1. Your ClinCard Prepaid MasterCard® is active once your first payment is loaded. Please sign the back of the card and then you can immediately begin using it in stores or for online purchases everywhere Debit MasterCard is accepted.

2. Your ClinCard does not come with a pre-set PIN. In order to use your ClinCard at an ATM location or to make a purchase using the "debit" option in stores, please call 1-866-952-3795 to set your PIN.

3. This prepaid MasterCard card is reloadable, so please be sure to keep it so that additional funds may be loaded to your ClinCard.

4. You may view your available balance, review transactions and manage your account at www.myclincard.com or by calling 1-866-952-3795.

**Tips on using your ClinCard Prepaid MasterCard:**

* If you "opt-in" to receive email and/or text messaging, you will be notified when funds are applied to the card. You may also receive messages to remind you about upcoming appointments and other study information. Standard text messaging rates from your wireless service provider may apply.

* You may use your Card to purchase or lease goods or services everywhere Debit MasterCard is accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholder to conduct split transactions where you would use the Card as a partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge the exact amount of funds available on the Card to the 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 fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.
Foreign Currency Conversion Fee: (SVC CHG INTRNTL TRAN)        3% of transaction amount

Replacement Card Fee: SVC CHG REPLACE CARD $7.00 (per Card when Card is reissued or replaced for any reason)

Monthly Maintenance Fee: SVC CHG MONTHLY $4.50 (This fee is waived for 6 months following any of the following: ATM fee refund, POS chargeback, signature POS chargeback, or losses due to fraud)

This Agreement contains the terms, conditions, and restrictions contained in this Agreement. "Account Card" means the record of account for the account to which the Issuer agrees to transfer the funds into the account of the Card. The Card is identified on the front of the Card. The Card is a prepaid card. The Card is not a credit, charge, or debit card. The Card is not a gift card.

You agree to receive your monthly statement by accessing your Card Account online or by calling 1-866-952-3795 or writing to Attn: Prepaid Debit Disputes, PO Box 7237, Sioux Falls, SD 57117-7237. Each transaction is treated as cash withdrawal. You can use your Card at an ATM. The maximum cumulative ATM withdrawal amount per day is $500.00.

You have the right to dispute any charge by calling 1-866-952-3795 or writing to Attn: Prepaid Debit Disputes, PO Box 7237, Sioux Falls, SD 57117-7237. Each transaction is treated as cash withdrawal. You can use your Card at an ATM. The maximum cumulative ATM withdrawal amount per day is $500.00.

For security reasons, we may, with or without prior notice, limit the type, amount, or number of transactions you can make. If you exceed the amount available on your Card Account, you do not exceed the value available on your Card Account; or viii) you purchase with your Card any products or services with purchase price less than $1.00. The maximum amount of each value reload is $10,000.00. You will have access to your funds the same day following a loading of funds by your program sponsor. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your purchase amount will be treated as a single transaction. If the amount available on your Card Account is not sufficient to cover the transaction amount,

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In the event that your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you via a check to you in a safe place. Please read this Agreement carefully and keep it for future reference.

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service. Customer Service - For customer service or additional information regarding our privacy practices, please contact us at: Card Account - Activate or register your card.

In the event the Card is lost or stolen, we will close the Card Account to keep losses down and will send a replacement Card. There is a fee for replacing the Card. For information about the fee, see the section titled "Fee Schedule.

If there is a discrepancy or questions about the Card Account transactions you will need to: (i) follow the instructions on the back of the Card in the event the Card is lost or stolen; (ii) notify us of any lost or stolen Card within 72 hours after discovering the loss or theft; (iii) retain this amount as compensation for its services. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

If you are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It’s important to know your available balance before making any transaction. You may access your available balance by accessing your Card Account online or by calling 1-866-952-3795. Statements in electronic format will be made available free of charge at www.myclincard.com during each month in which a transaction occurs. You will not automatically receive paper statements. You may choose to have a paper copy of the statement mailed to you by contacting us at 215-683-5032 or emailing support@fisglobal.com. However, there is a fee for this service.

Banking rules - Banking rules include restrictions to prevent fraud and other losses. For security reasons, we may, with or without prior notice, limit the type, amount, or number of transactions you can make. If you exceed the amount available on your Card Account, you do not exceed the value available on your Card Account; or viii) you purchase with your Card any products or services with purchase price less than $1.00. The maximum amount of each value reload is $10,000.00. You will have access to your funds the same day following a loading of funds by your program sponsor. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your purchase amount will be treated as a single transaction. If the amount available on your Card Account is not sufficient to cover the transaction amount,

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If you have a debit card, you may be eligible for a cash back refund of up to $500.00 in the event of a dispute. You can use your Card at an ATM. The maximum cumulative ATM withdrawal amount per day is $500.00.

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