrawals are limited to \$100 per card.

CHARGES

- The Cardholder may use the Prepaid Card to (a) charge the price of goods or services obtained from a merchant or supplier honouring the Card (**Purchase**), or (b) cash withdrawals obtained through use of the Prepaid Card either directly from the Bank, including through use of ATMs, or through other financial institutions honouring the Card or through purchases of money orders, traveller cheques, or similar items (**Cash Withdrawal**). Any such use of a Prepaid Card which results in a charge to the Prepaid Card, whether or not the Prepaid Card was presented to a merchant or supplier (such as mail or telephone order purchases) or the Cardholder's signature was obtained or by use of a PIN, is herein called a "**Transaction**".
- The Bank will maintain records for each Prepaid Card (**Card Account**). The Bank shall record all Transactions with respect to each Prepaid Card, as well as all fees, service charges, credits and adjustments relating to such Prepaid Card or its use on the Card Account maintained for such Prepaid Card. All Transactions, fees and service charges recorded on individual Card Accounts, shall constitute a charge to the Prepaid Card (**Charge**).
- Any Transaction made in a currency other than the currency of the Prepaid Card will be charged to the Card Account in Canadian dollars.

STATEMENTS, PAYMENTS AND INTEREST

- Monthly card statements will not be provided. Cardholders will be able to obtain Card Account transaction information by contacting the Card Administrator at 1-866-525-7959.
- Cardholders will be responsible for reviewing Card Account transactions at least once every 30 days. Any errors or omissions with regard to any Charge to the Card Account must be identified within thirty (30) days after the date of the Charge.

- Cardholders are responsible for retaining all receipts pertaining to the use of the card.

CUSTOMER LIABILITY

- Cardholders are only authorized to spend up to the amount authorized on the card. Should a cardholder exceed the limit of the card, the cardholder will be responsible for reimbursing the CFCF. The only exception is in the case of Cardholder fraud.
- If a Prepaid Card is used without the Cardholder's authorization, the CFCF will not be liable for any unauthorized use of the Prepaid Card if the Cardholder used reasonable care to safe the Prepaid Card against loss or theft; there has not been more than 1 unauthorized use of the Prepaid Card in the last 12 months; and the Card Account is in good standing.
- If those criteria are not met, the CFCF's maximum liability for an unauthorized use of the Prepaid Card is \$50. However, if the Prepaid Card and PIN are used together without the Cardholder's authorization, the CFCF's maximum liability will be \$500 if the Cardholder willingly disclosed the PIN to another person; didn't keep the PIN separate from the Prepaid Card; or didn't notify the Bank by telephone within 24 hours of learning that the Prepaid Card was lost or stolen or that the confidentiality of the PIN had been compromised. This liability will be shifted to the cardholder with the card limit being reduced by the amount of the liability.

Lost or Stolen Card Procedure (24/7)

The Card Administrator and the Cardholder will notify the Bank as soon as it is aware that a Card is lost, stolen or missing and, if required, request a new Card, by phoning Customer Services at:

Toll Free: 1-800-263-2263

Prepaid cards are identified by the Base and an associated number, for example CFB Edmonton 1. When identifying the lost or stolen card it is imperative that the associated number be stated. Upon such notification, the Bank will cancel the missing Card.

Disputed Charge Procedure (Monday – Friday)

The Cardholder will notify the Card Administrator of any vendor/customer charge disputes by phoning.

Toll Free: 1-866-525-7959