

Online Disclosures for Vanilla Visa Gift Card

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Item Description

The Vanilla Visa® Gift Card is a prepaid gift card that is quick and easy to use, safer than cash and more flexible than gift certificates and single merchant gift cards. Vanilla Visa Gift Cards are available in \$25, \$50 and \$100 denominations (see exceptions below) and are accepted at any of the millions of merchant locations that accept Visa Debit cards within the fifty (50) United States and the District of Columbia.

The Vanilla Visa® Gift Card is available with a variety of messaging options.

Features and Benefits:

- Vanilla Visa Gift Cards are accepted at any of the millions of merchant locations that accept Visa Debit cards within the fifty (50) United States and the District of Columbia.*
- Customer Service is available 24 hours a day, seven days a week at www.vanillavisa.com or at 800-571-1376.
- Vanilla Visa Gift Card (“Gift Card”) balances are protected against unauthorized purchases with the Visa Zero Liability policy.*

*Terms and Conditions:

- TERMS AND CONDITIONS ARE APPLIED TO THE GIFT CARD. See Cardholder Agreement for further details. The Gift Card may not be used in the territories of Puerto Rico, U.S. Virgin Islands or Guam, or outside of the United States, including internet, mail and phone order merchants outside of the United States. The Gift Card may not be purchased for resale or resold.
- **Fees**
 - A one-time activation fee in the following amounts will be charged for each Gift Card at the time of purchase, except where otherwise required to comply with applicable law:
 - \$25 Gift Card = \$2.88; \$50 Gift Card = \$3.88; \$100 Gift Card = \$5.38
 - NO FEES WILL BE APPLIED TO THE CARD AFTER PURCHASE (including dormancy, service or other fees)
- **Expiration**
 - The Gift Card plastic is valid through the expiration date shown on the front of the Gift Card or until the value on the Gift Card reaches zero, except where prohibited or modified by applicable law. In no case does the Gift Card plastic expire earlier than five years following the date of sale.
 - The funds on the Gift Card do not expire. Call 800-571-1376 or go to www.vanillavisa.com to obtain a free replacement Gift Card if there is any balance remaining at the time the Gift Card plastic expires. The replacement Gift Card will have a value equal to the remaining balance of the expired Gift Card.
- **Availability**

- Gift Cards are only available for distribution in the United States, but are not available to residents of Vermont or the United States Virgin Islands. The \$25 and \$100 Gift Cards are not available to Hawaii residents.

Special Usage Instructions:

- Know your Gift Card balance before you shop, as merchants cannot determine the balance on your Gift Card.
- Some merchants do not allow cardholders to conduct split transactions where you would use the Gift Card as partial payment for goods or services and then pay the remainder of the balance using another payment method. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge the Gift Card only for the exact amount of funds available on the Gift Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you do not inform the merchant that you would like to complete a split transaction prior to using your Gift Card, your Gift Card is likely to be declined.
- At the time of purchase, give the Gift Card to the cashier and sign the receipt or push “credit” on the keypad. Although it states “debit” on the front of the Gift Card, no PIN will be provided with the Gift Card, and therefore your purchase will be declined if you push “debit.”
- Write down your Gift Card number and keep it in a safe place.
- Remember to sign the back of your Gift Card.
- Some merchants (such as restaurants and salons) will obtain an authorization/approval on the Gift Card for an amount up to twenty percent (20%) or more than the total bill to cover any tip or gratuity that you may add to the purchase, and therefore it is important for you to be sure that the balance of your Gift Card is sufficient to cover such amount or arrange to pay the tip or gratuity using cash or another payment method. Hotels, car rental agencies, and gas stations may also secure an authorization/approval on the Gift Card in excess of the estimated purchase amount to ensure that adequate funds are available to cover the final purchase. The entire amount of the authorization/approval will remain unavailable until the actual transaction posts to your Gift Card (typically within seven (7) business days), although only the amount you actually authorize will be deducted from the value of the Gift Card. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days. If you authorize a transaction and do not complete the transaction as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days.
- Internet, mail, and phone order purchases may require that we have the name and address of the Gift Card owner on file. If you wish to make Internet, mail, or phone order purchases, you will need to go to www.vanillavisa.com and enter your name and address prior to performing an Internet, mail, or phone order transaction. The Gift Card may not be used with any internet, mail and phone order merchants outside of the United States.
- Your Gift Card does not have ATM access.

- It is recommended that you keep all receipts of purchases made with your Gift Card.
- The Gift Card itself may not be returned to any merchant for a refund, except where required by applicable law.

Additional Information:

- The Vanilla Visa Gift Card is issued by The Bancorp Bank pursuant to license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.
- ALASKA RESIDENTS: The Alaska Department of Banking and Securities can be contacted by mail at 550 W. 7th Avenue, Suite 1940, Anchorage, AK 99501, or by telephone at (907) 269-4594.
- ARIZONA RESIDENTS: Walmart.com USA, LLC is an authorized agent of ITC Financial Licenses, Inc.
- ARKANSAS RESIDENTS: Walmart.com USA, LLC is an agent conducting business on behalf of ITC Financial Licenses, Inc. under the Arkansas Uniform Money Services Act. Walmart.com USA, LLC can be contacted at 1-800-966-6546 or by mail at: 702 SW 8th Street, Mail Stop 600, Bentonville, AR 72716-0600. ITC Financial Licenses, Inc. can be contacted at 1-800-680-5938 or by mail at: P.O. Box 826, Fortson, Georgia 31808. For complaints regarding a transaction with the licensee or agent, please contact the Arkansas Securities Department at 501-324-9260 or by mail at: Heritage West Building, Suite 300, 201 East Markham Street, Little Rock, Arkansas 72201-1692.
- COLORADO RESIDENTS: Entities other than FDIC-insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit are required to be licensed by the Colorado Division of Banking pursuant to the Money Transmitters Act, Title 12, Article 52, Colorado Revised Statutes. If there are questions or concerns regarding a transaction with a licensee, please contact the Colorado Division of Banking at 303-894-7575 or by mail at: Colorado Division of Banking, 1560 Broadway, Suite 975, Denver, Colorado 80202. Consumer complaints should be in writing, providing as much detail as possible. Please include the following information: (1) The name of the institution and the name of any person(s) at the institution with whom the complainant has had contact. Include telephone number(s) and addresses; (2) A complete description of the complaint and any efforts that have been made to resolve the complaint directly with the institution; (3) Copies of any available documentation supporting the complaint and efforts toward resolution; and (4) Any suggestions regarding a preferred resolution of the complaint.
- FLORIDA RESIDENTS: ITC Financial Licenses, Inc. is licensed by the Florida Office of Financial Regulation and can be contacted by telephone at 1-800-680-5938. Walmart.com USA, LLC is an authorized vendor of ITC Financial Licenses, Inc.
- GEORGIA RESIDENTS: LICENSED BY THE GEORGIA DEPARTMENT OF BANKING AND FINANCE.

- **ILLINOIS RESIDENTS:** The Illinois Division of Financial Institutions can be contacted at 1-888-298-8089. Walmart.com USA, LLC is a duly authorized agent of ITC Financial Licenses, Inc., and authorization may be revoked at any time by ITC Financial Licenses, Inc.
- **MARYLAND RESIDENTS:** The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding ITC Financial Licenses, Inc. at 500 North Calvert Street, Suite 402, Baltimore, Maryland 21202, phone 1-888-784-0136.
- **MISSISSIPPI RESIDENTS:** **Walmart.com USA, LLC** is a duly authorized agent of **ITC Financial Licenses, Inc.**, which holds a valid and existing money transmission license issued by the Mississippi Department of Banking and Consumer Finance.
- **NEW HAMPSHIRE RESIDENTS:** Walmart.com USA, LLC is an authorized delegate of ITC Financial Licenses, Inc.
- **NEW YORK RESIDENTS:** Walmart.com USA, LLC is authorized to engage in money transmission as an agent of ITC Financial Licenses, Inc. and is located at 702 SW 8th Street, Mail Stop 600, Bentonville, AR 72716-0600, phone 1-800-966-6546. Consumer complaints can be registered with ITC Financial Licenses, Inc. by phone at 1-800-680-5938 or by mail at P.O. Box 826, Fortson, Georgia 31808. ITC Financial Licenses, Inc. is licensed and regulated as a Money Transmitter by the New York State Banking Department. Unresolved consumer complaints may be mailed to the New York State Banking Department, Consumer Services Division at One State Street New York, NY 10004-1417.
- **NORTH CAROLINA RESIDENTS:** Money transmission on behalf of ITC Financial Licenses, Inc. is conducted through this Website pursuant to the North Carolina Money Transmitters Act.
- **PENNSYLVANIA RESIDENTS:** ITC Financial Licenses, Inc. is licensed as a money transmitter in the State of Pennsylvania.
- **TEXAS RESIDENTS:** All Gift Cards sold in the State of Texas are distributed and serviced by ITC Financial Licenses, Inc. If you have a complaint, first contact the consumer assistance division of **ITC Financial Licenses, Inc.** by phone at **1-800-680-5938** or by mail at P.O. Box 826, Fortson, Georgia 31808. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.banking.state.tx.us.

Specifications:

Shipping Weight (in pounds):

Product in Inches (L x W x H):

Assembled in Country of Origin:

Origin of Components:

Wal-Mart No.:

Pricing Policy:

We strive to provide you with the lowest prices possible on Walmart.com as well as in our stores. However, sometimes a price online does not match the price in a store. Walmart.com's prices may be either higher or lower than local store prices. Prices may also vary between stores. Our local stores do not honor Walmart.com pricing or competitor advertisements from outside of a store's local trade territory.