

In the past most transactions have been processed as Visa Check Card transactions unless you entered a PIN, in the future if you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use PULSE when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa network. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the PULSE network. Please refer to section 1A of your cardholder agreement for the Visa terms and conditions.