

Frequently Asked Questions about the Visa® Gift Card

What is the Visa Gift Card? Your Hawaiian Financial Federal Credit Union Visa Gift Card is a prepaid Visa Debit Card with a specific dollar value. Your Visa Gift Card and its value are accepted at most places Visa Debit is accepted.

How do I activate my gift card and obtain my PIN? Gift cards can be activated online at the website found on the back of your Gift Card, a PIN will be displayed after activation. You may also call 866-902-6082 and an assigned PIN will be automatically spoken after your card is activated.

How can I check the balance on my Gift Card? Call the number on the back of your card for balances and transaction history or visit <https://hificu.com>

How can I use my Gift Card? You can use your Hawaiian Financial Federal Credit Union Visa Gift Card at most places Visa Debit is accepted. See Terms and Conditions for further information.

What should I do when the merchant's sales terminal asks me to press "Debit" or "Credit"? You have the option to press 'Credit' or 'Debit' button. The credit transaction will require you to sign a sales receipt to authorize the purchase and the debit transaction will require you to enter your PIN to authorize the purchase.

What if the item I want to purchase exceeds the value of my Gift Card? If the purchase amount exceeds the available card balance, then you must inform the merchant of the amount you want to pay with the Visa Gift Card and that you will pay the difference in cash, check, credit or debit card. If the purchase amount exceeds the available balance of the Visa Gift Card, the transaction will not be approved.

What do I do if I need to return an item? In the event you need to return an item you purchased with your Visa Gift Card, the merchant will handle the item in accordance with Visa guidelines. The merchant may credit your card (put the funds back on the card) thereby increasing your available funds.

Charges made in foreign currencies

If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by Visa U.S.A. Inc. into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa U.S.A. Inc. from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa U.S.A. Inc. itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain your funds or make a purchase in a currency other than the currency in which your Card was issued, the Issuer will assess a foreign currency conversion fee of 1% of the transaction amount ("foreign currency conversion fee"). The foreign currency conversion fee applies to all transactions made, conducted, processed, utilizing or denominated in a currency other than the currency of the United States of America, including but not limited to transactions initiated by internet or telephone while you are physically located in the U.S. but processed by a merchant in a foreign currency.

What happens when the funds are spent? When you have depleted all the funds on the card and no returns are necessary, simply destroy and discard the card.

What should I do if my Visa Gift Card is lost or stolen? Contact the Hawaiian Financial Federal Credit Union Visa Gift Card Center immediately at 1-866-902-6082. Additionally, read the Hawaiian Financial Federal Credit Union Visa Gift Card Terms and Conditions contained in your cardholder for important Visa Gift Card information.