

GAICA MEMBER'S GUIDE

Guide to GAICA Prepaid Card

Making your overseas trip. business and study abroad smarter with the GAICA Prepaid Card

Welcome to the GAICA Prepaid Card.

The GAICA Prepaid Card is a prepaid card that allows you to use your money in over 200 countries and territories around the world by loading your GAICA card prior to use. You can withdraw funds in local currencies at the approximately 2.6 million ATMs around the world carrying the "Visa" or "Plus" logo and you can also use your GAICA card for making purchases at any Visa participating merchant both in Japan and abroad.

Using your GAICA Prepaid Card

Load your GAICA card prior to use!









Just like a cash card, you can use your GAICA card to withdraw funds in local currencies at overseas ATMs.







Free yourself from going through the trouble of currency exchange and worry of carrying around cash

Just like a credit card, you can use your GAICA card at Visa merchants in Japan and abroad.





You can make purchases with your GAICA card only up to the value available on the Card. (one-time payment only).

You cannot use your GAICA card, unless it is activated.

(See page 4)

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Parts of the Card



Please sign your GAICA card immediately.

- ●Your GAICA card can be used, only after you, the cardholder, have signed the back of the card.
- ●You may use Kanji or the Roman alphabet. Please use a ball-point or fountain pen.

1 Card Number

Your card number will be required when using your GAICA card or making inquiries on the phone.

2 Expiry Date

You may use your GAICA card until the expiry date stated as "GOOD THRU" on the front of your GAICA card.

Example: If your GAICA card states "04/19", you may use your card until April 2019.

3Visa logo

You may use your GAICA card at overseas/Japanese merchants and overseas ATMs displaying the Visa logo.

- Please note that you cannot use your GAICA card at the ATMs in Japan.
- You may find that your GAICA card will not be accepted at certain merchants even if they display the Visa logo.

4 Touch to pay symbol

You can make quick payments by simply waving your GAICA card at merchants that accept Touch to pay.

- Some merchants may require your PIN or signature.

6Chip

Embedded chips can provide various authentication process, working together with chip-enabled terminals.

Chip cards protect your data safely with advanced encryption technology.

6 Magnetic stripe

Each GAICA card carries a sophisticated magnetic strip. Magnets may be demagnetized if kept in proximity to magnetic objects including mobile phones, magnetic clips, magnetic clasps of handbags, magnetic necklaces, etc. Therefore, you are advised to keep your GAICA card safely away from such objects.

7PLUS logo

You may use your GAICA card to withdraw cash in local currencies at overseas ATMs displaying the PLUS logo. Please note that you cannot use your GAICA card at the ATMs in Japan.

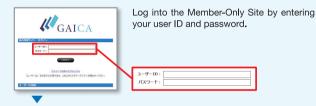
Card Activation (User Registration Procedures)

Please activate your GAICA card on the Member-Only Site when your GAICA card arrives.

You cannot use your GAICA card, unless it is activated.

Member-Only Site: https://ap.gaica.jp/

STEP 1 Log into the Member-Only Site



STEP 2 Click on "アクティベイト" (Activate)



STEP 3 Enter your GAICA card information



STEP 4 Complete your GAICA card activation



Fees and Limits

Fees (GAICA)

	Currency	Fees	Memo
Load/Reload fee	JPY	Free	Load apply when deposited to the designated load account.
Foreign exchange fee	Foreign Achange JPY 4% of the used amount		The fee will apply when withdrawing in the local currency at overseas ATMs, or when using the card for shopping at overseas Visa affiliate stores. The foreign exchange fees listed on the left will only be applied when using the JPY balance and calculated from the used JPY amount for payment or withdrawal. This fee will be deducted from the card balance. When using the card in Japan, only the JPY balance will be used for settlement and foreign exchange rate fee will not be applied.
ATM withdrawal fee*1			The fee will apply when withdrawing in the local currency. The fee will be deducted from the card balance.
Refund fee	JPY	JPY 500 + tax / 1 time	The fee will apply when the outstanding balance on the GAICA card is refunded to an Japanese bank account under the Member's name, which is designated by the Member. The fee will be deducted from the card balance.

Fees (GAICA Flex)

Fees (GAICA Flex)				
	Currency	Fees	Memo	
	JPY	Free		
	USD	3.5% of the	Load/Reload fee will refer to the fees loaded on the "チャージ" (Load) menu of the Member-Only Site. The currencies	
Load/Reload fee	EUR		listed on the left will include the Load/Reload fee on to the charged currency.	
	GBP	loaded amount	The fees will be deducted and reflected on the loaded amount.	
	AUD		the loaded amount.	
	JPY	4% of the used amount	The fee will apply when withdrawing in the local currency at overseas ATMs, or when using	
F	USD	Free	the card for shopping at overseas Visa affiliate stores. The foreign currency fees listed on the left will only be applied when using the JPY balance and calculated from the used JPY amount for payment or withdrawal. This fee will be deducted from the card balance. When using the card in Japan, only the JPY balance will be used for settlement and foreign exchange rate fee will not be applied.	
Foreign exchange fee	EUR			
100	GBP			
	AUD			
	JPY	Free		
	USD		The fee will apply when withdrawing in the local currency.	
ATM withdrawal fee*1	EUR			
	GBP			
	AUD			

Fees (GAICA Flex)

	Currency	Fees	Memo
	JPY		The fee will apply when the member makes a refund to the member's Shinsei Bank PowerFlex account via the "払い戻し" (Refund) menu on the Member-Only Site.
	USD	Free	
	090		Refunds will not be applicable if the member has closed his/her Shinsei Bank
Refund fee	EUR		PowerFlex account. If this is the case refunds will be made to a Japanese ban account under the name of the Membe which is designated by the Member. The refund charges will be JPY 500 tax per transaction (refund).
	GBP		
	AUD		The fee will be deducted from the card balance.

^{*1} As an ATM owner, financial institutions may also charge the fee (hereinafter 'transaction fee/ATM usage fee'). The transaction fee/ATM usage fee will differ according to the financial institution in charge of the ATM.

Credit limit amount

	Credit limit amount	Memo	
Load	JPY 1 million *2	Maximum amount which can be loaded per transaction The maximum amount to be loaded is JPY 2 million	
Withdrawal from overseas ATMs	JPY 150,000 per transaction *2 JPY 300,000 per day *2 JPY 300,000 per month *2 *3	The maximum amount which can be used at an overseas ATM	

[~]Notice

Please make sure to change the Overseas ATM Withdrawal Limit Amount on the Member-Only Site before use, as the default amount is set to zero (0) yen.

Using card for making purchases overseas	JPY 1 million per transaction*2 JPY 1 million per day *2 JPY 1 million per month *2 *3	The maximum amount which can be used at overseas card shopping	
Using card for making purchases in Japan Using card for JPY 1 million per transaction JPY 1 million per day JPY 1 million per month *3		The maximum amount which can be used at domestic (Japan) card shopping	

^{*2} Amount equivalent converted into JPY.

Maximum balance allowed on your GAICA card

	Limit	Memo
Maximum balance on GAICA card	Amount equivalent to JPY 2,000,000	If the balance exceeds the equivalent of JPY 2,000,000, the excess amount will be refunded within 60 days to the account designated by you. The excess amount will be refunded to your PowerFlex account, if you have GAICA Flex. If refunding to a designated account, the account must be in your name.

To withdraw local currencies at ATMs overseas with GAICA, it is necessary to add Overseas ATM Withdrawal Function on the Member-Only Site after you receive your GAICA card and submit your My Number documents.

^{*3} One month refers to the 1st (0:00:00) day of the month to the last day of the month (23:59:59) in Japan Standard Time (JST).

The Member-Only Site

Confirmation

You can check your balance and card statement, etc., and make changes to the registered information at the Member-Only Site. Simply log into the Member-Only Site using the user ID and login password, which you registered at the time of application.

Member-Only Site https://www.gaica.jp

Inquiry concerning Card Account

Balance inquiry

You can check your GAICA card balance.

Transaction inquiry (Card Statement)

You can check the transactions for the past six months and download the statement in PDF format.

Registration and Change

Change transaction limit

You may change the transaction limit on your own GAICA card.

Change registered information

You may change registered information, including addresses, e-mail addresses, countries that you plan to visit, etc.

Change user ID/ password You may change your user ID/password for logging into the Member-Only Site.

Card suspension/cancellation

Card suspension/ reactive You may change the status of your GAICA card to "Suspended/Reactive."

E-mail Notification



We will send a notification to your registered e-mail address whenever your GAICA card has been used at an overseas ATM or a purchase has been made using your GAICA card at a domestic or overseas Visa merchant.

Notification of use

A "Notification of use" will be sent to you whenever your GAICA card is used at an overseas ATM or a purchase is made with your GAICA card.

Notification of load /refund

A "Notification of load/refund" will be sent to you whenever loading has been completed at an ATM or on the Member-Only Site .

Notification of insufficient balance A "Notification of insufficient balance" will be sent to you, if you do not have enough balance on your GAICA card.

Please be advised that we may also send you notifications other than the above via e-mail, depending on the situation.

Loading (GAICA)

You will need to first load your GAICA card in order to withdraw funds in local currencies at overseas ATMs and make purchases at overseas/Japanese VISA merchants.

You cannot use your GAICA card, unless it has been activated.

<When the loaded amount is reflected in the balance>

Loaded amount is reflected at around 10 a.m., 1 p.m. and 4 p.m. on weekdays, Japan time. Amount loaded after 3 p.m. on weekdays or on weekends/national holidays, Japan time, will be reflected at around 10 a.m. on the following business day.

During the New Year holidays (December 30 through January 4), it will be reflected at around 10 a.m. on weekdays on after January 5.

<Currency in which funds may be loaded> JPY only

STEP 1 Load funds to the Card Account



Funds loaded through online banking or at ATMs in Japan will be reflected in the GAICA card balance. Inbound wire transfer fees may apply.



STEP 2 Loading is complete



When the loaded amount is reflected in the balance, a "Notification of load/refund" will be sent to your registered e-mail address. Once you receive the notification, please login to the Member-Only Site and check your balance.

Confirming the Card Account

STEP 1 Log into the Member-Only Site



Log into the Member-Only Site by entering the user ID and login password.

ユーザーID: | //スワード: |

STEP 2 Confirm the Card Account



After logging in, confirm the Card Account indicated on the top screen of the Member-Only Site.

You may also confirm the Card Account on the enclosure which was sent out together with your GAICA card.

Loading (GAICA Flex)

You will need to first load your GAICA card with Flex Function in order to withdraw funds in local currencies at overseas ATMs and make purchases at overseas/domestic VISA merchants.

You cannot use your GAICA card, unless it is activated.

<When the loaded amount is reflected in the balance> Immediately (excluding maintenance time at Shinsei Bank)

<Currency in which funds may be loaded>

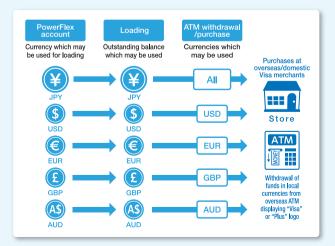
Funds may be loaded in JPY, USD, EUR, GBP and AUD.

Important information about loading

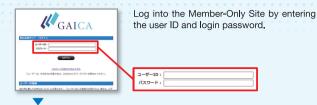
- · The loaded amount and load/reload fees are deducted from your PowerFlex account.
- · Load/reload fees apply when loading in foreign currencies.
- · Load/reload fees do not apply when loading in JPY.

Important information about loading in foreign currencies

- Funds loaded in a foreign currency can only be used in the currency zones of that currency. (USD: Only in USD zones, EUR: Only in EUR zones, GBP: Only in GBP zones and AUD: Only in AUD zones)
- When using the funds loaded in a foreign currency in the corresponding currency zone, if the total amount of the funds withdrawn from the ATM and the fees to be deducted is within the outstanding balance of that foreign currency, such amount will be deducted from the outstanding balance of that foreign currency. However, if the outstanding balance of that foreign currency is insufficient, such amount will be deducted from the outstanding balance in JPY.



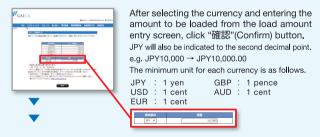
STEP 1 Log into the Member-Only Site



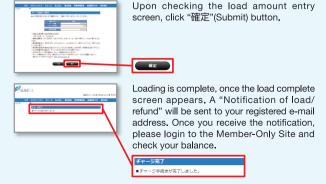
STEP 2 Click "チャージ"(Load)



STEP 3 Select the currency and confirm



STEP 4 Loading is complete



Using Overseas ATMs

Important!

To withdraw local currencies at ATMs overseas with GAICA, you're required to add new function on the Member-Only Site in advance which takes several days before becoming operational. Please make sure to add the function well ahead of time.

You can withdraw funds in local currencies at approximately 2.6 million ATMs (As of June 30, 2016) carrying the "Visa" or "Plus" logo in over 200 countries and regions around the world.



- -When using overseas ATMs, you will need your GAICA card and PIN.
- -Please confirm PIN prior to your departure.
- -If you have forgotten PIN, please contact GAICA Customer Service Desk. We will send you PIN in writing.
- -Please be advised that your GAICA card cannot be used at ATMs in Japan.



STEP 1 Insert your GAICA card

Five main ways to insert a card into an ATM





upside down with the

magnetic strip on the







face up, inserted in a with its face towards the back of the card is slot parallel with the you, inserted in the slot ground, and then pulled from above, and then pulled out immediately.

swiped vertically through the groove of the card reader from top to

Select language STEP 2

Select language by pressing buttons that say "LANGUAGE" or "ENGLISH".

《Important Notice》

out immediately.

Enter PIN



Enter the PIN of your GAICA card.

When overseas ATMs require you to enter a 5 or 6 digit PIN code

 The countries and territories listed below may require you to enter a 5 or 6 digit PIN code. If you enter your 4 digit PIN code and press ENTER, you will procced to the next screen.

Italy, China, Hong Kong, Taiwan, Indonesia, Thailand, South Korea, Malaysia, Philippines, Singapore, etc..

Please add two "0" after entering your 4 digit PIN code and press ENTER, you will proceed to the next screen.

Select transaction



Select the transaction of "WITHDRAWAL". Some ATM machines use names such as "GET CASH", etc.

Do not select CASH ADVANCE which does not mean cash withdrawal.

Select the account type



Select "SAVING" when the instruction of "SELECT SOURCE ACCOUNT" appears on the screen.

Select the amount to be withdrawn



Select from fixed amounts on the screen and press the "ENTER".

You can enter the amount of funds you wish to withdraw by pressing the "OTHER".

STEP 7 Take your GAICA card, your cash, and a transaction slip. <To withdraw local currencies at ATMs overseas>

To withdraw local currencies at ATMs overseas with GAICA. you're required to submit an image of My Number card or its notification card to us.

Please login to Member-Only Site and click on "各種変更TOP" on the menu bar and then click on "海外ATM利用申込" to start the procedure by inputting "渡航予定国" (country to visit) and "出発予定 日" (planned departure date).

- *A "notice of completion" email will be sent to you to notify that the new function has been added to your GAICA. The email will arrive in several business days after our receipt of vour uploaded card image.
- * Please make sure to change the Overseas ATM Withdrawal Limit Amount on the Member-Only Site before use, as the default amount is set to zero (0) ven.

<Notes on using overseas ATMs>

- -At the end of your transaction, some ATMs may ask you if you continue another transaction indicateing the option button of "Continue transaction" etc. on the screen. In such cases, select "No" and be sure to check that the initial screen appears.
- -Take a transaction slip with you.
- -Be sure that you do not forget to take the withdrawn cash with you.

Using Your GAICA Card to Make Purchases

You can make purchases with your GAICA card only up to the value available on the Card at worldwide merchant locations that display the Visa acceptance mark.

A foreign exchange fees will apply if you have loaded funds in JPY and use your GAICA card overseas.

VISA

With GAICA Card with Flex Function, the foreign exchange fees will not apply if you have loaded funds in a foreign currency and you use your GAICA card in that currency zone.

Only the outstanding balance in JPY can be applied if you use your GAICA in Japan. In that case, the foreign exchange fees will not apply.

STEP 1 Show your GAICA card



Show your GAICA card upon payment When asked if your payment will be one-time payment or in installments, answer "One-time payment."

Your GAICA card can only be used for one-time payment.

STEP 2 Pay with your GAICA card

Wave, insert, or swipe your GAICA card depending on the type of card readers



Wave your GAICA card over the touch to pay symbol on the card reader

Some merchants may require PIN or signature. If signing, be sure you use the same signature as the one on the back of your GAICA card.



Insert your GAICA card into the card reader Insert your card, enter your PIN, and remove your GAICA card.



Swipe your GAICA card through the card reader

Enter your PIN or sign the receipt after you have swiped your card.

If signing, be sure you use the same signature as the one on the back of your GAICA card.

STEP 3 Receive a copy of the receipt



Be sure to always take and keep the customer's copy of the receipt.

TEP 4 Confirm your Card Statement on the Member-Only Site



A "Notification of use" will be sent to your registered e-mail address within one hour from card use. Once you receive the notification, please log into the Member-Only Site and check the amount, etc. on the Card Statement of account inquiry.

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<Important information about making purchases with your GAICA card>

Monthly fee and any other recurring charges
 Utility charges (Electricity, gas, water, etc.)

Telephone fee

Communication fee (Internet provider fee, Satellite broadcasting, CATV viewing fee)

Newspaper subscription fee (including electronic version)

Insurance fee

Distance learning fee

Other monthly membership fees

· Gas stations

- · Highway toll booths (Manned booths)
- · In-flight sales and sales on board ships
- As deposit (guarantee of payment) for hotels and car rentals (Although you may use your GAICA card to settle your bill for hotels and car rentals.)
- Prepaid cards and electronic payment loading fee use your GAICA card to settle your bill for hotels and car rentals.
- —

 Please be sure to have other means of settlement such as cash or credit cards, in the event of loss or theft of your GAICA card or system malfunctions.
- **Depending on how overseas VISA merchants process payment, differences resulting from differences in the exchange rates, for example, may be deducted or refunded separately from the deduction for the payment.
- *Should a delay occurs in reporting sales by a merchant, or should a cancellation of purchase, return or change in the amount occur after card use, such amount may not immediately be reflected in the outstanding balance.

Your Card Balance Inquiry

Please check your balance before you use your GAICA card.

STEP 1 Log into the Member-Only Site



Log into the Member-Only Site by entering user ID and login password.

1/4/900B

STEP 2 Click "残高照会"(Balance inquiry)



After logging in, click "残高照会"(Balance

inquiry) on the TOP screen.

TOP アクティベイト チャーン 独高版会 利用明線版会

<Important information about when the loaded amount is reflected in the balance>



Amount is reflected at around 10 a.m., 1 p.m. and 4 p.m. on weekdays, Japan time.

Amount loaded after 3 p.m. on weekdays or on weekends / national holidays, Japan time, will be reflected at around 10 a.m. on the following business day.

During the New Year holidays (December 30 through January 4), it will be reflected at around 10 a.m. on weekdays on or after January 5.

GAICA Flex

Immediately (excluding maintenance time at Shinsei Bank)

STEP 3 Check your card balance



You can confirm your card balance by clicking "照会"(Inquiry) button of the balance inquiry screen.

The balance indicated is the amount as of the time you clicked "Inquiry" button.

<|mportant information about your card ba|ance>

Depending on how overseas VISA merchants process payment, differences resulting from differences in the exchange rates, for example, may be deducted separately from the deduction for the payment, which could result in a negative balance on your GAICA card.

In the event that your balance becomes negative, be sure to immediately reload your card.

You will not be able to use your GAICA or GAICA Flex, if your card balance is zero or negative.

Flex Function

If you already have a Shinsei PowerFlex account in your name, you can add the functions to your GAICA to make it even more convenient.

To add Flex Functions, you will need to have a PowerFlex account in your name and be registered to use Shinsei PowerDirect.

You cannot open a PowerFlex account concurrently with your application to add Flex Functions.

Standard GAICA functions

Load in JPY Funds can be withdrawn from overseas ATMs in local currencies Purchases can be made at Visa merchants

No membership fees Compatible with Visa Touch to pay, speedy payment by just waving your card

Available functions

Your current GAICA card remains available after adding Flex Function.



Loading in foreign currencies

With a PowerFlex account foreign currency savings deposit, you can directly load your GAICA card using USD, EUR, GBP or AUD from your foreign currency savings deposits.



Loading/refund 24 hours a day, 365 days a year

With online banking, you can load or refund from the Member-Only Site 24 hours a day, 365 days a year. Due to system maintenance, there are times when this service is unavailable.



No fees for withdrawing at overseas ATMs.

**As an ATM owner, financial institutions may also charge the fee (hereinafter 'transaction fee/ATM usage fee'). The transaction fee/ATM usage fee will differ according to the financial institution in charge of the ATM.

The ATM withdrawal limit for overseas ATMs will be set at 0 yen for customers who have signed up for GAICA (with Flex function). Prior registration will be required on the APLUS Member-Only Site to use this service.



Auto Reload

Our Auto Reload service allows you to set the amount (the Auto Reload Amount) that your GAICA will be automatically reloaded with from your PowerFlex account when your Card balance falls below a pre-set low balance threshold (the Threshold).

Monthly Auto Reload

Our Monthly Auto Reload service allows you to set the amount (the Monthly Auto Reload Amount) that your GAICA will be automatically reloaded each month with from your PowerFlex account on the date you specified (the Specified Date).

*<To withdraw local currencies at ATMs overseas>

To withdraw local currencies at ATMs overseas with GAICA, you're required to submit an image of My Number card or its notification card to us. Please login to Member-Only Site and click on "各種変更TOP" on the menu

Please login to Member-Only Site and click on "各種変更TOP" on the menu bar and then click on "海外ATM利用申込" to start the procedure by inputting "渡航予定国" (country to visit) and "出発予定日" (planned departure date).

A "notice of completion" email will be sent to you to notify that the new function has been added to your GAICA which allows you to withdraw local currencies at ATMs overseas. The email will arrive in several business days after our receipt of your uploaded card image.

Airport Delivery Service



Go to and come back from the airport without your luggage. With this service, you can check your heavy luggage at your home and pick it up at the airport. Upon your arrival, you can send your luggage from the airport to your home.

Available at

Narita International Airport, Haneda Airport (International Terminal only), Kansai International Airport, Chubu Centrair International Airport

For departure, prior booking is required.

For reservation

JAL ABC 0120-919-120

Business hours: 9 a.m. - 6 p.m. (weekdays) 9 a.m. - 5 p.m. (weekends and national holidays) Please give the Preferential Member Code to the operator.

 https://www.site.ialabc.com/agency/5239/takuhai/ Preferential Member Code: 5239

[Ask for service on the day (Upon your arrival)]

Please visit the JAL ABC counter at each airport and show your GAICA card.

Service provider: JAL ABC, Inc.

Rental Mobile Phones, Wi-Fi Routers & Translation Device (POCKETALK)



This service provides rental mobile phones and rental Wi-Fi routers for use overseas. Mobile phones and Wi-Fi routers, using universal line compatible with wireless services around the world, ensure convenient and high call quality.

Available at

Narita International Airport, Haneda Airport (International Terminal only), and Kansai International Airport

Rental mobile	50% off mobile phone rentals	
phones	15% off call rates/minute	
Rental Wi-Fi routers	Free Wi-Fi router rentals	
(for use overseas)	15% off data communication charges Wi-Fi router rentals/day	
Rental Wi-Fi routers	Free charges Wi-Fi router rentals	
(for use in Japan)	15% off data communication charges/day	
Rental translation	¥200 off device rentals	
device (POCKETALK)	Free data communication charges	

JAL ABC 0120-086-072

Business hours: 9 a.m. - 6 p.m. (weekdays) 9 a.m. - 5 p.m. (weekends and national holidays) Please give the Preferential Member Code to the operator. Rental mobile phones / Wi-Fi routers

https://www.site.ialabc.com/agency/7690/mobile/

Rental translation device (POCKETALK)

Preferential Member Code: 7690

[For pick up]

Present your booking confirmation at JAL ABC service desk at airport.

This service may not be available in the event that phones and routers are out of stock.

Service provider: JAL ABC, Inc.

POCKETALK is a trademark of SOLIBCENEXT CORPORATION

Cloak Services



You can check your coats, which you will not need at your destination, prior to your departure at the airport. By showing your GAICA card, you may receive this service at a preferential price.

Available at

Narita International Airport, Haneda Airport (International Terminal only), Kansai International Airport, Chubu Centrair International Airport

No reservation required

Please visit the JAL ABC counter at each airport and show your GAICA card.

Service provider: JAL ABC, Inc.

Temporary Luggage Storage Service 15% OFF



This service provides temporary storage of the luggage that you have taken to the airport, or luggage that has arrived with you at the airport. You can use this service when the airport lockers are full and you have some time to spend at the airport.

Available at

Narita International Airport, Haneda Airport (International Terminal only), Kansai International Airport, Chubu Centrair International Airport

No reservation required

Please visit the JAL ABC counter at each airport and show your GAICA card.

Service provider: JAL ABC Inc.

APLUS Worldwide Service Desk in each country provides various services to make your stay overseas more comfortable.

APLUS Worldwide Service Desk

To make your stay overseas more comfortable, APLUS Worldwide Service Desk in each country provides various services, which are available to our GAICA members.

<Example of Services>

Service providing local information

Restaurant guide
 Location of ATMs and usage guide, etc.

Various reservation/booking service

Optional tour booking
 Car rental and limousine service booking, etc.

Emergency service

- Support in procedures for lost or stolen passports
- Providing advice in the event of accidents/trouble, etc.

Contact Information

Prior to departure

APLUS Worldwide Service Desk 0120-668-422

Business hours: 10 a.m. – 5 p.m. Closed on Sundays, national holidays and December 29 – January 4

During overseas stay

APLUS Customer Services available at 20 locations worldwide:

- Europe
 - London, Paris, Rome, Frankfurt, Vienna and Madrid
- USA and Canada

New York, Los Angeles, San Francisco, Las Vegas, Vancouver, Toronto and Honolulu

Asia and Oceania

Hong Kong, Bangkok, Singapore, Taipei, Shanghai, Seoul and Sydney

- You will need your card number when using the overseas Service Desks.
- Some services may require payment of actual costs or fees.
- Some Desks may not be able to provide certain services.

Emergency Service

Information on procedures relating to lost or stolen GAICA cards, lost or stolen passports and T/Cs, and contact numbers to the relevant authorities in the event of accidents/trouble will be provided.

Tokyo Emergency Service Line

APLUS Tokyo Emergency Service Desk +81-3-3865-4751

Available 24 hours a day, 365 days a year

Emergency services are also provided at the above local Desks.

Please contact the APLUS Tokyo Emergency Desk for off-hours call to the Desks of each country.



https://www.aplus.co.jp/creditcard/service/travel/world.html

Service provider: JTB GLOBAL ASSISTANCE, INC.

Questions about Card Functions and Usage

<GAICA Customer Service Desk>

Within Japan - Japanese Only -

03-6757-3655 Business hours: 9:30 a.m. – 5:30 p.m. Closed on Sundays and national holidays

Charges will apply.

From overseas

+81-3-6757-3655

Business hours: 9:30 a.m. – 5:30 p.m. Closed on Sundays and national holidays

Japanese Standard Time/JST Charges will apply.

When Lost or Stolen

<GAICA Customer Service Desk>

Within Japan

03-6757-3656 (24 hours a day, 365 days a year)

From overseas

When calling from overseas, you may call toll free by using World Free Phone.

World Free Phone Numbers

Country/Region	Phone number	Country/Region	Phone number
Ireland		USA (Mainland/Hawaii)	
ireianu	00-800-80018180	, ,	011-800-80018180
Argentina	00-800-80018180	UK	00-800-80018180
Italy	00-800-80018180	Australia	0011-800-80018180
Austria	00-800-80018180	Netherlands	00-800-80018180
Canada	011-800-80018180	Colombia	009-800-80018180
Singapore	001-800-80018180	Switzerland	00-800-80018180
Sweden	00-800-80018180	Spain	00-800-80018180
Thailand	001-800-80018180	Czech Republic	00-800-80018180
Denmark	00-800-80018180	Germany	00-800-80018180
New Zealand	00-800-80018180	Norway	00-800-80018180
Hungary	00-800-80018180	Philippines	00-800-80018180
Finland	990-800-80018180	Finland	999-800-80018180
France	00-800-80018180	Belgium	00-800-80018180
Portugal	00-800-80018180	Macao	00-800-80018180
Malaysia	00-800-80018180	Luxembourg	00-800-80018180
South Korea	001-800-80018180	South Korea	002-800-80018180
South Korea	008-800-80018180	Hong Kong	001-800-80018180
Taiwan	00-800-80018180	China	00-800-80018180

When calling from countries other than the above, or if you do not have access to World Free Phone, please call from the number below. (Charges will apply.)

+81-3-6757-3656 (24 hours a day, 365 days a year)

- In certain countries and regions, it may not be possible to call the above numbers from public pay phones, hotel room phones or mobile phones.
- World Free Phone numbers may change without notice.

"What should I do ...?"

To load the Card



A You may load up to JPY 1,000,000 at one time. The limit per load in foreign currencies is the amount equivalent to JPY 1,000,000 translated using our designated exchange rate. Your GAICA card may be loaded using USD, EUR, GBP and AUD.

Is there a limit to how much I can load on my GAICA card?

A There is a limit to how much you can load on your GAICA card. Once your card balance exceeds the equivalent of JPY 2,000,000, the excess amount will be refunded within 60 days to the designated account in your name.

Where can I check the outstanding balance on my card?

A You can check the balance by logging into the Member-Only Site.

To Use the Card

Where can I use my GAICA card?

You can use your GAICA card at overseas ATMs carrying the "Visa" or "Plus" logo and you can also use your GAICA card for purchases at any Visa merchant both in Japan and abroad within the amount of the outstanding balance on your card. However, please be advised that your GAICA card may not be accepted at certain Visa merchants. For instructions on using overseas ATMs and making purchases with your GAICA card, see pp. 11-14. *To withdraw local currencies at ATMs overseas with GAICA, it is necessary to add the function on the Member-Only Site in advance.

Q Are there any Visa merchants that do not accept my GAICA card?

Your GAICA card will not be accepted at the following Visa Merchants,
-Gas stations 'Highway toll booths (Manned booths) 'In-flight sales and sales on
board ships 'As deposits (guarantee of payment) for hotels and car rentals (although
you may use your GAICA card to settle your bill for hotels and car rentals)
For more details, please see <Important information about making purchases with
your GAICA card> on page 14.

May I opt to pay in installments?

Full payment will only be accepted. If you are asked whether you pay in full or in installments at any overseas or domestic Visa merchant, you need to tell that you make a single payment.

Q Can I use my GAICA card to withdraw cash in Japan?

You may not use your GAICA card to withdraw cash in Japan.

To Solve General Problems

What should I do, if I forget PIN on my GAICA card?

A Please contact the GAICA Customer Service Desk. We will send you a notification of PIN in writing (fee charged) to your registered home address. Please be advised that for security purposes, we will not tell you the PIN over the phone or via the Internet.

I have forgotten user ID and password and cannot log into the Member-Only Site. What should I do?

A Please contact the GAICA Customer Service Desk.

I have lost my GAICA card (My GAICA card has been stolen). What should I do?

A Contact the GAICA Customer Service Desk immediately. You will also need to report the theft or loss to the nearest police station. If you have lost your GAICA card (or stolen) overseas, please notify the local police station.

If you wish to have your GAICA card reissued, a card reissue fee (JPY 1,000 + tax) will apply. For overseas reissuance, a fee (JPY2,000 + tax) will apply.

I am not receiving e-mail notifications at my registered e-mail address. What should I do?

First, log into the Member-Only Site and check that there are no errors in the e-mail address, which you have registered. Next, if you have set your e-mail account to block certain incoming e-mails, reset them to receive e-mails with the domain "@aplus.co.jp". If you still cannot receive e-mail notifications after taking the above two steps, please contact the GAICA Customer Service Desk.

To Change My Registration Information

Q I have moved and I need to change my address. What should I do?

A Please make the necessary changes to your address from the "Other changes" screen on the "Various Changes TOP" menu on the Member-Only Site.

There has been a change to my overseas destination. What should I do?

You will be required to make changes to the registration of your overseas destinations prior to your card use. Please make the necessary changes to your overseas destinations from the "Other changes" screen on the "Various Changes TOP" menu on the Member-Only Site. In addition, if changes occur to "Transaction purpose (Purpose of use)," "Departure date," please make the necessary changes from the "Other changes" screen on the "Various Changes TOP" menu on the Member-Only Site.

To Register My User ID

This procedure is required if you have made your application via postal mail or on the website.(except for GAICA Flex)

In this procedure, you will register your user ID and password, which are required to access the Member-Only Site. In this section, you will be asked to enter certain card information. Please keep your card ready.

Member-Only Site (to register your user ID): https://www.ap.gaica.jp

STEP 1



STEP 2



STEP 3





You will receive an email titled "Notification of Temporary User ID Registration" at your registered email address. A URL shown in the email message is valid for 24 hours from the time of the email delivery. Please continue the registration process to STEP 4 and 5.

STEP 4



If 24 hours have already passed after STEP 3, please start over from STEP 1.

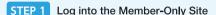
STEP 5



To Activate My Card

Please activate your GAICA card on the Member-Only Site when your GAICA card arrives.

Member-Only Site: https://ap.gaica.jp/





STEP 2 Click on "アクティベイト" (Activate)



STEP 3 Enter your GAICA card information



STEP 4 Complete card activation



To Load Funds (GAICA)

You will need to first load your GAICA card in order to withdraw cash in local currencies at overseas ATMs and make purchases at overseas/domestic Visa merchants.

You cannot use your GAICA card, unless it has been activated.

STEP 1

Load funds to your Card Account



Funds loaded through online banking or from ATMs in Japan will be reflected in the GAICA card balance.

<When the loaded amount is reflected in the balance>

Loaded amount is reflected at around 10 a.m., 1 p.m. and 4 p.m. on weekdays, Japan time.

*Amount loaded after 3 p.m. on weekdays or on weekends/national holidays, Japan time, will be reflected at around 10 a.m. on the following business day.

STEP 2 Loading is complete



When the loaded amount is reflected in the balance, a "Notification of load/refund" will be sent to your registered e-mail address. Once you receive the notification, please log into the Member-Only Site and check your balance.

<When the loaded amount is reflected in the balance>

Loaded amount is reflected at around 10 a.m., 1 p.m. and 4 p.m. on weekdays, Japan time.

*Amount loaded after 3 p.m. on weekdays or on weekends/national holidays, Japan time, will be reflected at around 10 a.m. on the following business day.

Currency in which funds may be loaded> JPY only

<How to confirm your Card Account>

STEP 1 Log into the Member-Only Site



Log into the Member-Only Site by entering the user ID and login password.



STEP 2 Confirm the Card Account



After logging in, confirm the Card Account indicated on the Top screen of the Member-Only Site.

You may also confirm the Card Account on the enclosure which was sent out together with your GAICA card.

User Guide

This guide explains how to use your GAICA Prepaid Card, how to change the initial settings, load funds, use overseas ATMs, change your member information, and other related operations.

PDF version



https://www.gaica.jp/ guide/pdf/guide_all_en.pdf Web version



https://www.gaica.jp/ e/guide/

Your card cannot be used without activation. Terms and Conditions of GAICA Prepaid Card. https://www.gaica.ip/e/terms/

Contact

Card features and use

[GAICA Customer Service Desk]

03-6743-2798 (English 普通话(中国語) Tiếng Việt Tagalog 한국어 total 15 languages

Business hours: 9:30 a.m. - 5:30 p.m. on weekdays and Saturdays (Closed on Sundays, national holidays and New Year's holidays) Japan Standard Time (JST)

[Contact from overseas]

+81-3-6743-2798

Business hours: 9:30 a.m. - 5:30 p.m. on weekdays and Saturdays (Closed on Sundays, national holidays and New Year's holidays) Japan Standard Time (JST)

■ Loss or theft

[GAICA Customer Service Desk] Japanese only

03-6757-3656

Service hours: 24 hours a day, 365 days a year

[How to suspend your card from the Member-Only Site] (Processed within 24 hours)

STEP 1 Log into the Member-Only Site

STEP 2 Click "各種変更TOP"

Click "利用停止・解除" (Suspending / Reactivating) , STEP 3 Confirm "現在のステータス:利用可能", Click "確認" (Confirm),

Confirm "確認後のステータス・利用停止", Click "確定" (Submit)

STEP 4 The card status has been changed. "ご利用のカードを停止いたしました"

■ GAICA website

https://www.gaica.jp