

## **Getting Started with Union Bank Visa International Debit shopping Card – FAQ**

### **What is my Visa Debit Card?**

Your Visa Debit Card is a worldwide access card to your Union Bank account. You can use your card to pay for purchases, shopping, bill payments, and also to withdraw cash at ATMs.

### **How is it different from my ATM card?**

The ATM card issued by Union Bank could only be used at ATMs to withdraw cash. Your Visa Debit card has many more benefits for you. It is a globally accepted card and you can use your Visa Debit card at the point-of-sale and on the internet. It's more than an ATM card with added security.

### **Why have you changed my card to a Visa card?**

We believe that our customers should have access to their bank account wherever they are. The Visa Debit card provides you with these benefits: shopping, bill payment, ATM cash, and internet transactions. Your Visa Debit card is the only card you need to access your Union Bank account. You should now discontinue using the old ATM card as it will not function after 31<sup>st</sup> March 2016.

### **Which account is my Visa Debit card linked to?**

You can link all your savings and current accounts to your debit card. You can set one of those accounts as the primary account which will be used for point-of-sale purchases.

### **Where can I use my Visa Debit card?**

Wherever you see the Visa sign at merchants, anywhere in the world, you can use your Visa Debit card. If you don't see a sign, do not hesitate to ask "Do you accept Visa cards?"

### **Can I use my Visa Debit card on the internet?**

Visa Debit cards are accepted for payment wherever you see the Visa sign – including online. Simply quote your card number and expiry date. As an additional security measure merchants require the three digit Card Verification Value (CVV) on the back of your card. Never divulge these information to third party.

**Do I sign or enter PIN to authorize my transactions?**

You are required to enter the PIN for every ATM transaction. You are only required to place your signature on the receipt for point-of-sale transactions. Ensure that you place your signature on the signature panel of your Debit Card as soon as you receive it.

**Where can I call if I have a problem or need more clarification?**

Our 24 hour customer service hotline is +94 11 5 800 800. If it is easier for you, feel free to walk-in to one of our branches and speak to a staff member. Either way, we will be more than happy to assist you with your questions.

**What happens if my Visa Debit Card is stolen or lost?**

Please report the loss or theft of your Debit card immediately by calling us on our 24 hour hotline +94 11 5 800 800.

**How can I obtain my Visa Debit Card?**

Visit any of our Union Bank branches and our staff members will be happy to assist you to obtain your Visa Debit card.