



This is a generic Customer Disclosure. Please refer to the merchant-specific Surety Bank Gift Card Disclosure for further details.

Surety Bank Gift Cards can be used to purchase products at any merchant that accepts Surety Bank Gift Cards. You can utilize your Visa, MasterCard, Discover, or American Express card ("Branded Card(s)") to purchase a Surety Bank closed-loop gift card (the "Surety Bank Gift Card") and then utilize the Surety Bank Gift Card to make your product purchase at any merchant that accepts Surety Bank Gift Cards. There is fee of up to \$2.99 to purchase the Surety Bank Gift Card (the "Gift Card Fee"). By signing the authorization below, you acknowledge and agree:

1. That the Surety Bank Gift Card is a virtual prepaid gift card issued by Surety Bank, member FDIC;
2. The Surety Bank Gift Card will be purchased and loaded using your Branded Card that you present to us for payment / purchase;
3. You will not receive a separate, physical card;
4. To pay the Gift Card Fee listed above;
5. The Surety Bank Gift Card is non-reloadable and does not have an expiration date;
6. The Surety Bank Gift Card will be purchased and loaded in the exact amount equaling the total amount of the product you wish to purchase at a merchant location and the Gift Card Fee will NOT be loaded on your Surety Bank Gift Card, but rather will be retained by Surety Bank;
7. Surety Bank is the merchant and owner of the merchant terminal;
8. The transaction amount reflected on your Branded Card statement will be equal to the purchase price plus the Gift Card Fee;
9. **The Surety Bank Gift Card purchase is FINAL** and you will not be able to charge this transaction back or dispute this transaction. NO REFUNDS will be provided, however, subject to each merchant's return and exchange policy, you may be able to return or exchange your product purchased at the same merchant location within the number of days specified by the merchant in return for a new Surety Bank Gift Card;
10. You have received a copy of the Surety Bank Gift Card Cardholder Agreement and the terms and conditions. You can also go to the following link to download a copy of the Cardholder Agreement and the terms and conditions: [www.mysuretybank.com/gift-cards](http://www.mysuretybank.com/gift-cards);
11. You will be bound by the Surety Bank Gift Card Cardholder Agreement and the terms and conditions;
12. You have received a copy of the Surety Bank Privacy Policy. You can also go to the following link to download a copy of the Surety Bank Privacy Policy: [www.mysuretybank.com/gift-cards](http://www.mysuretybank.com/gift-cards);
13. You will not dispute the purchase of the Surety Bank Gift Card with Visa, MasterCard, Discover, or American Express or the bank that issued your Visa, MasterCard, Discover, or American Express Branded Card. Instead, you will contact Surety Bank directly at (386) 734-1647 in order to attempt to resolve any issue;
14. To immediately redeem your Surety Bank Gift Card for the purchase of the product you intend to purchase at the desired merchant location; and
15. Upon signing the authorization below, you are immediately giving Surety Bank permission to redeem your Surety Bank Gift Card to pay the applicable merchant location for your product purchase.
16. When you receive your Issuing Card Statement, it should show "Surety Bank Gift Card Purchase" as the merchant.

I hereby attest that I understand and agree to the above terms and conditions and sign this Surety Bank Gift Card purchase receipt.

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