

## Spirit Prepaid Reloadable Visa\* Card

### Primary Card FAQs

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For Companion Card FAQs [please click here](#)

### What is the Spirit Prepaid Reloadable Visa Primary Card all about and how do I get one?

#### What is a Spirit Prepaid Reloadable Visa Primary Card?

The Spirit Prepaid Reloadable Visa Primary Card is a card that you load with your own funds over and over again to make purchases at stores and online. You can use the Card to make purchases wherever Visa cards are electronically accepted at retailers, internationally and online, and take cash out of any automated teller machines (ATMs) displaying the Visa symbol. The Card can be serviced at any participating Co-op or subsidiary location.

#### How do I get a Spirit Prepaid Reloadable Visa Primary Card?

To get a Card, visit any participating Co-op or subsidiary location. For Primary Cards, you must be 16 years of age or older, and be able to provide current government issued identification, that bears a recent photograph and signature for fraud prevention purposes. There is no credit check or bank account required for setup.

#### How does a Spirit Prepaid Reloadable Visa Primary Card differ from a Spirit Prepaid Reloadable Visa Companion Card?

##### 1. Primary:

The Primary Cardholder is able to load, reload, spend and transfer funds as indicated in the [Cardholder Agreement](#).

The Spirit Prepaid Reloadable Visa Primary Card is issued to individuals 16 or older, with current government issued identification that bears a recent photograph, signature, and date of birth. The person requesting the Primary Card must register in-person at a participating Co-op or subsidiary location.

##### 2. Companion:

The Companion Card cannot load, reload, or transfer funds to anyone. It is used only for spending by the Companion Cardholder. The Companion Card must be reloaded by a Primary Cardholder. The maximum amount transferred by any combination of Primary Cards to a single Companion Card must adhere to the Cardholder Agreement. Be sure to check that the Companion Card has capacity to accept funds prior to the transfer.

The Spirit Prepaid Reloadable Visa Companion Card can only be requested by a Primary Account Holder that wishes to add, and be responsible for, a Companion Card (for example, you would obtain a Companion Card for close family such as a spouse, child, or other relative).

Note: an individual can only have a maximum of two Spirit Cards registered and active under their name (one Primary Card and one Companion Card, OR two Companion Cards). Please read the detailed [Cardholder Agreement](#) to understand what fees and transfer limits apply. You may also refer to the [Spirit Prepaid Reloadable Visa Companion Card FAQ](#).

#### What personal information do I need to provide to get a Primary Card and why?

In order to receive a Spirit Prepaid Reloadable Visa Primary Card, you will be asked to show identification to validate your identity. You will need to provide a current government issued identification that bears a recent photograph, signature, and date of birth, along with providing your telephone number and address. This information will help to verify you on additional transactions or requests you may have. For instance, information such as transaction history, Card balances, or actions such as issuing replacement Cards can only be performed once you have been verified.

#### Is my Spirit Prepaid Reloadable Visa Primary Card a credit card?

No, it is not a credit card and it is not reported to the credit rating agencies, as you may only spend the funds you have loaded on the Card. Similar to how a debit card deducts funds from a bank account, each time you use the Spirit Card, the purchase amount is deducted from your available Card balance. If you want to continue using the Card, you need to load more funds on the Card.

### **Can I get a Spirit Prepaid Reloadable Visa Companion Card?**

To request a Companion Card, visit your local participating Co-op or subsidiary location and provide the Companion Card user's information (full name, address, date of birth, telephone number). If visiting a participating Co-op or subsidiary location, you also need to bring your Primary Card and be verified that you are the actual Cardholder.

### **I have a Spirit Prepaid Reloadable Visa Primary Card; how do I use it?**

#### **What should I do when I get my Spirit Prepaid Reloadable Visa Primary Card?**

The Card is active and ready for use as soon you have bought and loaded it with funds. Once you have it,

- sign your name on the white stripe on the back of the Card
- call Cardholder Services toll-free at 1-844-893-6622 to get your automated teller machine (ATM) personal identification number (PIN). See the [About Card page](#) for step by step instructions, and
- set up your online account on this website.

#### **How do I set up my Spirit Prepaid Card online account?**

Sign up for an online account so you can view your Cardholder Agreement, balance, transactions, do Card to Card Transfers to other Primary or associated Companion Spirit Reloadable Cards and maintain your personal profile. Click "**Need a Login?**" on the homepage of [www.SpiritCard.ca](http://www.SpiritCard.ca) and follow the prompts for personal and security information and to select a username and password.

Note that once your account is set up, if you key in your username and password incorrectly more than 3 times you will be locked out of your online account for 24 hours. To unlock your account please call Cardholder Services at 1-844-893-6622.

#### **How can I load funds to my Spirit Prepaid Reloadable Visa Primary Card?**

You can load your Card with cash or debit at participating Co-op or subsidiary locations. The amount you load will be instantly available for your use.

#### **Are there limits to what I can load to my Spirit Prepaid Reloadable Visa Primary Card?**

Yes, there are minimum and maximum limits that you can load to Primary Cards. Please see your [Cardholder Agreement](#) included with the Card or on this site.

#### **How can I load funds to a Spirit Prepaid Reloadable Visa Companion Card?**

As the Primary Cardholder, you can add funds to a linked Companion Card by doing a Card to Card Transfer using your online account or by calling Cardholder Services at 1-844-893-6622 and using the IVR. The amount loaded will be instantly available for use by your Companion Cardholder. Please see your [Cardholder Agreement](#) included with the Card or on this site.

#### **How do I make a Card to Card transfer online to a linked Companion Card?**

Once you have set up your online account with your Primary card, you can see all linked Companion cards. Once you have logged into your Primary account, you can select Card to Card transfer from Account Activities and select the Companion Card you wish to transfer funds to.

Please note that while the Companion Card can access the full transaction history for their Card through their own online account login, the Companion Cardholder will NOT be able to see online, or obtain by phone, the transactional history for your Primary Card or any other Companion Card linked to the Primary account.

If you wish to make a Card to Card transfer to a Primary or Companion Card that is NOT linked to your Primary account, follow the same process as above and select "Add a Card" within Card to Card transfer. You will need the Card number of the Card you wish to transfer funds to.

#### **Are there limits to how much I can share with a Companion Card via a Card to Card Transfer?**

Primary Cardholders may transfer up to a maximum of \$1,000 per transaction, for a maximum of \$5,000 per 24 hour period. The maximum transfer in seven days is \$10,000. Be sure that the recipient hasn't reached their limit, otherwise the transfer will be declined. Please see the [Cardholder Agreement for more information](#).

**How many Cards can I transfer to using Card to Card Transfers in my online account?**

Primary Cardholders can have a maximum of 5 Spirit Prepaid Reloadable Visa Cards (Primary or Companion) registered in their online account that they can conduct Card to Card transfers to (Cards belonging to people you want to send funds to).

**Can my Spirit Prepaid Reloadable Visa Primary Card ever have a negative balance?**

Your Card is prepaid, meaning it will only authorize when enough funds are on the Card to cover the purchase. However, the Card may go into a negative balance due to some merchant transactions, so it is the responsibility of the Cardholder to ensure there are always enough funds on the card for purchases. In most cases if there are not enough funds on your Card, it will be declined.

**How do I use my Spirit Prepaid Reloadable Visa Primary Card?**

Simply present your Card in stores just like you would with cash. You will be required to sign your name to a sales receipt. Remember your card will be declined if you try to make a purchase for more than the available balance on your Card.

**Where can I use my Spirit Prepaid Reloadable Visa Primary Card?**

You can use your Card wherever Visa cards are electronically accepted at retailers, internationally and online. It can also be used at ATMs displaying the Visa logo and for recurring payments. It cannot be used at merchants requiring a manual imprint.

**How can I check the balance and transaction history on my Spirit Prepaid Reloadable Visa Primary Card?**

Check your balance and transaction history by using the site [www.SpiritCard.ca](http://www.SpiritCard.ca), calling Cardholder Services at 1-844-893-6622, or making a request to check your balance at a participating Co-op or subsidiary location, or by doing an ATM balance inquiry (subject to fees, may not be available at all ATMs). Please note that merchants are not able to advise you of your Card balance.

**Will I receive a paper statement for my Spirit Prepaid Reloadable Visa Primary Card?**

No, there are no paper statements available for this Card. You have online access to your balance and transaction history on this site at no charge.

**Are there any fees associated with my Spirit Prepaid Reloadable Visa Primary Card?**

Yes, see the [Cardholder Agreement](#) provided to you with your Card and on this site. Any Companion Cards that are linked to your Primary Card account will be charged their own activity fees (for example, ATM cash advance).

**Can I withdraw cash with my Spirit Prepaid Reloadable Visa Primary Card?**

Yes, you can use your Card and PIN to obtain cash (subject to limits) at any Automated Teller Machine (ATM) in Canada or around the world where the Visa symbol is displayed. You may also use your Card to take a cash advance at any financial institution that issues Visa cards. See the [Cardholder Agreement](#) or the paper version provided to you with your Card for withdrawal fees. Cash requests are subject to the available balance on your Card.

**How can I use my Spirit Prepaid Reloadable Visa Primary Card to share funds with my friends and family?**

There are two great ways to share funds with friends and family.

1. Buy a Companion Card under your Primary Card account to give to an individual you wish to share funds with.
  - The Primary Cardholder must be present with their Primary Card and be verified at a participating Co-op or subsidiary location. Upon requesting a Companion Card, you must provide information on the person who will use the Companion Card. You will need to provide their name, date of birth, phone number, and address just like you did for the Primary Card.
  - This is a great option for a spouse, child or someone else living with or very close to you because you will share Card limits.
  - The Primary Cardholder controls Card loads and how much is transferred to the Companion Card(s). The Companion Cardholders may only spend as desired. The transaction history of Companion Cards is visible to both the Companion Cardholder and the Primary account holder.
2. Each person buys their own Primary Card and uses their online account or Cardholders Services to do Card to Card Transfers to send money to each other Cards.

- This is a great option for family members or friends who might be traveling, or for people who do not want to share transaction information. Primary Cardholders do not share limits, Card loads, or the same balance and do not share online account details.

For further details regarding Primary and Companion Cards, please view the [Cardholder Agreement](#) and the [Spirit Prepaid Reloadable Visa Companion Card FAQ](#)

**How many Companion Cards can I have linked under my Primary account?**

A Primary Cardholder may have up to two Companion Cards linked to their Primary account.

**What if I loaded funds to my Spirit Visa Primary Card but I do not see them on my balance yet?**

Check your online account, ask your participating Co-op or subsidiary location or call Cardholder Services to ensure your Card is in active status and that you have not reached the maximum balance of the Card. If you have a load receipt and the funds are still not on your Card talk to your participating Co-op or subsidiary location or call Cardholder Services at 1-844-893-6622.

**What if my Companion Cardholder does not see the funds I transferred on their balance yet?**

Check your online account, ask your participating Co-op or subsidiary location or call Cardholder Services to ensure their Card is in active status and that they have not reached the maximum balance of the Card. If the Primary Cardholder has a record of the transfer, but the funds are no longer in the Primary Account and not yet showing in the Companion Account, the Primary Cardholder will need to talk to your participating Co-op or subsidiary location or Call Cardholder Services at 1-844-893-6622.

**How do I make a purchase for more than the available balance on my Spirit Prepaid Reloadable Visa Primary Card (split purchase)?**

You must tell the sales clerk you want to make a split purchase before you try and pay. Tell the sales clerk exactly how much to charge to your Card; it must not be more than your balance. Then pay the rest in cash or another payment method. Some stores will not let you do this.

**Can I use my Spirit Prepaid Reloadable Visa Primary Card for recurring billing?**

Yes, your Card can be used for recurring billings or for pre-authorized payments.

**Can I use my Spirit Prepaid Reloadable Visa Primary Card to pay at the pump at gas stations?**

No, you must take your Card inside to the gas station cashier to pay.

**What happens if I need to return an item I purchased using my Spirit Prepaid Reloadable Visa Primary Card?**

Each merchant has its own return policy and will handle returns in the same way as any other Visa transaction. They may credit your Card, provide a cash refund, or a store credit. If a credit is issued to your Card, the credit may not be added to the available balance for up to seven business days.

**What do I do if my Spirit Prepaid Reloadable Visa Primary Card was declined?**

If a purchase has been declined, it is likely because the available balance on the Card was less than the purchase amount. Merchants do not have access to your Card balance and cannot automatically deduct the available balance for a purchase, so it is important that you inform the merchant of the balance on your Card and if it is less than the amount of your purchase, you pay for the remainder of the bill with cash or debit. If you know you have enough funds on your Card and your purchase was still declined, call Cardholder Services at 1-844-893-6622.

Also, some merchants such as restaurants, hotels and car rental agencies require the Card to have an available balance that is 15-20% greater than the purchase amount to ensure there are sufficient funds to pay for the final anticipated amount of the purchase (for tips, service charges, incidental expenses, etc.). This is a standard practice for merchants who accept Visa Prepaid cards. In all cases, only the actual amount spent will be deducted from the Card. However, if you do not have enough funds on the Card to cover the extra 15-20% your Card could be declined.

You can check the balance of your Card by logging into your account on this site, by calling Cardholder Services at 1-844-893-6622, or by making a request at any participating Co-op or subsidiary location.

**Does my Spirit Prepaid Reloadable Visa Primary Card have an expiration date?**

Yes, an expiry date is required on all Prepaid Visa cards. The expiration date is printed on the front of your Card and is shown as the "Good thru". The Card will expire at the end of the expiration month.

**I need assistance****How do I contact Cardholder Services?**

To contact Cardholder Services, call 1-844-893-6622. For your convenience this number is also printed on the back of your Card.

**What will happen when my Spirit Prepaid Reloadable Visa Primary Card expires?**

You can load and use your Card up until the "Good thru" (expiry date) printed on the front of the Card. Approximately 45 days before the Good thru date, a new Card will be mailed to the mailing address you provided as long as there is money on your Card and your account is in good standing. When you receive your new Card you must call Cardholder Services to activate it and then destroy the old one. If you do not receive your Card in the mail, and your Card has already expired, you will need to visit your local participating Co-op or subsidiary location for a replacement Card (subject to fees, please see the [Cardholder Agreement](#)).

**What happens if my Spirit Prepaid Reloadable Visa Primary Card is lost or stolen?**

Lost and stolen Cards must be reported immediately either at your local participating Co-op or subsidiary location, or by contacting Cardholder Services at 1-844-893-6622 and providing your Card number and other information as requested.

Subject to our verification, a replacement Card will be issued and any available balance will be transferred to the new Card, less a replacement fee (see the [Cardholder Agreement](#) and provided to you with your Card for fees). As long as the lost or stolen Card has been reported immediately, you will not be responsible for any unauthorized charges thereafter.

Your local participating Co-op or subsidiary location can issue you a new Card right away, or if you choose to call Cardholder Services, your Card will be mailed to you, which can take approximately 10-20 business days. In both options you must have enough balance on your Card to cover the replacement Card fee or you will be asked to load your Card first to cover the fee.

**How do I dispute a transaction on my Spirit Prepaid Reloadable Visa Primary Card?**

You should first dispute charges with the merchant. If your dispute is not resolved, then log into your account at [www.SpiritCard.ca](http://www.SpiritCard.ca) to access a dispute form (found under Account Activities), or contact Cardholder Services at 1-844-893-6622.

**How do I cancel my Spirit Prepaid Reloadable Visa Primary Card?**

You may cancel the Card at any time after you have spent the remaining balance. To cancel your Card call Cardholder Services at 1-844-893-6622.

**I have questions about my online account at [www.SpiritCard.ca](http://www.SpiritCard.ca)****I have exceeded the number of attempts to answer my Identification Questions and am now locked out. How do I get access to the site again?**

If you have incorrectly answered your identification questions and your online account has been locked or you require assistance, please contact Cardholder Services at 1-844-893-6622.

**What are Identification Questions?**

Identification questions are questions selected by you from a list of available options with unique answers that only you are supposed to know. This enhanced login process helps prevent online fraud and phishing, a type of online deception designed to steal personal information such as card numbers, passwords or other account information. The feature asks you to verify your identity to prevent unauthorized use of your personal financial information.

**When will I need to answer Identification Questions?**

When you first set up to your online account, you will need to update your profile by answering a minimum of four questions from a list of available options with unique answers that only you are supposed to know. You will only be asked to answer two randomly selected security questions to confirm your identity when you log in to this site from another computer or smart phone. Once you update your profile, there will be no change to ongoing access from your regular computer as it recognizes you and does not require you to answer identification questions. In the future, when you log in to your online account from a computer that you normally do not use – like a computer in a library, internet café or if you have deleted your cookies, you will need to answer the identification questions to confirm your identity.

**I have previously logged into my account with this computer. Why am I being asked to answer my Identification Questions?**

Your computer is recognized with what is known as a “cookie”. If you have cleared your browser cookies recently or you are using a different browser on your regular computer, you will be prompted to answer the identification questions again.

**I have successfully logged into my online account so why am I being asked to verify the answers to my Identification Questions?**

Every 90 days, you may be prompted to verify the answers to your identification questions to check that your answers are still valid. This will also allow you the opportunity to modify your answers in case they have changed over time.

**Will my Identification Questions and Answers be used for anything other than the login process?**

Your Identification Questions and Answers will not be used for any purpose other than to authenticate you for your online account access and to verify your identity. We will not share this information with any third party except for the purpose of confirming and investigating a security violation.

**How can I make changes or add more answers to the Identification Questions?**

For any assistance with your identification questions, please contact Cardholder Services at 1-844-893-6622.

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