

A. Ano ang PSSLAI Visa Card?

The PSSLAI Visa Card is a co-branding program partnership of PSSLAI with Union Bank's EON for the issuance of a prepaid VISA card to eligible members of the Association. The PSSLAI Visa is designed to provide an accessible medium for members of PSSLAI to receive their loan proceeds or fund transfers from their PSSLAI accounts.

Ang PSSLAI VISA Card ay isang co-branding partnership with Unionbank para sa pag issue ng prepaid VISA card para sa mga eligible members ng PSSLAI. Ito ay ginawa para mapadali ang pag kuha ng mga miyembro ng kanilang loan proceeds or fund transfers mula sa kanilang PSSLAI accounts.

B. Saan maaaring gamitin ang PSSLAI Visa Card?

The PSSLAI Visa card can be used as a disbursement channel for the following:

1. Loan Proceeds
2. Fund Transfers

Since the Card is issued by UnionBank-EON and affiliated by Visa, card holders can use the card for the following:

1. Online Purchases
2. Point-of Sale (POS) payments
3. Withdrawals via any BancNet and Visa-accredited Automated Teller Machines (ATMs) nationwide and worldwide (for Visa accredited machines)

C. Sino sino ang maaaring mag avail nito?

All members of PSSLAI are eligible to avail the PSSLAI VISA card provided the following:

1. Must be 18 years old and above
2. Must not have any past-due accounts with PSSLAI
3. Must have an updated membership file with the Association
4. Must be the principal account holder (For joint and or and/or accounts)

D. Paano at ano ang mga requirements para mag apply ng PSSLAI Visa Card?

1. Members who would like to apply for their own PSSLAI Visa card can do so via the PSSLAI Bilis Online facility at bilisonline.psslai.com (Must register to the Bilis Online facility to apply for a card).

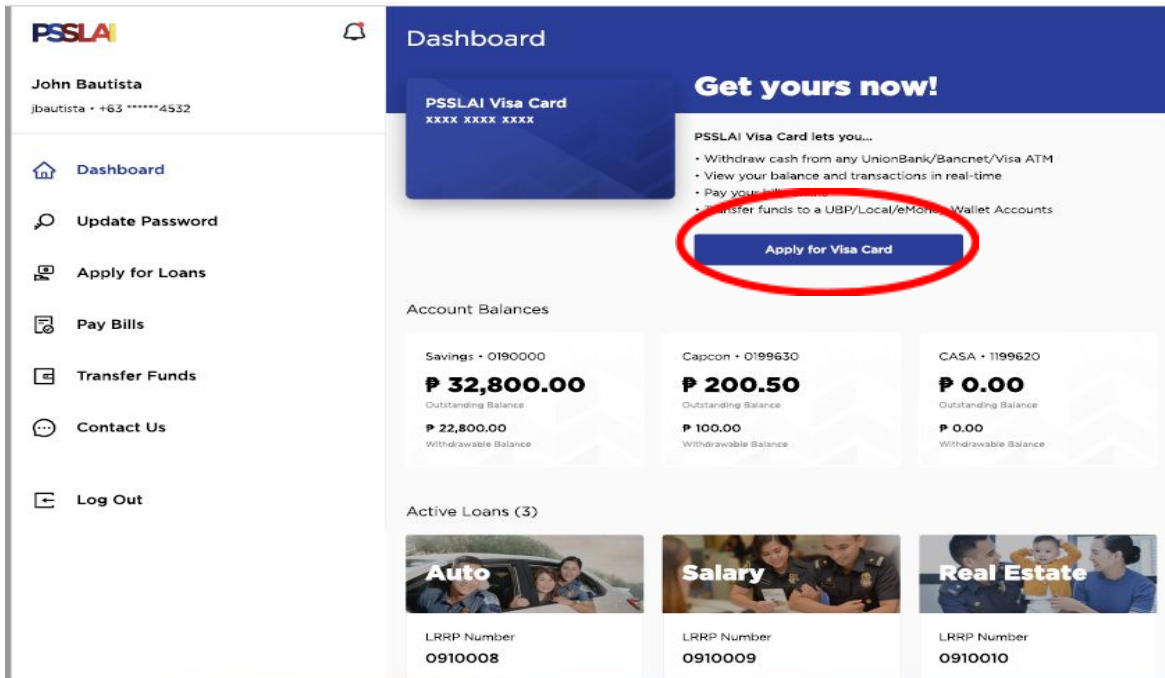
Maaaring mag apply sa PSSLAI Bilis Online facility at bilisonline.psslai.com (Kailangan mag rehistro muna ng account sa Bilis Online para makapag apply ng VISA Card).

2. A member is entitled to 1 card only whose variant will be based on the level of total deposit of the member in the Association during the time of application.

Isang card lang ang maaaring makuha ng member base sa total deposit level nito sa Asosasyon sa panahon ng pag apply nito.

3. For joint accounts, only the principal account holder is eligible to avail the PSSLAI VISA Card.

Para sa mga joint accounts, ang principal account holder lang ang maaaring makakuha ng PSSLAI VISA Card.



E. May expiration ba ito?

PSSSLAI Visa Card is valid for 5 years from issuance.

Ang PSSSLAI VISA Card ay valid for 5 years mula sa pag issue nito.

F. Ano ang kailangang gawin pag expired na ang PSSSLAI Visa Card?

1. Members who would like to renew their PSSSLAI Visa card can do so via accessing the PSSSLAI Bilis Online facility.

Maaaring irenew ang card sa PSSSLAI Bilis Online facility.

2. Shall follow the procedures on card application and issuance.

Susundan lamang muli ang procedure sa pag apply ng bagong card application at issuance nito.

G. Kung nawala ang PSSSLAI Visa Card, ano ang kailangan gawin? Magkano ang replacement ng Visa Card?

Call PSSSLAI Member Care at 09989622081, 09255457493, 09178567443, or send an email to customercare@pssslai.com to report lost card so PSSSLAI can unlink. Submit an Affidavit of Loss and Member Request form for card reissuance at any PSSSLAI Office (P150 for card issuance).

*Tumawag sa PSSSLAI member Care at 09989622081, 09255457493, 09178567443, or send an email to customercare@pssslai.com para ireport ang nawawalang card para ma-unlink ito ni PSSSLAI. Mag-sumite ng **Affidavit of Loss** at **Member Request Form** para sa pag re-issue ng card sa anumang PSSSLAI Office (P150 ang bayad para sa pag re-issue ng card).*

H. Maaari bang ipa-customized/palagyan ng pangalan ang Visa Card?

PSSLAI Visa Card comes in two (2) general card types that the member can choose from:

May dalawang klase ng card types na maaaring pagpilian ng member.

1. Generic Card – can be issued as soon as the card application has been approved in the system. *Generic Card - maaari itong makuha agad as soon as maapprove ang card application ng member.*



2. Personalized Card – contains the name and photo of the member and will be issued within 7 - 10 days after card application. *Personalized Card - makikita ang pangalan at litrato ng miyembro, maaari itong makuha sa loob ng 7-10 araw pagkatapos mag apply ng card.*



I. Saan ito kukunin at ilang araw bago ito makuha?

Any PSSLA Office nationwide

J. Ano ano ang mga klase ng PSSLA Visa Card? Ano ang basehan nito?

1. Members who will apply for a PSSLA Visa card will be issued with a specific card level type corresponding to their total deposit level during the time of application.
Ang miyembro na mag a-apply ng PSSLA VISA card ay mabibigyan base sa total deposit level nito sa Asosasyon sa panahon ng pag apply nito.
2. Total deposit level per card type is as follows:

Card Level	Total Deposit Level
Blue (Classic)	Php 150,000 & below
Yellow (Gold)	Php 150,001 to Php 500,000
Silver (Platinum)	Above Php 500,001

3. Upgrading to the next card type level is allowed subject to the following:
 - a. Automatic upgrading during card renewal if total deposit during the time of renewal meets the next level tier. Card renewal fees shall be applied.
Automatic na ma-upgrade ang card ng isang miyembro kung ang total deposit level nito ay nasa susunod na level tier na sa panahon ng kanyang pag renew ng card. Sisingilin ang miyembro ng Card renewal fees na nagakakahalaga ng P150.
 - b. Upon request of the member subject to card issuance fees. Approval of said request shall be subjected to review of the member's total deposit level during the time of request.
Maaaring maupgrade sa pag request ng miyembro, ngunit kailangan nitong magbayad ng Card renewal fee na nagkakahalaga ng P150. Ang approval ng request na ito ay base parin sa total deposit level ng miyembro sa panahon ng pag request nito.
4. Downgrading of the card type to the next level will automatically be implemented during card renewal based on the member's total deposit level during renewal. Corresponding card renewal fees shall be applied.
Automatic na downgraded ang card sa susunod na level kung ang total deposit level nito ay hindi na ayon sa level ng card sa panahon ng pag renew nito. Mayroong P150 na card renewal fees ito.

K. Maaari bang deposituhan ang PSSLAI Visa Card? Ano ang kailangang gawin para mapondohan ang PSSLAI Visa Card?

The PSSLAI VISA Card, being a prepaid card, requires having a pre-loaded fund prior to card usage for either a purchase payment, fund transfer, withdrawal among other things. Funds for the PSSLAI VISA Card can be loaded via the following channels:

Dahil prepaid card ang PSSLAI VISA Card, kailangan may fund ito bago magamit either sa pag bili, fund transfer, withdraw, o ano pa man. Maaari itong loadan mula sa mga sumusunod:

1. Loan proceeds can be credited to the account
Maaaring ipasok ang loan proceeds sa card
2. Fund transfer from the member's PSSLAI Accounts via iTrack using the syntax **UBP** during the fund transfer.
*Fund transfer mula sa account ng miyembro via iTrack gamit ang **UBP** text code (ang iTrack ay parang Mobile App, ngunit text codes ang sinesend)*
3. Fund transfer from the member's other bank account to their PSSLAI Visa Card via Instapay or Pesonet (using the source bank's fund transfer facilities)
Fund transfer mula sa ibang bank account ng miyembro papasok sa kanilang PSSLAI VISA Card via InstaPay o PESONet.
4. Over-the-Counter (OTC) deposit at any of the following:
 - a. PSSLAI Head Office or Crame Branch
 - b. Unionbank Branch nationwide
 - c. Partner outlets of UBP such as but not limited to the following (subject to changes per UBP):
 - i. 7-11 Outlets
 - ii. Western Union Pera Hub

L. Magkano ang daily maximum withdrawal limit?

All types of PSSLAI Visa Card shall have the following card limits based on the current agreement with UBP. These are subject to changes but would need prior approval from both parties and notification prior to implementation.

Lahat ng PSSLAI VISA Card ay parepareho ang card limits base sa kasunduan with UnionBank. Ito ay maaaring mag iba, ngunit kailangan ng approval mula sa dalawang parties at may notification na ibibigay bago ito ma-implement.

Maximum Limits	Amount
Maximum Account Balance	Php 1 Million
Maximum Deposit / Top up	Php 1 Million
Maximum Received Money Limit (Fund Transfer recipient)	Php 1 Million

Monthly Maximum Limits	Amount
Maximum Deposit / Top up	Php 1 Million
Maximum Received Money Limit (Fund Transfer recipient)	Php 1 Million
ATM Cash Withdrawal Limit	Php 1 Million
Fund Transfer Limit (other banks)	Php 1 Million
Send Money (thru remittance partners)	Php 1 Million
VISA Point-of-Sale Limit (onsite purchase)	Php 1 Million
VISA eCommerce Limit (online purchase)	Php 1 Million
Buy Stuff Limit (using BancNet)	Php 1 Million
Bills Payment	Php 1 Million

Daily Maximum Limits	Amount
ATM Cash Withdrawal	Php 50,000
Fund Transfer Limit (other banks)	Php 1 Million
Send Money (thru remittance partners)	Php 1 Million
VISA Point-of-Sale Limit (onsite purchase)	Php 1 Million
VISA eCommerce Limit (online purchase)	Php 1 Million

Buy Stuff Limit (using BancNet)	Php 1 Million
Bills Payment	Php 1 Million

M. Magkano ang charge pag magwiwithdraw sa ATM machine?

Following are the fees and charges corresponding to the PSSLAI Visa Card as well as the income sharing per charges, viz:

Amount	Fee Type
150	Initial Card Issuance Fees
150	Renewal Fees (5yrs)
150	Card Replacement Fees
10	Top Up (UBP)
10	Top Up (PSSLAI)
15	Fund Transfer (Other Banks)
5	Balance Inquiry (Local)
50	ATM Withdrawal (Local)

N. Paano i-activate ang PSSLAI Visa Card?

Card activation shall be through the member's access to the PSSLAI Bilis Online facility.
Maaaring i-activate ang card mula sa PSSLAI Bilis Online account ng miyembro.

The screenshot displays the PSSLAI Bilis Online account interface. On the left is a sidebar menu for user John Bautista (jbautista • +63 *****4532) with options: Dashboard, Update Password, Apply for Loans, Pay Bills, Transfer Funds, Contact Us, and Log Out. The main content area features a green notification: "Application sent with reference #123456". Below this is a "PSSLAI Visa Card" section with masked card details (xxxx xxxx xxxx). To the right, a "Pickup and activate your card" section instructs the user to "Pickup your card from PSSLAI Main Office" at 1109, 524 Epifanio de los Santos Ave., Cubao, Quezon City, Metro Manila. It includes a "Visa Card No." input field containing "0000 0000 0000 0000" and an "Activate" button, both of which are circled in red. Below these sections is an "Account Balances" table:

Account Type	Account No.	Outstanding Balance	Withdrawable Balance
Savings	0190000	₱ 32,800.00	₱ 22,800.00
Capcon	0199630	₱ 200.50	₱ 100.00
CASA	1199620	₱ 0.00	₱ 0.00

At the bottom, it shows "Active Loans (3)".

O. Ano ang kailangang gawin kung gustong ipa-terminate/cancel ang PSSLAI Visa Card?

- Members who would like to voluntarily terminate or cancel their PSSLAI Card can do so by submitting a letter request to the Head Office c/o MMRCd, Branch or any Satellite Office nationwide addressed to Product Development and Marketing Communications Department

Ang miyembro na gusto na boluntaryong itermine o ikansela ang kanilang PSSLAI VISA Card ay kailangan mag sumite letter request sa Head Office % MMRCd, Branch, o kahit saang Satellite Office nationwide na naka address sa PDMC.

- Submission of card termination requests at any UBP Branch is not allowed.
Hindi pwede ang pag sumite ng card termination request sa kahit saang UnionBank Branch
- Issued cards of the following members will automatically be suspended / terminated:
Automatic na masususpend/terminate ang issued cards ng mga sumusunod na miyembro:
 - PSSLAI-initiated membership termination / suspension
 - PSSLAI-initiated membership blacklisting
 - Member-initiated membership termination

P. Maaari pa bang gamitin ang PSSLAI Visa Card kung terminated na ang PSSLAI membership?

Yes, card (if with funds) can still be used for payments but cannot be accessed via the PSSLAI Bilis Online facility.

Oo, ang card na may laman ay maaari paring magamit para sa pag bayad ngunit at hindi na ma-aaccess mula sa PSSLAI Bilis Online facility.

Q. Ano ang kailangang gawin kapag nakalimutan ang PIN ng PSSLAI Visa Card?

Call UBP-EON's hotline number (632) 8981-3688

R. Ano ang designated hotline numbers ng Unionbank na maaaring tawagan ng members kung may roon silang katanungan or concerns sa kanilang Visa Card?

EON Customer Service

EON Hotline: (632) 8981-3688

Email: heretohelp@eonbankph.com

Twitter: @eonbankph

Facebook: /eonbankph