As used in this Arbitration Provision, the term “Claim” means any claim, dispute or controversy between you and us arising from or relating to the Card or this Agreement including the validity, enforceability or scope of this Arbitration Provision or the Agreement. “Claim” includes claims of every kind and nature, including but not limited to disputes that arise from or relate to the Card holder’s account statements related to the Card, goods or services purchased with the Card, and (c) your purchase, activation, use or upgrade for any Card. We shall not elect to use arbitration for claims involving certain types of personal injury or death, to replace it. A purchase fee of up to $6.95 may be assessed at the time of purchase.

Prepaid Visa® Card – Cardholder Important Notice

This document constitutes the agreement ("Agreement") outlining the terms and conditions under which a Prepaid Visa Gift Card ("Card") has been issued to you. The Prepaid Visa Gift Card is a prepaid card issued by MetaBank® ("Bank"). By accepting and using this Card, signing the back of the Card, or providing any person to use or accept the Card, you agree to be bound by the terms and conditions contained in this Agreement. You agree to sign the back of the Card immediately upon receipt. Your failure to sign the Card immediately upon receipt may result in delays in your ability to use the Card and must be presented upon demand. The Card is nontransferable after it has been signed, and it may not be used more than once without reissuance by the issuer to replace it. A purchase fee of up to $6.95 may be assessed at the time of purchase.

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3. ABOUT YOUR CARD
through Friday, excluding holidays. You may go to www.aaa.myprepaidbalance.com. Our business days are Monday through Friday, excluding holidays. You may register your Card by contacting customer service or by visiting www.aaa.myprepaidbalance.com. If you lose your Card or Card number, you should notify us to revoke permission for any person you previously authorized to use your Card or connected in any way to any account other than a stored value account or checking with the club location where the card was purchased. You may also cancel your service to carry out maintenance, but we will try to keep such interruptions to a minimum.

(b) Using Your Card: You may use your Card to obtain goods or services whenever the Card is honored. The Card has no cash value, cannot be used to purchase another gift card, returned for a cash refund, or used to obtain cash, by any means, including at an ATM or merchant, for illegal transactions, or online transactions. Fees may be charged for transactions not authorized by you or without your permission. If you do not have enough funds in your account to cover the amount charged to your Card, you may be charged fees and you may lose the privilege of using the Card. If you request a replacement Card, you must notify us to revoke permission for any person you previously authorized to use your Card.

For security reasons, we may limit the amount or number of transactions you can make on your Card. Do not have the right to stop payment on any transaction made with your Card. Each time you use your Card, you must present it with a signature or personal identification number. If you do not use your Card for a certain period of time, we may be required to remit remaining funds to the issuer of the Card or the laws of the state where we are located/incorporated if the Card is not registered. Should your Card have a remaining balance after a certain period of time, we may be required to remit remaining funds to the issuer.

(c) Personalized Identification Number (PIN): You may change your PIN at any time by calling 1-866-767-9621 or by visiting www.aaa.myprepaidbalance.com. If you change your PIN, you should immediately stop using your old PIN to prevent unauthorized transactions. If you change your PIN and then lose your Card, you may be responsible for the use of your old PIN. If you use your PIN to access your account online, you should change your PIN on your account to ensure your account is secure.

(d) Returns and Refunds: If you are entitled to a refund for any reason or services obtained with your Card, you agree to accept credits to your Card for such refunds. It may take up to seven (7) days for the amount of the refund to be credited to your Card.

(e) Foreign Transactions: Your Card is valid in the U.S. only. You are not allowed to make foreign currency transactions with your Card.

(f) Receipts: You should get a receipt at the time you make a transaction using your Card. You should retain your receipt to verify your transactions. You agree to retain your receipt to verify your transactions.

(g) Replacement Card: THE FUNDS ON YOUR CARD DO NOT EXPIRE. The "valid thru" date indicated on the front of your Card is not a date by which your Card will expire, but is a date by which your Card number and any PIN associated with your Card number will expire. You are not allowed to make foreign currency transactions with your Card.

4. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

We are responsible for the accuracy of your Card statements. We are not responsible for the transaction, the "authorization" may result in a temporary hold for the transaction amount. We may charge your Card up to 30 days to process. You acknowledge that payment for the purchase may be accepted by the merchant before you receive the purchase, after the merchant has already obtained an "authorization" for the transaction. The "authorization" may result in a temporary hold for the amount of funds for up to 10 (10) days. Car and hotel reservations may be charged to your Card at the time you make the reservation through either of these methods. You are responsible for the amount of funds available on your Card at the time of purchase.

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services obtained with your Card, other than the financial transactions that we process that you authorize. If you request a replacement Card, you must notify us to revoke permission for any person you previously authorized to use your Card or connected in any way to any account other than a stored value account or checking with the club location where the card was purchased. You may also cancel your service to carry out maintenance, but we will try to keep such interruptions to a minimum.

The Card is valid in the U.S. only. You are not allowed to make foreign currency transactions with your Card.

7. TRANSACTION HISTORY

You may obtain information about the amount of money you have remaining in your card account by calling 1-866-767-9621. This information, along with the transaction history, is available at www.aaa.myprepaidbalance.com. If you lose your Card or Card number, you should notify us immediately, following the procedures in the paragraph labeled "Your Liability for Unauthorized Transactions." If you request redelivery.

Any delay in the receipt or delivery of any SMS services messages, due to a systems malfunction or otherwise, you shall remain fully responsible for the use of each Card according to the terms of this Agreement and your receipt of the Card number by those persons. You must notify us to revoke permission for any person you previously authorized to use your Card.

If you attempt to use the Card when there are insufficient funds associated with the funds available on your Card, YOU ARE NOT ALLOWED TO USE YOUR CARD TO MAKE A PURCHASE OR TO OBTAIN CASH.