

Frequently Asked Questions about the Gift Card

Is the Old Second GiftCard a credit card?

No. The Old Second GiftCard is a prepaid MasterCard card that carries a fixed cash amount determined by the giver at the time of purchase. Each time the gift recipient uses the card, the purchase amount is deducted from the available balance.

Where can the Old Second GiftCard be used?

The Old Second GiftCard can be used to make purchases everywhere MasterCard is accepted, at more than 19 million MasterCard merchant locations.

Who might like a Old Second GiftCard?

Anyone. friends, relatives, business associates. It's a gift that can be used everywhere MasterCard is accepted.

Is there a limit as to how much value the Old Second GiftCard can have?

Yes. The minimum value the Old Second GiftCard can have is \$25 and the maximum value is \$500.

Will the gift recipient receive a statement?

Gift recipients can review their current balance online free of charge at www.oldsecond.com and click on the gift card link. In addition, the gift recipient can call the toll-free Old Second Cardholder Services number 1-866-874-9027 to receive balance and transaction information.

What happens if I need to return an item?

Each merchant location has its own return policies and will handle the returns in the same manner as any other MasterCard transaction. They may credit your Old Second GiftCard, provide a cash refund, or a store credit.

What if the purchase is denied?

The card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference, subject to the policy of the merchant. Also, please be aware that use of the Old Second GiftCard at some merchants — for example, restaurants, mail-order companies, and hotels — requires the card have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses. Use of the card at automated fuel dispensers requires a minimum balance of \$75. However, only the actual amount spent will be deducted from the card.

Does the Old Second GiftCard have an expiration date?

Yes. It expires 60 months from the purchase date, as indicated on the sticker on the front of the card.

Can I reload my Old Second GiftCard?

No, the card cannot be reloaded.

What happens if there are still funds available when my Old Second GiftCard expires?

We encourage you to use of the entire gift amount before the card expires. If your card expires call customer support at 1-866-874-9027 and you may request a replacement card at no charge to you for the remaining balance.

What happens if my Old Second GiftCard is lost or stolen?

Old Second provides 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling 1-866-874-9027. **Branch Cards** are the same as cash and cannot be replaced. **Internet Cards** can be replaced by calling 1-866-874-9027. A replacement card will be issued and any available balance will be transferred to the new card, less a \$7.50 replacement card fee that will be deducted from the card's available balance.

Can the card ever have a negative balance?

Any authorization request that is greater than the card's available balance will be declined. However, there can be times when a MasterCard merchant puts an item through without prior authorization. If an overdraft occurs, the card recipient will be required to make a payment to cardholder services to cover the negative amount.

Payments should be sent to:
Old Second Cardholder Services
P.O. Box 550129
Fort Lauderdale, FL 33355