

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 your departure. 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
departure!



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)

CONTENT

Getting Started

Parts of the Card	03
Card Activation (User Registration Procedures)	04
Fees and Limits	05-06
Main Functions and Services of the Member-Only Site	07

Before Using the Card

Loading (GAICA Prepaid Card)	08
Loading (GAICA Flex Prepaid Card)	09-10

Using Your Card

Using overseas ATMs	11-12
Using your GAICA card to make purchases	13-14
Your card balance inquiry	15

Flex Function

Secure and Convenient Services

Contact Information

FAQ

Getting Started

User ID Registration	23
Card Activation	24

Before Using the Card

Loading (GAICA Prepaid Card)	25
Prepaid Card User Guide	26
Contact	26

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.

3 Visa 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 Visa payWave symbol

You can make quick payments by simply waving your GAICA card at merchants that accept Visa payWave.

- Some merchants may require your PIN or signature.

5 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.

6 PLUS 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



Have your GAICA card with you and log into the Member-Only Site by entering the user ID and login password.

ユーザーID:

パスワード:

STEP 2 Click “アクティベート”(Activate)



After log into, click “アクティベート” (Activate) at the Top screen.

STEP 3 Enter your GAICA card information



Enter the **card number** and **expiry date** stated on your GAICA card and click the “確認”(Confirm) button.

カード番号(半角数字):

有効期限(半角数字):

STEP 4 Complete your GAICA card activation



Review the information displayed on the screen to make sure they are correct. Click the “確定”(Submit) button, and your GAICA card will be activated.



The e-mail titled “Notice of Completed Activation” will arrive at your registered address upon completion of activation.

アクティベート完了

●カードがご利用可能になりました。

Fees and Limits

Fees (GAICA Prepaid Card)

	Currency	Fees	Memo
Load/Reload fee	JPY	Free	Load apply when deposited to the designated load account.
Foreign exchange fee	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}	JPY	JPY 200 / 1 time	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	When the out standing balance on the GAICA card is refunded to an account designated by the Member. The fee will be deducted from the card balance.

Fees (GAICA Flex Prepaid Card)

	Currency	Fees	Memo
Load/Reload fee	JPY	Free	Load/Reload fee will refer to the fees loaded on the “チャージ” (Load) menu of the Member-Only Site. The currencies listed on the left will include the Load/Reload fee on to the charged currency. The fees will be deducted and reflected on the loaded amount.
	USD		
	EUR		
	GBP		
Foreign exchange fee	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 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.
	USD		
	EUR		
	GBP		
ATM withdrawal fee ^{*1}	JPY	Free	The fee will apply when withdrawing in the local currency.
	USD		
	EUR		
	GBP		

Fees (GAICA Flex Prepaid Card)

	Currency	Fees	Memo
Refund fee	JPY	Free	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. Refunds will not be applicable if the member has closed his/her Shinsei Bank PowerFlex account. If this is the case, refunds will be made to a bank account specified by the member. The refund charges will be JPY 500 + tax per transaction (refund). The fee will be deducted from the card balance.
	USD		
	EUR		
	GBP		
	AUD		

^{*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 ATM	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
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 ^{*4}	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.

^{*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).

^{*4} Customers who have issued their cards before June 25, 2017 will have their Domestic (in Japan) shopping limit set at JPY 0. Please login to the Member-Only Site and change the credit limit.

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 Prepaid Card. If refunding to a designated account, the account must be in your name.

Main Functions and Services of the Member-Only Site

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 <http://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 Prepaid Card)

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.

<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.

<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 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:
パスワード:

STEP 2 Confirm the Card Account



【国内専用口座番号】
金融機関名 :
本店コード :
支店名 :
口座種類 :
口座番号 :
口座開設日(西暦) : 2017年01月

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 Prepaid Card)

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

<Currency in which funds may be loaded>

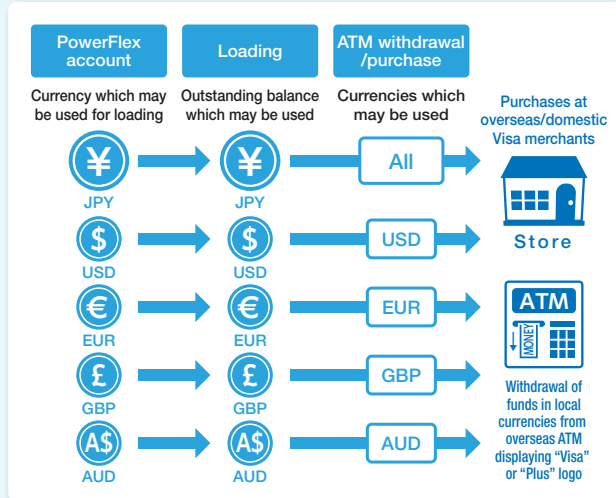
Funds may be loaded in JPY, USD, EUR, GBP and AUD.

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.



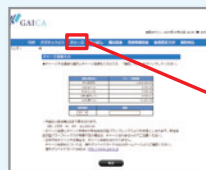
STEP 1 Log into the Member-Only Site



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

ユーザーID:
パスワード:

STEP 2 Click “チャージ”(Load)



After logging in, click “チャージ”(Load) at the Top screen.

STEP 3 Select the currency and enter the amount to be loaded



After selecting the currency and entering the amount to be loaded from the load amount entry screen, click “確認”(Confirm) button.

JPY will also be indicated to the second decimal point.
e.g. JPY10,000 → JPY10,000.00

The minimum unit for each currency is as follows.

JPY : 1 yen GBP : 1 pence
USD : 1 cent AUD : 1 cent
EUR : 1 cent

STEP 4 Loading is complete



Upon checking the load amount entry screen, click “確定”(Submit) button.



Loading is complete, once the load complete screen appears. 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.

チャージ完了
●チャージ手続きが完了しました。

Using overseas ATMs

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.

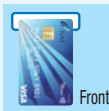
VISA

PLUS

- 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



The card is inserted face up.



The card is inserted upside down with the magnetic strip on the left.



The card is positioned face up, inserted in a slot parallel with the ground, and then pulled out immediately.



The card is positioned with its face towards you, inserted in the slot from above, and then pulled out immediately.

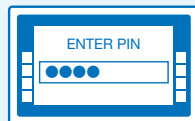


The magnetic strip on the back of the card is swiped vertically through the groove of the card reader from top to bottom.

STEP 2 Select language

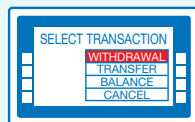
Select language by pressing buttons that say “LANGUAGE” or “ENGLISH”.

STEP 3 Enter PIN



Enter the PIN of your GAICA card.

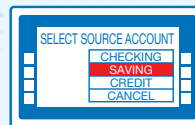
STEP 4 Select transaction



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

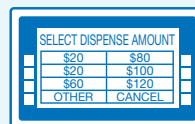
Do not select CASH ADVANCE which does not mean cash withdrawal.

STEP 5 Select the account type



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

STEP 6 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.

<Notes on using overseas ATMs>

- At the end of your transaction, some ATMs may ask you if you continue another transaction indicating 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.



With GAICA Prepaid 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 Prepaid Card 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 in front of the card reader with the pay Wave symbol

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.

STEP 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.

<Important information about making purchases with your GAICA card>

You may not use your GAICA card at the following merchants or shops

- 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.)

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.

ユーザーID:
パスワード:

STEP 2 Click “残高照会”(Balance inquiry)



After logging in, click “残高照会”(Balance inquiry) on the TOP screen.

TOP アフリエイト チェーン 残高照会 残高照会 金

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

- GAICA Prepaid Card
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.
- GAICA Flex Prepaid Card
Immediately

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.

残高	照会日時
残高	照会日時

<Important information about your card balance>

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 Prepaid Card or GAICA Flex Prepaid Card, 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 Prepaid Card 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.

Available functions



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 ATM withdrawal fee

No ATM withdrawal fees will be charged when withdrawing funds from overseas ATMs.
Some ATM operators may charge additional fees.



GAICA Flex Prepaid Card

The Flex functions will be added to your current card, so you can continue using the same card.

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 payWave, speedy payment by just waving your card



Flex Function

Load in foreign currencies

Load and refund 24 hours a day, 365 days a year

No ATM withdrawal fees on withdrawals from overseas ATMs

Airport delivery service

At a special discount rate

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.

● **Service available at**

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

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.jalabc.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 and Wi-Fi routers

At a special discount rate

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.

● **Service available at**

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

Rental mobile phones	50% off price for terminal rentals
	15% off Call rates/minute
Rental Wi-Fi routers (for use overseas)	Free terminal rentals
	15% off Data communication fees/day
Rental Wi-Fi routers (for use in Japan)	Free terminal rentals
	Data communication fees/day 15% off regular price

For reservation

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.

<https://www.site.jalabc.com/agency/7690/mobile/>

Preferential Member Code: **7690**

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

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

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

Service provider: JAL ABC, Inc.

Cloak services

At 10% off regular price

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.

● **Service available at**

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

● **Using service**

[Ask for service on the day]

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

Service provider: JAL ABC, Inc.

Temporary Luggage Storage Service

At 15% off regular price

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.

● **Service available at**

Narita International Airport, Haneda Airport (International Terminal, departure floor only), Chubu International Airport, and Kansai International Airport

● **Using service**

[Ask for service on the day]

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.



For details

<http://www.aplus.co.jp/creditcard/service/travel/world.html>

Service provider: JTB GLOBAL ASSISTANCE, INC.

Contact Us with 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	00-800-80018180	USA (Mainland/Hawaii)	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 when ...?”

On loading

Q Is there a limit to how much I can load at one time?

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.

Q 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.

Q Is there a limit to how many times I can load my GAICA card?

A You can load your GAICA card as many times as you want.

Q Where can I check the outstanding balance on my card?

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

On general card use

Q Where can I use my GAICA card?

A 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.

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

A 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)

Q May I opt to pay in installments?

A 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?

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

On general problems

Q 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 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.

Q 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.

Q 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 had it 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.

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

A 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.

On changes to registered 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.

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

A 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 .

User ID Registration

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 (access to register your user ID): <https://www.ap.gaica.jp>

STEP 1



Click “ユーザーID登録はこちら” (Resistering).

ユーザーID登録はこちら

STEP 2



Enter the card number, name (Japanese pronunciation in Katakana characters), date of birth, e-mail address, user ID, password you wish to register, and then click the “確認” (Confirm) button.

確認

STEP 3



Confirm the contents of the Registration information confirmation screen, which will displayed, and click “登録” (Resister) button.

Important! After finishing this step, registration is not yet complete.

登録

メール



You will receive a “Notification of Temporary User ID Registration” at the e-mail address you provided. The URL shown in the e-mail message is valid for 24 hours from the e-mail delivery. Please continue the registration process from STEP 4 and after.

STEP 4



Access the page using the link shown in the e-mail that you received. Enter the user ID that you registered in STEP 2, and then click the “確認” (Confirm) button.

確認

The link will become invalid 24 hours from the completion of STEP 3. If your link becomes invalid, please return to STEP 1 and re-register.

STEP 5



When the confirmation screen appears, verify the information, and then click the “登録” (Resister) button.

登録

Card Activation

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

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

STEP 1 Log into the Member-Only Site



Have your GAICA card with you and log into the Member-Only Site by entering the user ID and login password.

ユーザーID:

パスワード:

ログイン

STEP 2 Click “アクティベート” (Activating)



After logging in, click “アクティベート” (Activating) at the Top screen.

TOP アクティベート 会員証書 利用情報照会 各種変更TOP 新着申込

STEP 3 Enter your GAICA card information



Enter the Card Number and Expiry Date stated on your GAICA card and click “確認” (Confirm) button.

カード番号(半角数字):

有効期限(半角数字):

確認

STEP 4 Complete your GAICA card activation



Review the information displayed on the screen to make sure they are correct. Click the “確定”(Submit) button, and your GAICA card will be activated.

The e-mail titled “Notice of Completed Activation” will arrive at your registered address upon completion of activation.

確定

Loading(GAICA Prepaid Card)

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.

ユーザーID:

パスワード:

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.

Prepaid 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



http://www.gaica.jp/guide/pdf/guide_all_en.pdf

Web version



<http://www.gaica.jp/e/guide/>

Your card cannot be used without activation.
Terms and Conditions of GAICA Prepaid Card.

<http://www.gaica.jp/e/terms/>

Contact

■ About card features and use

[GAICA Customer Service Desk] Japanese only

03-6757-3655

Service hours: 9:30 a.m. – 5:30 p.m. (excluding Sundays and holidays) Charges will apply

[Contact from overseas] Japanese only

+81-3-6757-3655

Service hours: 9:30 a.m. – 5:30 p.m. (excluding Sundays and holidays) *Japan Standard Time(JST) Charges will apply

■ Contact for loss or theft card

[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),
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 Prepaid Card website

<http://www.gaica.jp>