

Hawai'i Restaurant Card Business Holiday Card Frequently Asked Questions (**For Cardholders**)

1. What is the Hawai'i Restaurant Card (HRC) Business Holiday Card?

The HRC Business Holiday Card is a pre-paid pre-loaded Debit Mastercard® usable at Hawai'i restaurants, eating places, bars, taverns and fast food establishments.

The Card is offered for sale to local businesses and organizations (not individual consumers) that want to purchase as gifts for employees, clients, partners and more this holiday season. By purchasing these Cards for your business, you will be helping to infuse millions of dollars into our local restaurant industry and supply chain.

2. Who can purchase the Cards?

Any business or organization can purchase Cards. The Cards are not available for sale to individual consumers.

3. Where can I use my HRC Business Holiday Card?

You may use your Card at restaurants, bars, taverns, nightclubs, and fast food restaurants in Hawai'i that accept Debit Mastercard®.

4. How can I find the balance of my card?

There are two easy to access your HRC Business Holiday Card account balance information and transaction history:

- **Online:** View your balance and transaction history online anytime at everywherereward.com.
- **By phone:** Call Money Network toll-free at (800) 818-3474 to hear your balance and transaction history using the automated voice response system.

5. Does my HRC Business Holiday Card expire?

You can make permitted restaurant purchases using your Card through June 30, 2022, at 2 p.m. Hawai'i Standard Time, or until the Card balance reaches zero, whichever occurs first.

6. Is the HRC Business Holiday Card a credit card?

No, the HRC Business Holiday Card is a prepaid debit card, loaded with a specific dollar amount. You can use the Card to make signature or PIN debit purchases at restaurants in Hawai'i.

7. How do I make a purchase with my card?

You can use your HRC Business Holiday Card at restaurants in Hawai'i that accept Debit Mastercard®. Using your card is similar to using most other signature-based debit or credit cards. At the time of purchase, swipe your card through the keypad and select "credit" to complete a signature purchase transaction, or select "debit" and enter your PIN to complete a PIN purchase transaction. If you press "credit" and the merchant does not accept Debit Mastercard, your transaction may be declined.

Each time the Card is used, the transaction amount will be automatically deducted from the Card balance. Spending is limited to the value available on your HRC Business Holiday Card.

8. Can the HRC Business Holiday Card be used to purchase gift cards?

No. The HRC Business Holiday Card can only be used to purchase food and beverages (alcoholic and non-alcoholic) at restaurants and fast food establishments in Hawai'i.

9. What happens when I leave a tip or gratuity when using my Card?

A restaurant may place a temporary hold on your Card for an extra 20% to account for a tip. If you do not have sufficient funds on your HRC Business Holiday Card to cover the amount of the temporary hold, your transaction may be declined.

Once the transaction is fully processed, any amount in excess of the transaction amount will be released, and your balance will be adjusted. The funds may take 7-10 business days to be released back to your Card account balance.

10. How can the temporarily held amount for tips be released sooner than 7-10 business days?

Restaurants can release the temporary hold by processing their HRC Business Holiday Card transactions daily.

11. Why is the amount shown as "pending" different than the amount I actually spent at a restaurant?

The most common reason is that a restaurant may place a temporary hold on your Card for an amount greater than the transaction amount to cover the gratuity or incidental expenses. Once the transaction is fully processed, any extra temporarily held amount will be released, and your balance will be adjusted. Until the transaction is fully processed, you will not have access to the held amounts.

12. What if I want to purchase an item that costs more than the balance on my HRC Business Holiday Card?

To make a purchase greater than the balance on your card, tell the cashier in advance how much to deduct from your card (this can be an amount up to the balance of your

HRC Business Holiday Card) and provide a second payment method to cover the difference.

13. What should I do if my Card is declined?

If your Card transaction is declined, the merchant will let you know. To avoid a decline, before initiating the transaction, verify that there are sufficient funds on your Card by:

- **Calling** Money Network toll-free at (800) 818-3474 to hear your balance and transaction history using the automated voice response system.
- **Visiting** everywhereward.com.

14. What if I want to cancel a purchase?

You may cancel or request that a restaurant cancel a transaction initiated with your Card prior to completing the transaction, while you are still present at the point of sale terminal where you initiated the transaction. You do not have the right to stop payment on any other purchase transaction originated by use of the HRC Business Holiday Card.

15. Can the Card be used for alcoholic beverage purchases?

Yes.

16. Can the Card be used for purchases such as groceries or gas?

No. You may only use the Card at restaurants in Hawai'i.

17. Can the Card be used for other food purchases, including at grocery and retail stores where hot items are sold?

No. Recipients may only use their Card at restaurants in Hawai'i.

18. Can the Card be used to obtain cash from an ATM?

No. You may only use the Card at restaurants in Hawai'i.

19. Can the Card be used at food trucks or Farmers Markets?

The Card may be used at dine-in and take-out restaurants, fast food establishments and eateries statewide.

20. Can the Card be used for both takeout and sit-down dining?

Yes, the Card can be used for all food service purchases at restaurants in Hawai'i.

21. Can the Card be used to order online?

You will be able to use your HRC Business Holiday Card at any Hawai'i restaurant that accepts Debit Mastercard®. If you have issues, contact the restaurant you are ordering from. You may have to order by phone or in person.

22. Can the Card be used for purchases internationally?

No. Recipients may only use their Card at restaurants in Hawai'i.

23. Can the HRC Business Holiday Card be used at restaurants in hotels?

It depends. The HRC Business Holiday Card can only be used at eating establishments, restaurants, bakeries and food caterers with Merchant Category Codes (MCC) 5812, 5813 and 5814. If a restaurant within a hotel utilizes one of these codes, they will be able to accept the Card.

24. Can I add more money to my Hawai'i Restaurant Card?

No.

25. Why is there an unfamiliar merchant name listed in my transaction history? I don't remember dining there.

There are several reasons why this might happen. Some restaurants are part of a larger corporation that may have a different name than the restaurant name. Other restaurants may choose to do their card processing under a different company name. If you see a transaction that doesn't match up with any recent purchases, please follow the procedures in the section below.

26. What should I do if my HRC Business Holiday Card or PIN has been lost, stolen, or compromised?

If your Card is lost, stolen or compromised, it is important that you call (800) 818-3474 toll-free to report your lost or stolen Card immediately. Your Card will be deactivated to prevent anyone from using it and a replacement Card will be ordered. Fees may apply.

27. Are there any user fees associated with my Hawai'i Restaurant Card?

No. The entire value of each Card purchased will be available for the Card recipient to be used at any Hawai'i eatery by June 30, 2022.

28. Where do I go to get more information about the HRC Holiday Business Card?

Please visit asbhawaii.com/HRC for additional details about the program.

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