



## Frequently Asked Questions

### East West Bank UnionPay Prepaid Card

#### How does my reloadable UnionPay Prepaid Card work?

The UnionPay Prepaid Card is a virtual prepaid card, not a credit card. To use it you will need to load funds to the card and will only be able to spend the available funds on your card. Please be sure to check your available card balance before making a transaction to ensure that you have the necessary available funds loaded to your card to cover your transaction. To check your available card balance, you will need to enroll in and log in to East West Bank's Online Banking Services.

#### How do I load funds to my UnionPay Prepaid Card?

You can load funds to your UnionPay Prepaid Card by transferring available funds from your qualifying East West Bank checking or savings account to the card. This is the only way funds can be loaded to your card.

You must be enrolled in East West Bank's Online Banking Services to access this feature. Once you log in to our Online Banking Services, use the "Transfer & Pay" feature to move available funds from your qualifying checking or savings account to your UnionPay Prepaid Card.

#### Will I receive a physical card?

No. Your UnionPay Prepaid Card is a digitally issued "virtual" card. This means that you will not receive a physical plastic card or PIN (Personal Identification Number).

To view your virtual card details (i.e., unique 16-digit card number, expiration date, security code) you will need to log in to East West Bank's Online Banking Services.

Your unique 16 -digit card number can be used at UnionPay merchants located outside of the United States to make credit purchases and payments online or by phone, or added to a digital wallet such as WeChat Pay or Alipay to make contactless payments in-store with a mobile device.

#### Where can I use my UnionPay Prepaid Card?

You may use your UnionPay Prepaid Card to make online, phone or digital wallet contactless purchases from most merchants (excluding merchants located in the United States) that accept UnionPay cards.

Keep in mind, just like with credit and debit cards, when using your UnionPay Prepaid Card certain merchant types may submit authorizations or place holds on your card balance that exceed or are different than your actual purchase amount, for example:

**Restaurants:** Restaurants may temporarily “authorize” your card for 15% or 20% 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.

**Are there any fees associated with my UnionPay Prepaid Card?**

A complete list of fees can be found [here](#).

**Do I need to activate my new UnionPay Prepaid Card?**

Your UnionPay Prepaid Card will be automatically activated for use upon issuance of your virtual prepaid card number, although you will need to load funds to your card from a qualifying East West Bank checking or savings account to start using it.

**Are there any limits associated with the UnionPay Prepaid Card?**

Information about card limits can be found in our [UnionPay Prepaid Card Agreement and Disclosure](#)

**What happens if my prepaid card details are stolen/compromised?**

[Contact us](#) immediately if you believe your card has been lost, stolen or compromised.