



# BMO Harris Bank Mastercard® Gift Card

## Frequently Asked Questions

### How does the Gift Card work?

The Gift Card is used just like any Mastercard debit card for purchases at millions of merchant locations in the United States that accept Mastercard. The Gift Card cannot be used to withdraw cash at an ATM or for “cash back” at a merchant checkout.

### Is the Gift Card a credit card?

No, the Gift Card is a single-load prepaid card and spending is limited to the amount remaining on the Gift Card.

### How do I activate the Gift Card?

To activate your Gift Card you may either call 1-800-650-0843 or go to [bmoharris.com/giftcardaccess](https://bmoharris.com/giftcardaccess) and provide the requested information. You are required to select a PIN when you activate your Gift Card.

### How do I use the Gift Card at merchants or retailers?

The Gift Card can be used anywhere in the United States where Mastercard is accepted by merchants in-person. At merchants with keypads, push "Credit" and sign the receipt, or push "Debit" and enter your PIN. At merchants without keypads, give the Gift Card to the merchant and sign the receipt. If a purchase will exceed the available balance on your Gift Card, ask the merchant if you may use the funds on your Gift Card toward a portion of the purchase price and use another form of payment for the remaining amount of the purchase price. This type of transaction is called a “split tender.” It is important to know the available balance on the Gift Card at all times in order to do a split tender.

### Can I make a purchase for more than the amount remaining on the Gift Card?

No. You cannot spend more than the available balance on your Gift Card. However, if you know how much is left on your Gift Card, you can ask the merchant to split the transaction. This is known as “split tender” and allows you to use the available balance on your Gift Card, then complete the transaction with another method of payment.

Please note: It’s important to keep track of the available balance on the Gift Card so you do not try to make purchases for more than that amount. The amount remaining on the Gift Card can be reviewed at [bmoharris.com/giftcardaccess](https://bmoharris.com/giftcardaccess) or by calling 1-800-650-0843.

### Can I use the Gift Card at more than one merchant?

Yes, as long as there is a sufficient amount on the Gift Card and the merchant accepts Mastercard payments.

### Can I use the Gift Card for online purchases?

Yes, if the merchant accepts your Gift Card and processes the transaction in the United States. Make sure to register your Gift Card at [bmoharris.com/giftcardaccess](https://bmoharris.com/giftcardaccess) and provide accurate billing address information when you place your order online. The billing address may need to match the address you used to register your Gift Card.

### Can I add more money to the Gift Card?

No. Money can only be added to the Gift Card at time of purchase.

### Can I use the Gift Card at an ATM to withdraw cash?

No, you cannot use the Gift Card to obtain cash at an ATM.

### Can I use the Gift Card to get cash at a BMO Harris branch?

No, you cannot use the Gift Card to get cash at a BMO Harris Branch.

### Can I use the Gift Card to get “cash back” at checkout?

No, you cannot use the Gift Card for a “cash back” transaction.

### How long can I use the Gift Card?

The expiration date is embossed on the front of the Gift Card. Upon expiration, the Gift Card is deactivated and you will not be able to use it again. Please take note of the expiration date on the front of the Gift Card and use the entire balance before expiration. Refer to your cardholder agreement for more details.

# Frequently asked questions (continued)

## **What if I have a remaining balance after the Gift Card expires?**

On the date the Gift Card expires, it will be deactivated and you will no longer be able to use the Gift Card. Please take note of the expiration date on the front of the Gift Card and use the entire balance before it expires. If you have available funds on the Gift Card at time of expiration, please call the number on the back of the Gift Card for assistance. Unused funds may escheat under applicable state unclaimed property laws.

## **What happens when I spend the entire amount on the Gift Card?**

The Gift Card will no longer be accepted as a form of payment. Any future transactions will be declined.

## **How do I use my Gift Card to pay at gas stations and restaurants?**

Gas stations – the best way to pay for gas station purchases is to hand the Gift Card to the attendant who will complete your transaction at the register. If you pay at the pump, the transaction may be declined.

Restaurants – verify that the Gift Card has enough funds to cover the purchase, plus enough to cover the tip, if applicable. If the amount on the Gift Card is not enough to pay the tip, tell the server you will pay the tip in another form of payment.

## **How can I check the amount remaining on the Gift Card?**

You can check the amount remaining on the Gift Card and transaction history at [bmoharris.com/giftcardaccess](http://bmoharris.com/giftcardaccess) or by calling 1-800-650-0843.

## **What do I do if my Gift Card is lost or stolen?**

Call 1-800-650-0843 and provide the 16-digit Gift Card number. The Gift Card will be closed and remaining balance will be issued, minus any applicable fees. Refer to your cardholder agreement for more details.

## **What do I do if my Gift Card is not working?**

Does your Gift Card have sufficient balance to cover the cost of the purchase? Some merchants (e.g. restaurants, mail-order companies, rental car companies, and cruise lines) require that the Gift Card's available balance is greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.

Yes: Contact Customer Service at 1-800-650-0843 for assistance.

No: You may be able to split payments between your Gift Card and another form of payment to pay for the difference.

## **Will I get charged a fee for using my Gift Card?**

No. We will not charge you a fee for using your Gift Card. However, we will charge a \$3 monthly inactivity fee if you don't use card for 12 consecutive months. Refer to your cardholder agreement for more details.

## **Can I let someone else use my Gift Card?**

No, the Gift Card should be signed and used only by the recipient.

## **Can I use the Gift Card to make purchases outside of the United States?**

The Gift Card is for domestic use only, which means that it can only be used for transactions processed within the United States. If you try to use your Gift Card for an international transaction (whether initiated by you while traveling or by a foreign merchant for a purchase you make remotely from the United States), the transaction will be declined.

## **Who can buy a Gift Card?**

Only BMO Harris Bank customers of majority age can purchase a BMO Harris Bank Mastercard Gift Card. The purchaser can authorize another person to use the Gift Card as long as the authorized user is of majority age and is a U.S. citizen or legal alien residing in the United States.

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**Funds on gift cards are not FDIC insured.**

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