



## Simplii Financial™ Visa\* Digital Gift Card

### **How do I find the details of my Simplii Financial™ Visa\* Digital Gift Card?**

To find the details of your Simplii Financial™ Visa\* Digital Gift Card, sign in with your user credentials that you created when you first received and accepted the Simplii Financial™ Visa\* Digital Gift Card here: <https://simplii.mycardplace.com/cholder/welcome>. If you forgot your credentials, your user ID is the email address that your gift card was sent to, and you can reset your password on the Simplii Financial™ Visa\* Digital Gift Card portal.

### **What should I do if a Simplii Financial™ Visa\* Digital Gift Card account already exists with my email address?**

If you receive this error at the time of user credential setup, it means that there is already a Simplii Financial™ Visa\* Digital Gift Card account registered with this email. If you've forgotten your password, follow the password reset prompt. Otherwise, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

### **Where can the Simplii Financial™ Visa\* Digital Gift Card be used?**

The Simplii Financial™ Visa\* Digital Gift Card can be used anywhere Visa is accepted online and at physical payment terminals that accept Apple Pay®, Google Pay™, and Samsung Pay®.

### **Do I have a Personal Identification Number (PIN) for my Simplii Financial™ Visa\* Digital Gift Card?**

No, there isn't a PIN for your Simplii Financial™ Visa\* Digital Gift Card.

### **Do I need to be a Simplii Financial client to accept or use the Simplii Financial™ Visa\* Digital Gift Card?**

You don't need to be a Simplii Financial client to accept and use the Simplii Financial™ Visa\* Digital Gift Card for purchases.

### **How do I create my Simplii Financial™ Visa\* Digital Gift Card account?**

Refer back to the Simplii Financial™ Visa\* Digital Gift Card email and follow the instructions to setup your Simplii Financial™ Visa\* Digital Gift Card account. If you require additional assistance with your account setup, please give us a call anytime at [1-855-961-5343](tel:1-855-961-5343).

## **How do I view my Simplii Financial™ Visa\* Digital Gift Card balance?**

To view your Simplii Financial™ Visa\* Digital Gift Card balance, sign into your Simplii Financial™ Visa\* Digital Gift Card account <https://simplii.mycardplace.com/cholder/welcome>. Select the card you would like to view, and the card balance will be displayed within the Simplii Financial™ Visa\* Digital Gift Card image.

## **How do I view my Simplii Financial™ Visa\* Digital Gift Card transaction history?**

To view your Simplii Financial™ Visa\* Digital Gift Card transaction history, sign in to your Simplii Financial™ Visa\* Digital Gift Card account <https://simplii.mycardplace.com/cholder/welcome>.

Select the card you would like to view, and the transaction history will be displayed.

## **How do I remove a Simplii Financial™ Visa\* Digital Gift Card from appearing in my Simplii Financial™ Visa\* Digital Gift Card account?**

Sign in to your Simplii Financial™ Visa\* Digital Gift Card account at <https://simplii.mycardplace.com/cholder/welcome>. Select the "REMOVE" button below the digital Simplii Financial™ Visa\* Digital Gift Card image and confirm that you'd like to remove the Simplii Financial™ Visa\* Digital Gift Card when the prompt appears.

## **How do I add my Simplii Financial™ Visa\* Digital Gift Card to my mobile wallet (Apple Pay®, Google Pay™, Samsung Pay®)?**

### **Apple Pay®**

1. Go to Wallet and tap on add card icon.
2. Follow the steps to add a new card manually by entering the card number, expiry date, and CVV.
3. Tap Next.
4. After Simplii Financial verifies your Simplii Financial™ Visa\* Digital Gift Card, tap Next.
5. Start using your Simplii Financial™ Visa\* Digital Gift Card with Apple Pay®.

### **Google Pay™**

1. On your mobile device, open Google Pay™.
2. Tap on your Profile Picture > Bank Accounts and Cards > Add card.
3. Enter the Simplii Financial™ Visa\* Digital Gift Card number, expiry date, CVV, and the cardholder's name and billing address.
4. Tap Save and follow the steps.
5. Next to your Simplii Financial™ Visa\* Digital Gift Card's payment method listing, tap Activate.
6. Enter your one-time password.
7. Start using your Simplii Financial™ Visa\* Digital Gift Card with Google Pay™.

## **Samsung Pay®**

1. Open Samsung Pay®.
2. Tap Menu in the top left corner, and then tap Cards.
3. Tap Add card, and then tap Add credit / debit card.
4. Follow the onscreen instructions to register your card manually by entering the Simplii Financial™ Visa\* Digital Gift Card number, expiry date, and CVV.
5. Start using your Simplii Financial™ Visa\* Digital Gift Card with Samsung Pay®.

## **How do I perform split payments?**

Tell the merchant in advance that you'd like to make a split payment. You'll need to know the balance on your Simplii Financial™ Visa\* Digital Gift Card. If the balance on your Simplii Financial™ Visa\* Digital Gift Card isn't enough to pay the full amount of a purchase, you'll need to use a second form of payment to cover the difference. It is the sole discretion of the merchant to allow split payments.

## **Why hasn't my balance changed after I made a purchase with my Simplii Financial™ Visa\* Digital Gift Card?**

To view your Simplii Financial™ Visa\* Digital Gift Card transaction history, sign in to your Simplii Financial™ Visa\* Digital Gift Card account <https://simplii.mycardplace.com/cholder/welcome>. Select the card you would like to view, and the transaction history will be displayed. If the balance isn't reflected correctly, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **Can I transfer my Simplii Financial™ Visa\* Digital Gift Card balance to a different gift card?**

You can't transfer your balance between Simplii Financial™ Visa\* Digital Gift Cards and your Simplii Financial™ Visa\* Digital Gift Cards can't be redeemed for any cash value.

## **Can I use my Simplii Financial™ Visa\* Digital Gift Card outside of Canada?**

The Simplii Financial™ Visa\* Digital Gift Card can be used anywhere Visa is accepted for e-commerce purchases or added into to your mobile wallet (Apple Pay®, Google Pay™, Samsung Pay®) for in-person purchases. A foreign conversion fee is applicable to transactions not in Canadian dollars. See Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement for full details.

## **When will my Simplii Financial™ Visa\* Digital Gift Card arrive?**

If the sender didn't schedule the Simplii Financial™ Visa\* Digital Gift Card delivery date, it will arrive immediately.

If the sender scheduled the delivery date and time of the Simplii Financial™ Visa\* Digital Gift Card, it will arrive at the date and time specified by the sender.

## **What if I don't receive my Simplii Financial™ Visa\* Digital Gift Card?**

Have the sender give us a call at [1-888-723-8881](tel:1-888-723-8881) if the following doesn't resolve your inquiry:

- Check with the sender to confirm they inputted the correct email address.
- Check with the sender to confirm if they set a future scheduled delivery date and time.

## **Is the Simplii Financial™ Visa\* Digital Gift Card refundable?**

The Simplii Financial™ Visa\* Digital Gift Card isn't refundable and will have to be used to draw down the funds. The funds don't expire.

## **Are there any restrictions on the Simplii Financial™ Visa\* Digital Gift Card?**

All applicable restrictions on purchasing and using the Simplii Financial™ Visa\* Digital Gift Cards can be found in the Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement.

## **Does the Simplii Financial™ Visa\* Digital Gift Card expire or have any fees?**

Funds loaded on the Simplii Financial™ Visa\* Digital Gift Card do not expire. The Simplii Financial™ Visa\* Digital Gift Card expires on the last day of the month after 3 years from when the card has been accepted by the recipient. After the 3 years, if the Simplii Financial™ Visa\* Digital Gift Card has an existing balance, it will be automatically reissued with new Simplii Financial™ Visa\* Digital Gift Card details and the recipient will receive an email notification. The Simplii Financial™ Visa\* Digital Gift Card can't be used at merchants if it has expired.

## **How do I place an order for the Simplii Financial™ Visa\* Digital Gift Card?**

To purchase a Simplii Financial™ Visa\* Digital Gift Card, you must first be a Simplii Financial deposit account, line of credit, or secured line of credit holder. This card can't be purchased by or issued to a person who resides in Quebec or outside of Canada.

## **Does the Simplii Financial™ Visa\* Digital Gift Card need to be activated or registered?**

Yes. You must agree to the Terms and Conditions and the Cardholder Agreement, then create a Simplii Financial™ Visa\* Digital Gift Card account with credentials to access your Simplii Financial™ Visa\* Digital Gift Card details.

## **What should I do if my Simplii Financial™ Visa\* Digital Gift Card is compromised?**

If the details of your Simplii Financial™ Visa\* Digital Gift Card are compromised, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **What happens if I don't want to accept the Simplii Financial™ Visa\* Digital Gift Card?**

If you don't want to accept the Simplii Financial™ Visa\* Digital Gift Card, you won't be able to access the funds on the Simplii Financial™ Visa\* Digital Gift Card and the balance will be refunded to the sender.

## **What should I do if I lost my Simplii Financial™ Visa\* Digital Gift Card details?**

All of your Simplii Financial™ Visa\* Digital Gift Card information is stored on the Simplii Financial™ Visa\* Digital Gift Card website, which is accessible by signing in here: <https://simplii.mycardplace.com/cholder/welcome>. If you require any assistance, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **Can I use my Simplii Financial Gift Card at restaurants and hotels?**

The Simplii Financial™ Visa\* Digital Gift Card can be used at any restaurant or hotel where Visa is accepted online and at physical payment terminals that accept Apple Pay®, Google Pay™, and Samsung Pay®. However, you should be aware that many restaurants and hotels factor in an automatic tip or other incidental expenses when authorizing your purchase transaction and hotels and car rental agencies can place a hold on funds that may exceed your balance. Places that could require a tip or extra charge: certain merchants including restaurants and hair salons may add an additional 20% to the purchase amount prior to authorization of the transaction. This puts a hold on the full amount of the transaction. Although this is normal, it means you won't have use of the funds until the hold is released or it may exceed the balance available on your card and lead to a decline of the transaction. Use of your Simplii Financial™ Visa\* Digital Gift Card for settlement of a final amount will be treated as a normal purchase.

## **Why would my Simplii Financial™ Visa\* Digital Gift Card be declined?**

Here are some reasons why your Simplii Financial™ Visa\* Digital Gift Card may be declined:

- Your Simplii Financial™ Visa\* Digital Gift Card may have expired. Please check the expiry date of your Simplii Digital Gift Card.
- Your balance may be less than the value of the item you wish to purchase. You can ask to do a split payment at the merchant's discretion.
- Some internet merchants use fraud protection software that may decline a purchase transaction.
- Some merchants (like restaurants and spas) obtain pre-authorizations of up to 20% more than the final transaction amount in case the cardholder leaves a tip. If this amount exceeds the card balance, the transaction will be declined.

## **What is the Simplii Financial™ Visa\* Digital Gift Card?**

The Simplii Financial™ Visa\* Digital Gift Card is a non-reloadable virtual prepaid Visa card that Simplii Financial clients can send to anyone residing in Canada (except for residents of Quebec) with a valid email address. Each Simplii Financial™ Visa\* Digital Gift Card can be sent with a personalized theme, message, audio, and other media content. The recipient can use the card for e-commerce purchases or add it to their mobile wallet(s) for in-person purchases.

## **How much funds can be loaded on a single Simplii Financial™ Visa\* Digital Gift Card?**

The minimum amount you can load onto the Simplii Financial™ Visa\* Digital Gift Card is \$25 CAD and the maximum amount is \$250 CAD.

## **How do I purchase and send a Simplii Financial™ Visa\* Digital Gift Card?**

Simplii Financial™ Visa\* Digital Gift Cards can be purchased by signing in to your Simplii Financial Online Banking and Mobile Banking App. Load funds onto the Simplii Financial™ Visa\* Digital Gift Card from your deposit account, line of credit, or secured line of credit. From Online Banking and Mobile Banking, select "Purchase Gift Card" on the left-hand navigation and follow the Simplii Financial™ Visa\* Digital Gift Card flow. The Simplii Financial™ Visa\* Digital Gift Card can be sent to anyone residing in Canada (except for residents of Quebec).

## **Can I customize how the Simplii Financial™ Visa\* Digital Gift Card looks?**

Yes. There are many Simplii Financial™ Visa\* Digital Gift Card variations and themes available to choose from when selecting a Simplii Financial™ Visa\* Digital Gift Card. We regularly update our catalogue with new themes for upcoming holidays and events. Depending on your theme preference, we can send Simplii Financial™ Visa\* Digital Gift Cards with a combination of personalized notes, audio, media, etc.

## **Does the recipient have to be a Simplii Financial client?**

No, the recipient doesn't have to be a Simplii Financial client. The sender must have a Simplii Financial deposit account, line of credit, or secured line of credit. Simplii Financial™ Visa\* Digital Gift Cards can't be purchased by or issued to a person who resides in Quebec or outside of Canada.

## **What recipient information is required to send a Simplii Financial™ Visa\* Digital Gift Card?**

The recipient's first name, last name, and email address are required.

## **Can I load the Simplii Financial™ Visa\* Digital Gift Card with currencies other than Canadian dollars?**

Simplii Financial™ Visa\* Digital Gift Card can only be loaded with Canadian dollars.

## **Can the balance of the Simplii Financial™ Visa\* Digital Gift Card I purchased be reloaded?**

No, the Simplii Financial™ Visa\* Digital Gift Card is a non-reloadable virtual prepaid Visa card.

## **What should I do if the Simplii Financial™ Visa\* Digital Gift Card hasn't arrived?**

Within the Simplii Financial™ Visa\* Digital Gift Card page on Online Banking and Mobile Banking select "Transaction History":

- If the Simplii Financial™ Visa\* Digital Gift Card was scheduled to be sent at a specific date and time, the recipient will not receive it until that point.
- Check that the recipient's email is correct and that your Simplii Financial™ Visa\* Digital Gift Card purchase was completed.
- If you have other inquiries, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **Are Simplii Financial™ Visa\* Digital Gift Cards refundable?**

The Simplii Financial™ Visa\* Digital Gift Card can be cancelled by the sender through Online Banking and Mobile Banking or by giving us a call at [1-888-723-8881](tel:1-888-723-8881) only if it hasn't already been accepted by the recipient. Where a refund is issued, the funds will be returned to the sender's source account.

## **Are there any restrictions on purchasing Simplii Financial™ Visa\* Digital Gift Cards?**

Simplii Financial™ Visa\* Digital Gift Cards can be sent to anyone in Canada (except for residents of Quebec) with a valid email address. All applicable restrictions on purchasing and using the Simplii Financial™ Visa\* Digital Gift Card can be found in the Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement You can send up to 20 Digital Gift Cards within a calendar year.

## **How do I check on the status of the Simplii Financial™ Visa\* Digital Gift Card purchase?**

To view the status of a Simplii Financial™ Visa\* Digital Gift Card on Online Banking and Mobile Banking, select "Transaction History" within the Simplii Financial™ Visa\* Digital Gift Card page.

## **How is my order delivered?**

The Simplii Financial™ Visa\* Digital Gift Card recipient will receive an email notification on how to access the virtual card details and how to use the card.

## **What are the delivery options?**

Simplii Financial™ Visa\* Digital Gift Cards can only be sent via email. You have the option to schedule a future date and time for when the Simplii Financial™ Visa\* Digital Gift Card will be sent, or you can send the Simplii Financial™ Visa\* Digital Gift Card immediately.

## **Where can these Simplii Financial™ Visa\* Digital Gift Cards be used?**

The Simplii Financial™ Visa\* Digital Gift Cards can be used anywhere Visa is accepted online and at any physical payment terminals that accepts Apple Pay®, Google Pay™, and Samsung Pay®.

## **Can I cancel a Simplii Financial™ Visa\* Digital Gift Card that has already been sent?**

The Simplii Financial™ Visa\* Digital Gift Card can be cancelled by the sender through Online Banking and Mobile Banking or by giving us a call [1-888-723-8881](tel:1-888-723-8881) if the gift card hasn't already been accepted by the recipient.



## Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card

### **How do I find the details of my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

To find the details of your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card, sign in with your user credentials that you created when you first received and accepted the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card here: <https://simplii.mycardplace.com/cholder/welcome>. If you forgot your credentials, your user ID is the email address that your gift card was sent to, and you can reset your password on the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card portal.

### **What should I do if a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account already exists with my email address?**

If you receive this error at the time of user credential setup, it means that there is already a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account registered with this email. If you've forgotten your password, follow the password reset prompt. Otherwise, please call the toll-free Digital Gift card contact centre at [1-855-961-5343](tel:1-855-961-5343).

### **Where can the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card be used?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be used to purchase eligible goods and services sold by the specific merchant (subject to any restrictions or limitations set by each merchant and outlined in the Terms and Conditions) online and at physical payment terminals of the specific merchant that accept Apple Pay®, Google Pay™, and Samsung Pay®. Please see Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card Terms and Conditions for full details.

### **Do I have a PIN for my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

No, there isn't a PIN for your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card.

### **Do I need to be a Simplii Financial™ client to accept or use the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

You don't need to be a Simplii Financial™ client to accept and use the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card for purchases.

### **How do I create my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account?**

Refer back to the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card email and follow the instructions to setup your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account. If you require additional assistance with your account setup, please call the toll-free Digital Gift card contact centre at [1-855-961-5343](tel:1-855-961-5343)

## **How do I view my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card balance?**

To view your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card balance, sign in to your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account at <https://simplii.mycardplace.com/cholder/welcome>. Select the card you would like to view, and the card balance will be displayed within the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card image.

## **How do I view my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card transaction history?**

To view your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card transaction history, sign in to your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account at <https://simplii.mycardplace.com/cholder/welcome>. Select the card you would like to view, and the transaction history will be displayed.

## **How do I remove a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card from appearing in my Simplii Financial™ Visa\* Digital Gift Card account?**

Sign in to your Simplii Financial™ Visa\* Digital Gift Card account at <https://simplii.mycardplace.com/cholder/welcome>. Select the "REMOVE" button below the digital Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card image and confirm that you'd like to remove the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card when the prompt appears.

## **How do I add my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card to my mobile wallet (Apple Pay®, Google Pay™, Samsung Pay®)?**

### **Apple Pay®**

1. Go to Wallet and tap on add card icon.
2. Follow the steps to add a new card manually by entering the card number, expiry date, and CVV.
3. Tap Next.
4. After Simplii Financial™ verifies your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card, tap Next.
5. Start using your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card with Apple Pay®.

## **Google Pay™**

1. On your mobile device, open Google Pay™.
2. Tap on your Profile Picture > Bank Accounts and Cards > Add card.
3. Enter the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card number, expiry date, CVV, and the cardholder's name and billing address.
4. Tap Save and follow the steps.
5. Next to your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card 's payment method listing, tap Activate.
6. Enter your one-time password.
7. Start using your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card with Google Pay™.

## **Samsung Pay®**

1. Open Samsung Pay®.
2. Tap Menu in the top left corner, and then tap Cards.
3. Tap Add card, and then tap Add credit/ debit card.
4. Follow the onscreen instructions to register your card manually by entering the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card number, expiry date, and CVV.
5. Start using your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card with Samsung Pay®.

## **How do I perform split payments?**

Tell the merchant in advance that you'd like to make a split payment. You'll need to know the balance on your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card. If the balance on your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card isn't enough to pay the full amount of a purchase, you'll need to use a second form of payment to cover the difference. It's the sole discretion of the merchant to allow split payments.

## **Why hasn't my balance changed after I made a purchase with my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

To view your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card transaction history, sign in to your Simplii Financial™ Visa\* Digital Gift Card account at <https://simplii.mycardplace.com/cholder/welcome>. Select the card you'd like to view and the transaction history will be displayed. If the balance isn't reflected correctly, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **Can I transfer my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card balance to a different gift card?**

You can't transfer your balance between Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards and your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can't be redeemed for any cash value.

## **Can I use my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card outside of Canada?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be used to purchase eligible goods and services sold by the specific merchant (subject to any restrictions or limitations set by each merchant and outlined in the Terms and Conditions). Not all merchants will have physical locations outside of Canada. A foreign conversion fee is applicable to transactions not in Canadian dollars. See Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement for details.

## **When will my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card arrive?**

If the sender didn't schedule the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card delivery date, it will arrive immediately.

If the sender scheduled the delivery date and time of the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card, it will arrive at the date and time specified by the sender.

## **What if I don't receive my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

Have the sender give us a call at [1-888-723-8881](tel:1-888-723-8881) if the following doesn't resolve your inquiry:

- Check with the sender to confirm they inputted the correct email address.
- Check with the sender to confirm if they set a future scheduled delivery date and time.

## **Is the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card refundable?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card isn't refundable and will have to be used to draw down the funds. The funds don't expire.

## **Are there any restrictions on the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can only be used at the specific merchant indicated on the card (subject to any restrictions or limitations set by each merchant and outlined in the Terms and Conditions). All applicable restrictions on purchasing and using the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can be found in the Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement.

## **Does the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card expire or have any fees?**

Funds loaded on the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card don't expire. The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card expires on the last day of the month after 3 years from when the card has been accepted by the recipient. After the 3 years, if the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card has an existing balance, it will be automatically reissued with new Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card details and the recipient will receive an email notification. The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can't be used at merchants if it has expired.

## **How do I place an order for the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

To purchase a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card, you must first be a Simplii Financial deposit account, line of credit, or secured line of credit holder. This card can't be purchased by or issued to a person who resides in Quebec or outside of Canada.

## **Does the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card need to be activated or registered?**

Yes. You must agree to the Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement then create a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card account with credentials to access your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card details.

## **What should I do if my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card is compromised?**

If the details of your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card are compromised, please call the toll-free Digital Gift card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **What happens if I don't want to accept the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

If you don't want to accept the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card, you won't be able to access the funds on the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card and the balance will be refunded to the sender.

## **What should I do if I lost my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card details?**

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## **Why would my Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card be declined?**

Here are some reasons why your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card may be declined:

- Your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card may have expired. Please check the expiry date of your Simplii Digital Gift Card.
- The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card isn't being used to make a purchase with the specified merchant.
- Your balance may be less than the value of the item you wish to purchase. You can ask to do a split payment at the merchant's discretion.
- Some internet merchants use fraud protection software that may decline a purchase transaction.

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The minimum amount you can load onto the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card is \$25 CAD and the maximum amount is \$250 CAD.

## **How do I purchase and send a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can be purchased by signing in to your Simplii Financial™ Online Banking and Mobile Banking App. Load funds onto the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card from your deposit account, line of credit, or secured line of credit. From Online Banking and Mobile Banking, select "Purchase Gift Card" on the left-hand navigation and follow the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card flow. The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be sent to anyone residing in Canada (except for residents of Quebec).

## **Does the recipient have to be a Simplii Financial™ client?**

No, the recipient doesn't have to be a Simplii Financial™ client. The sender must have a Simplii Financial™ deposit account, line of credit, or secured line of credit. Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can't be purchased by or issued to a person who resides in Quebec or outside of Canada.

## **What recipient information is required to send a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card?**

The recipient's first name, last name, and email address are required. If you sent a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card to an incorrect email address, please give us a call at [1-888-723-8881](tel:1-888-723-8881) if the gift card hasn't already been accepted by the recipient.

## **Can I load the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card with currencies other than Canadian dollars?**

Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can only be loaded with Canadian dollars.

## **Can the balance of the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card I purchased be reloaded?**

No. The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card is a non-reloadable virtual prepaid Visa\* card.

## **What should I do if the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card hasn't arrived?**

Within the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card page on Online Banking and Mobile Banking select "Transaction History".

If the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card was scheduled to be sent at a specific date and time, the recipient won't receive it until that point.

Check that the recipient's email is correct and that your Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card purchase was completed.

If you have other inquiries, please call the toll-free Digital Gift Card contact centre at [1-855-961-5343](tel:1-855-961-5343).

## **Are Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards refundable?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be cancelled by the sender through Online Banking and Mobile Banking or by giving us a call at [1-888-723-8881](tel:1-888-723-8881) only if the card hasn't already been accepted by the recipient. Where a refund is issued, the funds will be returned to the sender's source account.

## **Are there any restrictions on purchasing Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards?**

Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can be sent to anyone in Canada (except for residents of Quebec) with a valid email address. All applicable restrictions on purchasing and using the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be found in the Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement You can send up to 20 Digital Gift Cards within a calendar year.

## **How do I check on the status of the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card purchase?**

To view the status of a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card on Online Banking and Mobile Banking, select "Transaction History" within the Simplii Financial™ Visa\* Digital Gift Card page.

## **How is my order delivered?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card recipient will receive an email notification on how to access the virtual card details and how to use the card.

## **What are the delivery options?**

Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can only be sent via email. You have the option to schedule a future date and time for when the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card will be sent, or you can send the Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card immediately.

## **Where can these Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards be used?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Cards can be used at the specified merchant where Visa is accepted online and at physical payment terminals of the merchant that accept Apple Pay®, Google Pay™, and Samsung Pay®. See Simplii Financial™ Visa\* Digital Gift Card & Simplii Financial™ Merchant-Branded Visa\* Digital Gift Card Terms and Conditions and the Simplii Financial Digital Prepaid Card Agreement

## **Can I cancel a Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card that has already been sent?**

The Simplii Financial™ Visa\* Merchant-Branded Digital Gift Card can be cancelled by the sender through Online Banking and Mobile Banking or by giving us a call at [1-888-723-8881](tel:1-888-723-8881) if the gift card hasn't already been accepted by the recipient.

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