

Harris MasterCard® Gift Card

Frequently Asked Questions About Your Harris MasterCard® Gift Card

What is a Harris MasterCard Gift Card?

The Harris MasterCard Gift Card is a prepaid MasterCard that can be used for purchases at millions of locations worldwide, wherever MasterCard debit cards are accepted. You can give a Harris MasterCard Gift Card to anyone instead of cash, paper gift certificates or store-specific gift cards.

Is the Harris MasterCard Gift Card a credit card?

No, the Harris MasterCard Gift Card is a prepaid MasterCard.

Where can I use my Harris MasterCard Gift Card?

Unlike a store-specific gift card, you can use your Harris MasterCard Gift Card at millions of merchants worldwide accepting debit MasterCard, including Internet-based online merchants and telephone orders. You cannot use your gift card to get cash from ATMs, for purchases using a Personal Identification Number (PIN), to receive cash back from merchants, to purchase gasoline at the pump or for gambling.

Can I give a Harris MasterCard Gift Card to someone under 18?

Yes, the Harris MasterCard Gift Card makes a perfect gift to anyone of any age.

How do I activate a Harris MasterCard Gift Card?

To activate the card, simply call 800-830-1602 and follow the menu prompts. Be sure to have your card number handy.

Will my Harris MasterCard Gift Card expire?

Your Harris MasterCard Gift Card expires no earlier than five years from the date the card was issued; the expiration date is printed on the card. We encourage you to use the balance of your gift card before the expiration date. You cannot use your gift card to make purchases after the expiration date.

What happens if there is a remaining balance on my Harris MasterCard Gift Card after the expiration date?

You can receive the unused balance on your gift card after the expiration date and before we escheat the balance according to applicable state law by writing to us at:

Harris Gift Card
Attention: ATM Unit
2000 Finley Road
Lombard, IL 60148

The following information is required in order to process your request:

Your name and address
The 16 digit gift card number
The reason for your request

A refund check will be mailed to you for the unused balance. This request may take up to thirty (30) days to process

Can more money be added to my Harris MasterCard Gift Card?

No, it cannot be “reloaded” with additional funds after the initial amount is used.

Will I be charged any fees for using the Harris MasterCard Gift Card?

The only fee connected to using the card is the purchase fee. Harris does not charge any other fees. (Please see the Schedule of Card Fees in the Prepaid Gift Card Agreement.)

Using My Harris MasterCard Gift Card

Can I use my Harris MasterCard Gift Card for making online or telephone purchases?

Yes, you can use the gift card for purchases online or by phone anywhere debit MasterCard is accepted.

Are there places where I cannot use the Harris MasterCard Gift Card?

Certain types of transactions cannot occur when using this prepaid debit card or gift card. These include “pay at the pump” at service stations, gambling transactions, ATM withdrawals and cash advances.

What if my Harris MasterCard Gift Card is lost or stolen?

Call us at 800-830-1602 to cancel the gift card as soon as you can, 24 hours a day, seven days a week. To receive a check for the remaining balance you will need to send a letter to:

Harris Gift Card
Attention: ATM Unit
2000 Finley Road
Lombard, IL 60148

The following information is required in order to process your request:

Your name and address
The 16-digit gift card number
The reason for your request

Until you call us and cancel your gift card, we will treat any use of the gift card by a person you have permitted to use your gift card as authorized. As a result, you will be responsible for any purchase made by such person with your gift card.

Based on the results of our investigation, we will mail a check to you for the remaining balance. This request may take up to thirty (30) days to process.

What if I have questions about a purchase I made with my Harris MasterCard Gift Card?

You should always keep your receipts for each purchase. You must resolve any disputes you may have with the merchant or service provider directly, just as with any cash purchase.

What if I need to return an item purchased with my Harris MasterCard Gift Card?

Generally, merchants will credit the purchase amount back onto your gift card. However, merchants often have different return policies. For this reason, it is extremely important to hold onto your receipts for merchandise purchased with your gift card.

How will I know how much money remains on my Harris MasterCard Gift Card?

The easiest way to keep track of your gift card balance and transaction history is to go to www.harrisbank.com/giftcards. If you do not have Internet access, you can call **800-830-1602**.

Should I enter debit or credit on the keypad when making a purchase?

While Harris MasterCard Gift Cards are accepted where MasterCard debit cards are accepted, you should treat the gift card like a credit card. When making a purchase select the “credit” option (rather than the “debit”

option). If asked to enter a PIN, ask the cashier to cancel the transaction and reenter as a credit transaction.

Can I make a purchase for more than the remaining balance on my Harris MasterCard Gift Card?

You can tell the merchant or service provider that you want to use another form of payment to pay the difference between the balance on your gift card and the purchase amount; however a merchant or service provider may, at its option, refuse to accept a “split transaction“. If a split transaction cannot be made, then your purchase should not exceed the amount remaining on the gift card.

What is MasterCard® SecureCode™?

MasterCard SecureCode is a service from MasterCard and Harris that provides greater peace of mind when you shop online with any of your Harris issued MasterCard Gift Cards, by providing added protection against unauthorized use of your enrolled card.

How does MasterCard® SecureCode™ work?

Once you've registered and created a SecureCode, each time you make an online purchase, a window will pop up asking for your SecureCode, just like using a PIN at the ATM. When you correctly enter your SecureCode, your card issuer confirms that you are the authorized cardholder and your purchase is completed. No code, no confirmation, no purchase.

How do I enroll?

To enroll in MasterCard SecureCode go to: www.harrisbank.com/giftcards. Please have your Harris issued MasterCard Gift Card handy as you will be asked for information that appears on the card.

Purchasing a Harris MasterCard Gift Card

How do I purchase a Harris MasterCard Gift Card?

You can order a Harris MasterCard Gift Card on the Internet at www.harrisbank.com/giftcards. Gift Card orders may only be purchased using a debit card issued by Harris N.A. or a Harris-branded credit card. Be sure to have the following information available when you are ready to buy a Harris MasterCard Gift Card:

- Your name, address and telephone number
- The card recipient's name, address and telephone number
- Your credit or debit card number

What dollar amounts can be loaded onto a Harris MasterCard Gift

Card?

You can select any whole dollar amount between \$25 and \$250.

After I submit an order for a Harris MasterCard Gift Card, how long does it take to receive my card?

Your gift card(s) will be shipped in five to seven **business days** from the order date. In addition, an email will be sent advising you of the actual shipping date.

Can I send a Harris MasterCard Gift Card directly to someone as a gift?

Yes, any gift card with values up to \$150 can be shipped directly to the recipient. However, you cannot purchase and/or send a Harris MasterCard Gift Card to anyone living in Connecticut, Maine, Maryland, Massachusetts, New Hampshire, Guam, Marshall Islands, Mariana Islands, Puerto Rico, Virgin Islands, Armed Forces Europe, Armed Forces Pacific.

CONTACT HARRIS GIFT CARD SERVICES AT 800-830-1602 TO OBTAIN A COPY OF THE HARRIS GIFT CARD AGREEMENT. KEEP A COPY FOR YOUR RECORDS. YOUR GIFT CARD BALANCE DOES NOT EARN INTEREST AND IS NOT FDIC INSURED.

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