

# Frequently Asked Questions

## Gift Cards

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**Q: *How do I activate my card?***

A: Your gift card comes pre-activated and ready for your use.

**Q: *How can I check the balance on my gift card?***

A: To check the balance of your gift card visit [www.centralcardlab.com](http://www.centralcardlab.com) (log in and click on Check Balance on New Card, enter required information and click Add Card) or by calling 1-877-757-5424/toll free number on the back of your card.

**Q: *Why should I register my gift card?***

A: Registering your gift card is important when using your card online or by phone. Simply visit [www.centralcardlab.com](http://www.centralcardlab.com) to register your card. Click on Create Account, enter personal information and create password.

**Q: *What should I do if my gift card is lost or stolen?***

A: Report a lost or stolen card immediately by calling 1-877-757-5424.

**Q: *Where can I obtain a copy of the Terms and Conditions for my gift card?***

A: Access your gift card Terms and Conditions by visiting [www.centralcardlab.com](http://www.centralcardlab.com) or by calling 1-877-757-5424/toll free number on the back of your card.

**Q: *How do I know the original amount of my gift card?***

A: To check the current or original balance of your gift card visit [www.centralcardlab.com](http://www.centralcardlab.com) (log in and click on Check Balance on New Card, enter required information and click Add Card) or by calling 1-877-757-5424/toll free number on the back of your card.

**Q: *What happens if I spend all the money on my gift card?***

A: Once you have exhausted the funds on your gift card, your card will be closed and you may discard. Be sure to destroy your card and do not leave it at the merchant location.

**Q: *May I make purchases for more than the amount remaining on my gift card?***

A: To make a purchase greater than the balance on your card, you will need to use a second payment method, such as cash, check or credit/debit card, for the difference. Inform the cashier how much is remaining on your gift card and you can use an alternative payment method for the remaining purchase amount.

**Q: *Where can I use my MasterCard® Gift Card?***

A: Your MasterCard® gift card can be used anywhere MasterCard is accepted. Your gift card can be used for in-person, online, and telephone purchases.

**Q: *Will my gift card work online?***

A: Yes. You can use your gift card online to make purchases and pay bills. You must register your card before using your card online. Some retailers will not process your purchase without a valid address registered to the card. You can register your card online at [www.centralcardlab.com](http://www.centralcardlab.com) or by calling 1-877-757-5424/toll free number on the back of your card.

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**Q: *Will my gift card work at gas stations?***

A: Yes. You can use your card for gasoline purchases by paying inside. The card cannot be used for “Pay at the Pump” transactions.

**Q: *Will my gift card work at restaurants and hotels?***

A: Yes. Your gift card can be used at restaurants and hotels who accept MasterCard®. Keep in mind many restaurants, hotels, car rentals and other merchants might factor in an automatic tip or other expenses above the purchase amount when authorizing card purchases. If your bill, plus the estimated tip or other expenses, exceeds the amount on the gift card, it may be declined.

**Q: *How do I get a PIN (Personal Identification Number) for my gift card?***

A: Your gift card does not allow PIN transactions. The gift card should be used as “credit” or a signature-based transaction type.

**Q: *May I use my gift card at an ATM?***

A: No. Your gift card can be used for retail, online and telephone purchases.

**Q: *Can my gift card be used to get cash back at a bank or at the store?***

A: No. Your gift card does not allow cash back transactions.

**Q: *Can more money be added to my gift card?***

A: No, your gift card does not allow additional funds to be added. Simply visit one of our convenient locations to purchase a new gift card.

**Q: *How long can I use my gift card?***

A: Your gift card will expire on the last day of the month printed on the front of your card.

**Q: *What fees apply to my gift card?***

A: For complete fee details, please reference your gift card [Terms & Conditions](#).

**Q: *What is a monthly inactivity fee and when is it charged?***

A: A monthly inactivity fee of \$2.95 will be assessed to your card following 12 consecutive months in which there has been no activity on the card, as long as there are funds remaining on the card.