



Terms and Conditions for Digital Mastercard Gift Cards

1. These cards will only work for online purchases or purchases made over the phone if the merchant accepts the card details in that manner, just like a regular credit card or debit card.
2. You will not be able to download your balance to your digital wallet.
3. These cards can be redeemed at most merchants that accept online purchases.
4. These cards cannot be used to withdraw cash.
5. These cards cannot be used for money transfers.
6. These cards cannot be reloaded.
7. These cards can be used anywhere Mastercard is accepted online except the following countries:
 - Afghanistan
 - Belarus
 - Cuba
 - Iran
 - North Korea
 - Russia
 - Sudan
 - Syria
 - Ukraine
 - Venezuela
8. Usage outside of US\$ will be subject to a 3% conversion rate.
9. You can check your balance and your recent transactions at www.perfectgift.com/check-balance.
10. When making a purchase, if you are asked for your name and/or address, you are to use your name and address.
11. If the value of your purchase exceeds the available funds on your Digital Mastercard Gift Card, the transaction may be declined. Be sure the value of your purchase is less than the balance on the card and be aware that purchases outside the U.S. will be charged a 3% conversion rate.
12. The expiration date of your card in the format dd/mm/yy is **08/07/26** and can be seen on your digital card.
13. Neither Mastercard or Republic Bank are responsible for the quality, safety, legality or any other aspect of the goods or services you purchase with your Digital Mastercard Gift Card.
14. If you have any issues using your Digital Mastercard Gift Card, please contact the following Customer Service Representatives:
 - **lmontana@pentapro.com**
 - **crestrepo@pentapro.com**