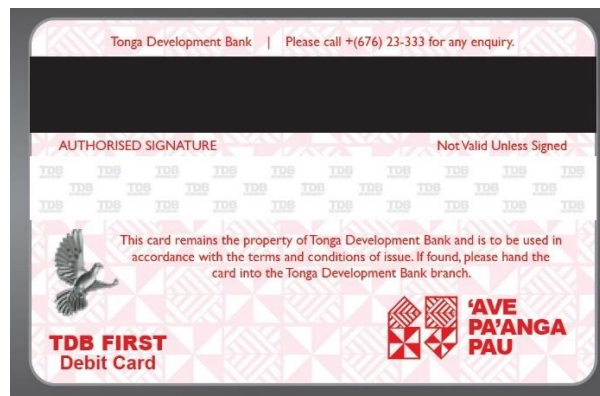




Visa Debit Card Frequently Asked Questions (FAQ)



What is a VISA Debit Card?

A Visa Debit Card is an international debit card issued to our customers. Visa Debit is a feature of the TDB Personal Account that offers the convenience of access to the worldwide Visa network, allowing you to access your money everywhere Visa cards are accepted.

1. VISA Debit card can be used:

- to pay for purchases at merchant locations in Tonga and overseas via Electronic Funds Transfer at Point Of Sale (EFTPOS),
- to pay for purchases over the phone and on-line,
- to withdrawal cash at any ATM (Automated Teller Machine) with the VISA logo.

2. Where can I use my VISA Debit Card?

A Visa Debit Card can be used wherever the Visa logo is displayed as an accepted card. This includes ATMs and merchants in Tonga and overseas and also for shopping online or over the phone.

3. Who can apply for a VISA Debit Card?

Customers aged 18 years or over and Company that have a saving or cheque account with TDB.

4. How do I apply for a Visa Debit Card?

To apply for a VISA Debit Card you may visit any TDB branch. For more information go to the TDB web site or contact our Customer Service Centre on phone: 23 333 for local or (00676) 23 333 from overseas.

5. If there is a joint account, can both account holders have Visa Debit Cards?

Yes, both joint account holders can have Visa Debit Cards. Each card will have a unique card number, unique PIN (Personal Identification Number) and the cardholder's name printed on the front of the card.

6. How do I receive my VISA Debit Card?

Your VISA Debit Card and PIN will be delivered to the TDB branch where you applied for the card. You will then be contacted to pick up your card and pin from the nearest Branch.

7. How long is my Visa Debit Card Valid for?

Your TDB Visa Debit Card is valid for five years. We will deliver a new Visa Debit Card to your branch 4 weeks before your existing card expires.

8. Where do I find the current service and transaction fees for the Visa Debit Card?

For all fees relating to your Visa Debit Card (Transactions' fees and Card/PIN fees (i.e.) new application for Visa Debit Card, annual fee, replacement due to lost/stolen/damaged/reissued PIN), please refer to our current Personal Fees and Charges that is available at TDB branches, or via our website; www.tdb.to or by calling our Customer Service Centre.

9. How do I use my VISA Debit Card at an ATM or EFTPoS in Tonga and Overseas?

Your Visa Debit Card can be used for various types of services at an ATM and EFTPoS. Services that are available will be displayed on the device. The VISA Debit card can be used at any terminal in Tonga and overseas where the Visa logo is displayed.

10. When you withdraw cash from ATMs:

When using your Visa Debit card for ATM transactions (both locally and overseas) select "Savings /Cheque" button depending on what account your Visa Debit Card is linked to.

11. When you make a purchase at point of sale with a Visa Debit Card (EFTPoS):

When using your Visa Debit card for EFTPoS transactions within Tonga select "Savings /Cheque" button depending on what account your Visa Debit Card is linked to.

12. How do I make an Internet or over the phone purchase using my VISA Debit Card?

To make Internet or phone purchases: Simply quote your 16 digits card number and expiry date (from the front of your card), and advise that the card type is Visa. As an additional security measure many organizations require you to insert the Card Validation Value (CVV2). CVV2 is presented on the back of your card as a separate group of 3 digits to the right of the signature strip.

13. Is my VISA Debit Card accepted overseas?

Yes. With Visa Debit you can access your own money wherever Visa is accepted. There are more than 29million outlets around the world. You can make a purchase at merchants with a VISA logo and withdrawals from Visa ATMs whilst overseas. Fees and charges apply. Refer to TDB Fees and Charges available on the TDB web site or visit any TDB branches or contact our Customer Service Centre.

14. What are the transaction and daily limits for my VISA Debit Card?

To check the transaction limits on your card please contact our Customer Service Centre customerservice@tdb.to or Call 00676 23 333.

15. What are the authorisations for transactions on my Visa Debit Card when I make a purchase at a merchant?

A merchant may obtain an authorisation for a transaction before the transaction is made. It is done to establish that there are sufficient funds available in the account for the transaction and that the card is a valid. This often occurs with hotel bookings or car rental services. Such an authorisation will reduce the amount of available funds in the account to assure funds for the transaction. In cases when the transaction is not completed, the amount still can be put on hold to the account up to 7 days, after the authorization is obtained.

16. Where can I see all transactions on my VISA Debit Card?

All transactions made with your card are presented on your personal account statement. They are also available in your TDB Internet banking in the personal account history, or if you are within Tonga you can visit your nearest branch to obtain your account statement.

17. What if there is an error in my statement?

If you notice any error in your account statement connected with your VISA Debit Card transaction please report the matter immediately to your nearest TDB branch or to our Customer Service Centre customerservice@tb.to or Call 00676 23 333. In order to check statement entries, retain all your sales slips and printed receipts. This will help you keep a record of all your transactions.

18. What if I don't have any money on my account when using my Visa Debit Card?

If there are insufficient funds available in your personal account your Visa Debit Card transactions may be declined.

19. How can I dispute a transaction on my Visa Debit Card?

To dispute a transaction on your Visa Debit Card you need to urgently complete a Transaction Dispute Form and return it to a TDB branch. It is important that you dispute your transaction as soon as you are aware of it occurring. Visa will not investigate any disputed transaction which is more than 120 days from the transaction date.

20. What if my Visa Debit Card is not working?

If your Visa Debit Card is not working you need to contact our Customer Service Centre customerservice@tb.to or Call 00676 23 333 to discuss the problem. If we are unable to resolve it for you, it will be necessary to contact your TDB branch to receive a replacement Visa Debit card.

21. What happens if I forgot my VISA Debit Card PIN?

If you have forgotten your PIN, please contact your TDB branch to request a new card and a new PIN.

22. What if I've lost my VISA Debit Card or it was stolen?

When you lose your card or it was stolen you need to contact the nearest TDB branch or Customer Service Centre immediately customerservice@tb.to or Call 00676 23 333 to cancel your card (for security reasons). To receive a new card and PIN you will need to contact your TDB branch.

23. How do I report my lost/stolen Visa Debit Card?

Immediately contact our Customer Service Centre or visit any TDB branch or email customerservice@tdb.to to report your lost/stolen card.

24. What should I do if I think my Visa Debit Card or PIN has been compromised?

If you think someone has unauthorized use of your card, card number or PIN you should contact our Customer Service Centre immediately customerservice@tb.to or Call 00676 23 333. We will stop your card for security reasons. To receive a replacement VISA card you will need to contact your TDB branch.

25. What if I'm living overseas and have a problem with my TDB VISA Debit card?

If you are living or are temporarily overseas and you have a problem with your TDB VISA Debit card you can contact our Customers Service Centre customerservice@tb.to or Call 00676 23 333

26. When will my VISA Debit card number change?

Your card number as well as your PIN will change every time that you report your card lost/stolen and request a replacement new card. In case of reissued cards (on expiry) the card number will stay the same and the existing PIN number can be used.

27. How do I change my name on my Visa Debit Card?

Should you wish to change the name that appears on your card due to marriage or legal name change please contact our Customer Service Centre customerservice@tb.to or Call 00676 23 333 or your nearest TDB branch for assistance/requirements.

(Effective July 2023)

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