



EASTWESTBANK

EAST WEST BANK UNIONPAY PREPAID CARD FREQUENTLY ASKED QUESTIONS

How does my reloadable prepaid card work?

This is a prepaid card. You will need to load funds to the card and only be able to spend the available funds on your card. Please know your balance before making transactions to ensure that you have the necessary funds to cover your transaction. You can easily check your card balance for free on the cardholder web portal <https://ewb.mycardplace.com/cholder/>, on your mobile app EWBridgePay or by calling the phone number on the back of your card.

Do I need to activate my new prepaid card?

Yes, you must activate your prepaid card first. You can activate your card on the cardholder web portal <https://ewb.mycardplace.com/cholder/>, on your mobile app EWBridgePay or by calling the phone number on the back of your card. Your prepaid card cannot be used until it is activated.

What is a funding account and how do I set one up?

A funding account is a deposit account with any U.S. financial institution (not limited to East West Bank) that you use to transfer money onto your prepaid card. You can easily set up one or more funding accounts on the cardholder web portal <https://ewb.mycardplace.com/cholder/>, on your mobile app EWBridgePay or by calling the phone number on the back of your card. For security reason, you need to verify your ownership of the funding account during the setup, and this process has two steps:

Step 1. Provide the funding account number and ABA routing number. We will make two nominal (very small) deposits into the funding account.

Step 2. Check the transactions on your chosen funding account and identify these two nominal deposits. Follow the instructions to input the amount of these two deposits to complete the verification.

How do I load funds onto my prepaid card?

You may transfer funds from your funding account(s) on the cardholder web portal <https://ewb.mycardplace.com/cholder/>, on your mobile app EWBridgePay or by calling the phone number on the back of your card. Please refer to [List of All Fees for the East West Bank UnionPay Prepaid Card](#) for the limits on loading funds and related fees.

Where can I use my prepaid card?

You can use the card on POS terminals with UnionPay, Discover and NYCE logos and on ATMs with UnionPay, Pulse and NYCE logos.

Accepted logos on POS terminals



Accepted logos on ATMs



Please refer to the tips below for making purchases:

Gas Stations: Pay at the pump transactions may attempt to authorize your card for up to \$75 dollars. This

will be held until the merchant settles the transaction for the final sale. Make sure you have enough to cover this cost, or, we recommend that you make gas purchases for specific amounts from the attendant in the service station.

Restaurants: Restaurants may temporarily “authorize” your card for 15% more than your bill to cover gratuity. Make sure you have enough money on the card to cover this cost.

Hotels: Hotels may put a “hold” on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.

How do I get cash on an ATM with my prepaid card?

When you activate your card, you will be asked to set up a unique four digit PIN. This PIN is required at ATMs to withdraw money from your prepaid account. At an ATM, insert your card into the ATM and follow the prompts to enter your PIN. Select the ATM's CHECKING option and enter the amount of cash you want to withdraw. The amount will be deducted from your card balance.

What happens if my re-loadable China Union Pay card is declined?

The merchant will inform you of the decline.

To prevent this, keep track of your balance on the cardholder web portal

<https://ewb.mycardplace.com/cholder/>, on your mobile app EWBridgePay or by calling the phone number on the back of your card.

Are there purchase and ATM withdrawal limits on my prepaid card?

Restrictions and limits can be found at **eastwestbank.com/UP**.

What fees am I going to be charged for my prepaid card?

A complete list of fees can be found at **eastwestbank.com/UP**.

What happens if my card is lost or stolen?

Your prepaid card is covered by fraud protection. Report lost or stolen cards immediately by calling the number on the back of your card. We recommend that you write this number down and keep it in a safe place in case your card is lost.

If your card is lost or stolen, you can request a replacement card, which will take 7 to 10 business days to receive. You may request rush delivery for a fee. Please refer to the complete list of fees at **eastwestbank.com/UP**.