

AYA VISA SAI SAI CARD (PREPAID)

Frequently Asked Questions

GENERAL

1. What is AYA VISA SAI SAI Card? How does it work?

AYA VISA SAI SAI CARD is prepaid card that allows cardholders to pay for purchases online and in stores Local and overseas where Visa prepaid card is accepted.

Use your AYA VISA SAI SAI Card to enjoy the simplicity and convenience you've come to pay for goods and services in preferred currency while travelling.

2. Who all are eligible to apply AYA VISA SAI SAI Card?

Myanmar citizens and foreigners (PR of Myanmar) over the age of 16 can apply for AYA Visa Sai Sai Card.

3. How to apply if the applicant is under age of 16?

For the applicant who is under age of 16, simply fill in the application form along with guardian's NRC or Passport and signature.

4. What are the required documents to apply?

To apply for AYA Visa Sai Sai prepaid Card, simply fill in your application form along with your NRC or Passport.

5. What kind of currencies can I reload my AYA VISA SAI SAI Card?

AYA VISA SAI SAI CARD now offers four currency options (SGD, USD, EURO & MMK) to reload your card. This is only applicable to new issued card.

6. What is the default currency of AYA VISA SAI SAI Card?

Default currency of AYA VISA SAI SAI Card is Myanmar Kyat (MMK).

7. What are the benefits of using AYA VISA SAI SAI Card?

- **Easy and Simple** - Easy to use and reloadable, AYA Bank Visa prepaid card go wherever you do. No bank account needed.
- **Worldwide Acceptance** - Use AYA Visa Prepaid for your world travel at over 30 million places where visa card is accepted – at hotels, restaurants, entertainment venues, ATMs and more. Eliminate the hassle of carrying cash for world travel and online payments as your AYA Visa Prepaid card is accepted worldwide. (Charges may apply for using your card abroad.)
- **Unmatched flexibility** - The smart and safe alternative to carrying cash- it's a world travel card that you can preload with up to four currencies (MMK, USD, EURO, SGD)- all at once.
- **Managing your money** - With your Visa Prepaid card, you can access your money 24/7 through many ATMs worldwide to withdraw local currency from or to check your balance, anywhere you see the Visa acceptance mark. (Charges may apply for each cash withdrawal)

- **Exclusive Privileges** - Shop around the world with AYA Visa Sai Sai Card and Get deals and discounts where Visa is accepted, Get special offers and promotions from AYA Partner Merchants as well as exclusive benefits from Sai Sai.

8. What is payWave?

Visa payWave is the latest in secure, contactless technology. It will help you spend less time at the cash counter and give you the freedom to do the things that matter most to you. Just “tap and go” using your Visa payWave contactless card at a Visa payWave card machine and there’s no need for a signature or PIN for purchase of \$100 or 70,000 MMK and below.

9. How do I know the balance on my AYA VISA SAI SAI Card?

You can check your balance in MMK at the nearest ATM which accepts Visa. For Other currencies (USD, EURO, SGD), you may send email to support.card@ayabank.com to check your balance.

10. How do I request statement of AYA VISA SAI SAI Card?

You can request your card statement at the nearest branches or simply send email to support.card@ayabank.com by providing cardholder name, NRC and Card Number.

CARD APPLICATION AND ACTIVATION

1. How do I get AYA VISA SAI SAI Card?

You can simply apply AYA Visa Sai Sai Card at nearest AYA Branch with your NRC.

2. Does the cardholder need to sign an agreement?

Each card is distributed with Terms & Conditions. The document fully explains the terms and conditions regarding the use of the card. The cardholder accepts the terms and conditions by either signing the back of the card, using the card, or receiving the card by request.

3. How many cards can be issued to one customer?

Up to 5 cards can be issued to one customer.

4. How do I activate my AYA VISA SAI SAI Card and obtain my PIN?

AYA VISA SAI SAI cards can be activated at nearest AYA Branch. Or you can scan the QR code from the Card Envelop which link to AYA Bank website, fill in your requested information and activate the card by yourself.

5. What is PIN?

This is the PIN (personal identification number) utilized for atm, pos and online transactions. You can generate this pin yourself.

6. How do I change my default pin?

Call up 01-2317777 to activate, then you may change your PIN at any AYA Bank ATM.

7. I can't remember my AYA VISA SAI SAI Card ATM PIN, can I request a new one?

Yes. You can request for a new PIN at any AYA Bank Branch. Please bring your NRC and your AYA VISA SAI SAI CARD for confirmation. There is a fee for the replacement of the PIN.

CARD USAGE

1. Where can my AYA VISA SAI SAI Card be used?

Your AYA Visa Prepaid Card can be used at over 36 million of merchants and 2.4 million ATMs at home and abroad.

2. How do I find an ATM when I travel – especially overseas?

Visit www.visa.com for participating Visa ATMs both domestic and abroad.

3. What is the exchange rate when I get to another country?

The exchange rate is determined by Visa. Please note that there is Cross currency Mark-up Fees (3%).

4. What happens if I need to return an item which is already paid?

Each merchant has its own return policies and will handle the returns in the same manner as any other Visa transaction and may take up to 7 business days to be credited to your Prepaid Card. They may credit your Prepaid Card.

5. How long can I use my AYA VISA SAI SAI CARD?

The expiry date is indicated on your AYA VISA SAI SAI Card and is valid for a period of (5) years from the issuing date.

6. My AYA VISA SAI SAI Card is expiring soon. How can I renew my card?

You can renew your card by re-applying at the nearest branches.

FEES & CHARGES

1. How much will it cost to apply?

15,000 MMK for card application fee including 10,000 MMK preloaded amount. 12,000 MMK for during promotion period.

2. What is the maximum balance I can keep on the card?

The maximum balance you can keep on the card is 15,000,000 MMK (or) 8,000 Euro (or) 10,000 USD (or) 13,000 SGD

3. What is the minimum balance I have to keep on the card?

The minimum amount you must keep on the card is 1,000 MMK (or) 1 Euro (or) 1 USD (or) 1 SGD

4. What is the minimum amount can I reload my card?

The minimum amount you can reload is 10,000 MMK (or) 10 Euro (or) 10 USD (or) 10 SGD

5. Is any interest earned on AYA VISA SAI SAI Card?

There is no interest accrued on the prepaid cards.

6. Can I reload the AYA VISA SAI SAI Card?

Yes, the card can be loaded at nearest AYA Branch.

7. Is there any charges when I reload the AYA VISA SAI SAI Card?

If you reload your AYA VISA SAI SAI Card, there is a fee of 2,000 MMK or 1.5% of Direct Currency.

8. Are there any extra fees and charges for swiping at home and abroad POS terminals AYA VISA SAI SAI Card?

There will be Cross Currency Mark-up (Forex) Fees 3% and oversea bank charges.

9. Is there any fee if I withdraw cash at overseas ATM?

There is a fee of 6,500 MMK and oversea bank ATM charges if you withdraw cash at oversea ATM.

CARD LOSS & TERMINATION

1. What must I do when my AYA VISA SAI SAI Card gets lost or stolen?

If your AYA VISA SAI SAI Card has been lost or stolen, please contact us immediately by calling to our customer service (01) 2317777 or visit to the nearest AYA Bank Branch. We'll block your card instantly. If there are transactions that you don't recognize, please call us immediately.

2. Am I liable for unauthorized transactions made on the AYA VISA SAI SAI Card?

You are liable for all transactions made on your card. When you lost your card or your card is stolen, you will be liable for any unauthorized transactions made on your card before you report to the Bank. Only after reporting to the Bank you will not be liable.

3. What if I don't want my AYA VISA SAI SAI Card anymore?

Please cut the AYA VISA SAI SAI Card into two (2) pieces and visit any AYA Bank Branch for your card cancellation process.