

Sinclair Dental Prepaid Visa® card FAQ's

1. General FAQ's:

1.1 What is the Sinclair Dental Prepaid Visa® card?

The Sinclair Dental Prepaid Visa® card is not a credit card. It is a prepaid, stored value payment vehicle. Once funds are deposited on your card, you can make purchases for goods and services at millions of locations worldwide where Visa® is accepted.

1.2 Where can I use my Sinclair Dental Prepaid Visa® card?

Your Sinclair Dental Prepaid Visa® card can be used anywhere where the Visa® acceptance mark is displayed. Some exceptions may apply. Please check with the merchant before attempting to make a purchase as some merchants do not accept prepaid gift cards. If a card is used for a foreign currency transaction, a fee will be charged to convert the transaction into Canadian currency. Please refer to the Fees page for further information. The transaction can be viewed online on the Transaction History page. To view applicable fees, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees.

1.3 Do I need to activate/register my Sinclair Dental Prepaid Visa® card?

No, your card is pre-registered. However, in order to use your Sinclair Dental Prepaid Visa® card at an ATM, you must request a PIN. See section 4, "PIN Request Page FAQ's" for instructions on how to set up your PIN.

1.4 What if my Sinclair Dental Prepaid Visa® card is lost or stolen?

Lost or stolen Sinclair Dental Prepaid Visa® cards should be reported immediately by emailing giftcards@sinclairdental.com.

Your card can be replaced if lost, stolen, or damaged, provided it has been previously registered. Any available balance will be transferred to the replacement card, less a replacement card fee. Your card will already be registered however you can change your details at <http://sinclairdental.trucash.com>, log in to your account, click on the Profile page and complete your Profile Summary. To view applicable fees, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees & Limits.

1.5 Do Sinclair Dental Prepaid Visa® cards have an expiry date?

Yes. Sinclair Dental Prepaid Visa® cards expire on the last day of the month and year indicated on the front of the card.

1.6 Do I need to sign the sales receipt?

When making a purchase, please sign the receipt as the merchant should compare the signature to the one on the back of the card when processing the payment.

1.7 Can I make a split payment with my Sinclair Dental Prepaid Visa® card?

To make a split payment with your Sinclair Dental Prepaid Visa® card, you should let the merchant know in advance that you will be splitting the payment. (Note: some merchants may not allow split payments.) You should then advise the merchant of the amount you would like applied against your card. You should be aware of the balance available on the card in advance of making a payment as merchants do not have the ability to check balances. Balances can be checked online by visiting <http://sinclairdental.trucash.com> or by calling TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

- 1.8 Can I return merchandise purchased using a Sinclair Dental Prepaid Visa® card?
For merchandise returns, you will need to deal directly with the merchant as each merchant has its own return policy. Keep the card and purchase receipts, even after the balance is depleted, as you may be asked to present them in order to process the return. When the merchant's policy is to credit the card used for purchases (rather than provide cash or a store credit), the available balance on the card will be increased by the amount of the refund within a few days of the return.
- 1.9 Can I use my Sinclair Dental Prepaid Visa® card at gas station pumps?
Yes, you can use your Sinclair Dental Prepaid Visa® card to pay for gas or to make in-store purchases. Please note that if your card is used at a pay-at-the-pump kiosk, the merchant may preauthorize a transaction amount that is greater than the balance on your Card, thus causing the transaction to be declined. If this occurs, please go to the cashier and use your card to pay directly in-store.
- 1.10 Can Sinclair Dental Prepaid Visa® cards be used at restaurants or salons?
Yes, the Sinclair Dental Prepaid Visa® card can be used to make purchases at restaurants, salons and other merchants that have gratuity or additional charges. Please note these merchants may hold up to 20% in addition to the price of the goods or services being purchased. It is recommended that you know the card balance beforehand to ensure there are sufficient funds to cover both the transaction and the hold.
- 1.11 Can Sinclair Dental Prepaid Visa® cards be used for car rentals, hotels or travel reservations?
Not every merchant accepts prepaid Visa® cards but for those that do, the Sinclair Dental Prepaid Visa® card can be used for car rentals, hotels or travel reservations. Please note these merchants may hold up to 20% in addition to the price of the transaction. Upon making your reservation, merchants may hold funds up to 30 days. During this time, you will not be able to use the funds on hold until they are released back onto your card. Please ensure you know the card balance beforehand to ensure there are sufficient funds to cover both the transaction and the hold.
- 1.12 Can recurring payments be made with a Sinclair Dental Prepaid Visa® card?
No, the Sinclair Dental Prepaid Visa® card cannot be used to make recurring payments.
- 1.13 How do I withdraw funds from an ATM machine using my Sinclair Dental Prepaid Visa® card?
You can use your Sinclair Dental Prepaid Visa® card at any bank affiliated ATM machine or any ATM machine that displays the Visa® acceptance mark. Your PIN will be required to complete the transaction. Please remember to choose the "Chequing" option to withdraw funds or to make balance inquiries. You can only withdraw funds up to the amount available on your card less any applicable fees. See section 4, "PIN Request Page FAQ's" for instructions on how to set up your PIN.
- 1.14 Is there a limit to the amount of cash that I can withdraw at an ATM using my Sinclair Dental Prepaid Visa® card?
Your Sinclair Dental Prepaid Visa® card has an ATM daily withdrawal limit of \$1,000.00 (\$500 per transaction). Please note that you can withdraw funds up to the amount available on your card less any applicable fees.
- 1.15 How do I check the cash balance available on my Sinclair Dental Prepaid Visa® card?
There are 3 ways to check your balance:
1. Visit <http://sinclairdental.trucash.com> and log in to your account. Your Cash balance is shown at the top of the page.
2. Call TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).
3. Check your balance (cash balance only) at an ATM that displays the Visa® acceptance mark (your PIN will be required). Please note that there is a service fee for checking your balance using an ATM. To view applicable fees, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees & Limits.
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2. Contact Us Page FAQ's:

- 2.1 How do I contact TruCash customer service?
To contact TruCash customer service, please email service@trucash.com or call between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere). For lost or stolen cards, please email giftcards@sinclairdental.com.

2.2 Who do I contact regarding a dispute or declined transaction?

To discuss a dispute or declined transaction, please call TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

3. Profile Page FAQ's:

3.1 How can I change/update my profile?

You can update your profile by visiting <http://sinclairdental.trucash.com>, logging in to your account and clicking on the Profile page. If you have any questions or problems updating your profile, please contact TruCash customer service by email at service@trucash.com or call between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

3.2 Why do you require additional information about me?

In order to meet bank compliance regulations, TruCash is required to gather additional information on their customers. TruCash maintains all personal data and will not disclose it to any commercial third party.

3.3 Will there be a credit check done on me?

No. If you are completing a transaction which requires TruCash to gather your personal information and/or Federal ID, it is for the sole purpose to comply with banking regulations.

4. PIN Request Page FAQ's:

4.1 Do I need a PIN?

You only need a PIN if you plan to withdraw funds from an ATM. Otherwise, a PIN is not required.

4.2 How do I request a PIN?

Visit <http://sinclairdental.trucash.com>, log in to your account using your card number, CVV and password, and click on the PIN Request page.

To request a PIN, click on the Request PIN link. Your first PIN request is free. If you would like to change/choose your PIN, click on the Change PIN link. You do not need to know your existing PIN. A fee will be charged for any Change PIN requests.

4.3 Does TruCash know my PIN?

No. If you have forgotten your PIN, visit <http://sinclairdental.trucash.com>, log in to your account and click on the PIN Request page. To request a PIN, click on the Request PIN link. Your first PIN request is free. A fee will be charged for any subsequent PIN requests. If you would like to change/choose your PIN, click on the Change PIN link. You do not need to know your existing PIN. A fee will be charged for any Change PIN requests.

4.4 What does "You have exceeded the number of PIN requests you can do today." mean?

Each computer (IP address) is allowed one Request PIN and one Change PIN per day for your card.

5. Transaction History Page FAQ's:

5.1 Why should I check my transaction history?

It is your responsibility to review your transactions to ensure they are correct. To check your transaction history, visit <http://sinclairdental.trucash.com>, log in to your account and click on the Transaction History page. Any errors must be reported to TruCash within 30 days of the transaction date or the transaction is considered correct and you will not be able to make a claim afterwards. Call TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere) or email service@trucash.com.

- 5.2 How can I see the transaction history of my Sinclair Dental Prepaid Visa® card?
To see your transaction history, visit <http://sinclairdental.trucash.com>, log in to your account and click on the Transaction History page. You can see all transactions on this page, including ATM transactions.
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6. Fees Page FAQ's:

- 6.1 What fees are associated with my Sinclair Dental Prepaid Visa® card?
There are no fees for making purchases with the Sinclair Dental Prepaid Visa® card. However, there are fees that cover the cost of providing certain services. To view a list of applicable fees, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees & Limits.
- 6.2 What limits are associated with my Sinclair Dental Prepaid Visa® card?
There are limits in place such as an ATM Daily Withdrawal or Card Balance limits. For details on these and other card limits, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees & Limits.
- 6.3 What is a Chargeback Fee?
A Chargeback Fee is a service fee related to transactions that are disputed by the cardholder but are ultimately deemed as valid transactions by TruCash. To view applicable fees, visit <http://sinclairdental.trucash.com>, log in to your account and click on Fees & Limits.