

FAQ – Razer Card Beta Program

Questions	Answer
Who is eligible to join Card Beta Program (CBP)?	Selected citizens residing in Singapore aged 16 and above (as at the date of participation in this CBP) holding valid Singapore National Registration Identity Card only (“Participants”). If a participant is younger than 16 years of age, they are required to present a letter of consent from their parents/legal guardian(s) upon request by Razer Pay.
What is the cashback I can earned during this CBP?	You can earn 1% on all purchases and 10% on Razer product purchase through www.razer.com or Razer Gold.
Is there a limit to the amount of cashback I can earn?	No, there is no limit to the amount of cashback you can earn. However, there is a maximum top up limit of S\$2,500 per month on your Razer Pay.
How do I join Razer Card Beta?	<ol style="list-style-type: none"> Register their interest through https://www.razer.com/sq-en/razer-card with complete info (Eligible Participant will receive a notification within 10 days if they have successfully selected to the CBP) Download Razer Pay App via Google App / Apple App Store Complete e-KYC ID verification Successfully activate the virtual Razer Card and optionally order the Standard Razer Card
What is considered a successful transaction towards achieving Pay and Spend task?	<p>A Qualified Transaction includes spending on Razer Pay Wallet (VISA spend only), virtual & physical spend using The Razer Card with the minimum amount of S\$ 5 per transaction during CBP period.</p> <p>Qualified Transaction or Qualified Spend exclude any transactions which are void.</p>
Can I claim more than 1 reward?	Yes you can claim more than 1 Reward. However, 1 qualified participant can only claim 1 Ultimate Reward and 1 Meta Reward.
I’ve signed up and completed eKYC and activated The Razer Card, what is next?	For all successful beta user, you will be able to see Card Beta mini app in your Razer Pay app. Click on the beta mini app to access the tasks.
How do I redeem reward?	<p>For Razer Pay Credit:</p> <ul style="list-style-type: none"> Razer Pay credit will be credited to your Razer Pay e-wallet the following month after you completed Reward 1 or 3 <p>For Razer Product:</p> <p>Razer product redemption can be made through Razer Online Store. Steps as below:</p> <ol style="list-style-type: none"> Visit Razer Online Store: https://www.razer.com/sq-en Add the <product name> to your shopping cart.

	<p>c. Checkout with your Razer ID or as a guest. d. Enter your shipping and billing information. e. Select your shipping method. f. Enter both the redemption card number and security code provided in <Razer Pay app> in the Gift Card section.</p> <p>For The Razer Card:</p> <ul style="list-style-type: none"> • Once you successfully signed up The Standard Razer Card, it will be sent to your registered mailing address. • Once you qualified for Premium card, you can sign up starting Jan 2021
When will I get my Standard Razer Card?	Beta User(s) who order the physical Standard Razer Card before 1 November 2020 will receive their physical Standard Cards by 30 November 2020. Standard Razer Cards will be delivered to the address specified by the Beta User(s) during the card ordering process via Razer Pay App. Beta User(s) who order their physical cards on or after 1 Nov 2020 will receive their cards within four (4) weeks from the date of order. Razer Pay shall not be responsible for delays/orders not received due to, without limitation, incorrectly entered addresses.
When will I get my Premium Razer Card?	Qualified participants for The Premium Razer Card will receive coupon to offset the first year's subscription fee for the Premium Razer Card in January 2021. Premium cards will be delivered within 4 weeks from the date of order. Participants must use the provided coupon to offset the first year's subscription fee. Qualified participants must confirm their delivery address at the point of order and may not make changes after confirmation. Razer bears no responsibility for charges incurred if a Qualified participant neglects to use the provided coupon. Razer bears no responsibility for delays or not received orders arising from incorrectly entered addresses.
Is there validity to the redemption number and code for Razer product?	Yes, redemption valid till 31 Jan 2021. No extension of vouchers will be entertained.
Can I redeem different reward?	No, you are not allowed to redeem different reward other than reward stated in the app.
What happens at the end of the closed beta testing period?	Your card membership will move to our public program, in accordance with the Razer Card terms and conditions detailed on our website. You will need to update Razer Pay app on 1 Jan 2021 to view the latest update.

Where can I get more information about the closed beta program?	Please visit our website at https://www.razer.com/sq-en/razer-card
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FAQ – The Razer Card

Question	Answer
What is Razer Card?	Razer Card is a prepaid card offered by Razer Pay and VISA, that allows verified Razer Pay users to pay using their Razer Pay Wallet at millions of VISA merchants worldwide. Razer Card is linked to your Razer Pay Wallet, this means all Razer Card payments are deducted directly from your wallet balance.
What's the benefit of using Razer Card?	The Razer Card allows you to spend your Razer Pay balance anywhere that VISA is accepted, earn rewards and cashback, and track your spending via the Razer Pay app
What can I use my Razer Card for?	You can use your Razer Card to: <ol style="list-style-type: none"> 1. Pay for online purchases using your Razer Pay balance, at any e-commerce merchant that accepts VISA card 2. Make in-store payments using your Razer Pay App, with your physical Razer Card or by adding your virtual card to Google Pay and Apple Pay 3. Pay for bus/MRT rides, using your physical card or NFC enabled device Pay for purchases overseas using your Razer Pay balance, with 1 of the most competitive exchange rates
Are there any fees for getting a Razer Card?	Please refer to the fee schedule published on our website
Why do I need to setup a CARD PIN?	Setting up your PIN is a critical step in ensuring your Card details remain secure and so that you can authenticate payments if required.
How do I request for a physical Razer Card?	You can request for a physical Razer Card after your Razer Pay account is verified. <ol style="list-style-type: none"> 1. Go to your Razer Card in the Razer PAY App and tap Request physical card 2. Verify your mailing address 3. You can also manually change the mailing address if you prefer to receive it elsewhere 4. Tap Confirm Address <p>You'll receive the physical Card in 7 to 10 working days.</p>

Why am I unable to request for a physical Razer Card?	You can only request for a physical card after your account is verified, to check account status, please go to your App, Tap on "Me" , and check your profile.
Can I use a different mailing address from my residential address?	Yes. You will be asked to enter the address to which you'd like the card to be delivered.
When will I receive my physical Razer Pay Card?	You will receive your physical card within 7-10 business days after submitting your request.
Is there a way to track the delivery of my physical Razer Card?	No you can't for now. We are always enhancing our experience and we hope to offer this feature in future.
How to activate my Razer Card after I received it?	Please refer to the activation instructions sent together with your physical card.
My card cannot be activated, what should I do?	Please contact our customer support team for assistance
What are the different kind of Razer Pay VISA Cards available and what are the difference?	There are 3 types of Visa Prepaid Cards: Virtual, Standard and Premium. Refer to website for full details.
I paid an annual fee for the premium card, will I get a partial refund when I cancel my card before 1 year?	No, your card will be valid till the end of the 1 year period and there shall be no refund. You may continue to enjoy your card benefits until the end of the 1 year period.
I have a premium Razer Card, can I downgrade to Standard and get the annual fee refunded?	You will not be entitled to any refunds. Should you wish to downgrade, your premium subscription will continue till the end of the membership year and you will continue to enjoy premium card benefits until then.
I didn't receive my physical Razer Card	If you haven't received your Razer Card after 10 working days, please submit a request here (https://support.razer.com/razer-pay/contact-us)
How do I get a virtual Razer Card?	Tap on Payment on the bottom tray in your Razer Pay app, then tap on "Get your Razer Card now". Follow the instructions on the subsequent screens to complete your registration.
What can I do with the virtual Razer Card?	You can use your virtual card to: <ol style="list-style-type: none"> 1. Pay for online purchases at e-commerce merchants that accept VISA card 2. Add your virtual card to Google Pay, Apple or Samsung Pay to make in-store contactless payments

	<p>3. Your virtual card is also linked to your home balance, so you can transact on Razer Pay account for merchants which accept Razer Pay</p>
How many virtual cards can I have?	You can have one virtual Razer Card at a time, and it will be linked to your Razer Pay account
Do I need to top-up my balance to use the virtual card?	<p>Yes, your virtual Razer Card is linked to your balance, so you will need to top-up your balance in order to use your virtual card.</p> <p>To top up, go into your Razer Pay App, select "Wallet Tab below", tap on Top-Up and follow the instructions.</p>
What happen to my current balance in the wallet before I got this virtual card?	It will be linked to this virtual card account too
How to use my virtual card?	<p>You can find your virtual Razer Card in your Razer Pay Page > Wallet > Razer Card.</p> <p>Use your virtual card to shop online at all merchants which accept VISA payment. To access your card information, click on Card Details to access your card number and CVV.</p>
Are there any transaction that need OTP requests?	<p>If your online merchant requires additional verification, you will be sent a push notification to authorise the transaction in Razer Pay, or an OTP via SMS to input prior to finalising your transaction online.</p> <p>Please also turn on your notification to receive all other transaction updates and notifications from Razer Pay.</p> <p>If you did not receive the OTP via SMS, please contact us here (https://support.razer.com/razer-pay/contact-us)</p>
Are there any transaction limits?	Yes, the Razer Card follows the same limits as the Razer Pay wallet, which are available on our website
I can't pay with Razer Card, Why?	<ol style="list-style-type: none"> 1. Check if your Razer Card is locked from the App. Unlock it to continue to use your Razer Card 2. Check if you have insufficient balance in your Razer Pay Wallet. Top up your Wallet and try paying again. 3. Check if you have paid the annual card fee
Can I add my virtual card to Apple Pay, Samsung Pay or Google Pay?	You may add your virtual card to Apple Pay or Google Pay if available in your country
Do I need to add Razer Card as a payment method to pay for local Razer Pay purchases?	Your Razer Card is linked to your Razer Pay Wallet. Since the Wallet already exists as a payment method within the app, you will not need to add Razer Card as the payment method.

Can I use my virtual card to make fund transfers?	Yes you can, it will be the same as the usual fund transfer service we already offered in the Razer Pay App
what happen to my fund if I cancel my card?	Your funds will remain in your Razer Pay Wallet
how do I request for annual fee waiver?	Please submit your request here (link to webform) and we will notify you of your waiver request via Razer Pay App within 15 Days. Keep a lookout in your Razer Pay notifications.
Can I use my virtual card overseas?	Yes, you can use your virtual card anywhere in the world. For in-store merchant payment with your mobile, please add your Razer Card into Google Pay or Apple Pay App in order to use it. Please ensure that you have activate your card for overseas usage before you travel
What can I do with the physical Razer Card?	<ol style="list-style-type: none"> 1. Make in-store payments using your Razer Pay balance, you just need to insert or tap your physical Card against the store's payment terminal. 2. Tap and pay for bus/MRT rides in Singapore 3. Pay for purchases overseas using your Razer Pay balance. This is subject to VISA exchange rate
Can I make in-store payment using my physical card?	Yes, you can tap or insert your physical Card into the store's payment terminal to make transactions up to an amount equivalent to the existing balance in Razer Pay Wallet.
Can I pay for public transport using my physical card?	Yes, you can tap your physical card when you board/alight the bus or when you enter/exit the MRT gantry in Singapore
Why is there a \$0.10 charge when paying for public transport?	<p>There will be an authorisation of \$0.10 if you use your Razer Card for MRT/Bus rides.</p> <p>This authorisation is ascertain if your Card is valid before you take any bus/MRT rides, you will be not be charged this \$0.10 as your transit fares will be consolidated and charged in a final lump sum each day.</p>
How are my public transport fares charged?	<p>When you first tap your Razer Card for MRT/bus rides, your fare will not be deducted immediately.</p> <p>Instead, your fares will be consolidated and deducted as a lump sum everyday. The deduction will be displayed in your transaction history as " BUS/MRT".</p> <p>If your Razer Pay Wallet has insufficient funds at the time of the lump sum deduction, your Razer Card will be blocked from Bus and MRT gantries/terminals until the outstanding amount is settled.</p> <p>The transit operator will continue to attempt authorisations on your card each day. Once you have topped up your Razer Pay Wallet sufficiently, your transit fare will be charged to your</p>

	card and deducted from your Wallet. Your card will then be automatically unblocked and usable on Bus/MRT the following day after the successful deduction.
Can I use my physical card overseas?	<p>Yes, you can pay for purchases overseas using your physical Razer Card, as long as the store accepts VISA Payment.</p> <p>Your transaction amount will be converted from local currency to SGD based on prevailing VISA Currency Conversion rates. The final amount will be deducted from your Razer Pay Wallet. Please refer to VISA website for prevailing currency conversion rates.</p> <p>Before you travel, please ensure you have sufficient funds in your Razer Pay wallet and that you have a valid top-up method saved on your Razer Pay App so that you can continue topping up your Wallet when overseas.</p>
Do I need to enable overseas transactions before travelling?	No, you do not need to enable overseas payments. All cards support overseas payments by default.
Can I withdraw cash from overseas ATMs?	No. You may not use your card to withdraw cash from ATMs.
How Secure is my Razer Card?	<p>Razer Card comes with best-in-class security features to help you make worry-free payments:</p> <ol style="list-style-type: none"> 1. Numberless physical card: Your card details are stored securely within your Razer Pay app instead of being printed on your physical card. Even if you lose your physical card, you don't need to worry about your card details being compromised. 2. PIN-protection: Your card details can only be accessed by entering a secure, 6-digit PIN 3. 3DSecure: An additional layer of security to ensure nobody uses your card without your permission. 3DSecure prompts you to enter a one-time password sent to your mobile device, whenever you attempt to add your card to any third party app or website. 4. Lock card via app: Allows you to instantly block a lost or misplaced card from within the Razer Pay app
What is my card PIN?	Your card PIN is the same PIN used to view your virtual card details and your ATM PIN.
How do I update my PIN?	User can update the PIN via Razer Pay app.

I've forgotten my PIN. How do I reset it?	You may reset your PIN in your Razer Pay App by navigating to Wallet > Razer Card. Please use the set/change PIN function to set a new PIN. If you still face issues, please contact customer support at https://pay.razer.com
I have exceeded the number of tries for my PIN and my card is blocked, what should I do?	Please contact customer support for assistance.
How do I lock/freeze my Razer Card?	Open the Razer Card section within your Razer Pay App (Wallet -> Razer Card) and tap on Lock Card. Doing so will temporarily block your card i.e. nobody will be able to use your card/card details to make both online and in-store payments. In the event you find your physical card, you can proceed to unlock your card using the same option.
How do I see my transaction history?	You may view your transaction history under "Transactions" in the Razer Pay app.
will I get a monthly statement?	No, please check your transactions under "Transactions" in the Razer Pay app instead.
How to enable transaction notification?	Please make sure you've granted Razer Pay app the necessary permissions to send you push notifications. In addition to push notifications, you will also receive transaction notifications via SMS.
Will I get a notification if there are transactions of unusual high amount on my card?	You will receive push notifications in Razer Pay for all card transactions.
Requesting for a replacement card	If your physical card is lost, stolen or damaged, you may apply for a replacement card by filling in the details below. A replacement card will be sent to you within 7-10 working days. Please note a \$10 processing fee will be deducted from your Razer Pay Wallet.
Why am I unable to use my Razer Card at some merchants?	It could be due to the following: 1. Insufficient funds - Check your wallet balance and ensure you turn on the auto top up. 2. The merchant may not be 3DSecure enabled, we ensure you transact with trusted and secure merchants only. 3. Merchant may not be following the regulatory guidelines for Anti-Money Laundering or Counter Financing of Terrorism in Singapore.

	<p>4. Annual fee not paid. Please ensure you have enough fund for annual fee deduction.</p>
<p>How do I request a Chargeback ?</p>	<p>If you have been charged a different amount or you have not received your partial refunds, you can file a chargeback or dispute by contacting customer service within 120 days of your transaction date. Alternatively, you can also fill the below form to submit.</p> <p>We request you to provide an accurate description, dispute amount and the receipt of the transaction when you submit the form so that we can help you request a chargeback from VISA.</p> <p>Chargebacks and disputes take 45 days to be processed and to get the amount to your wallet. In the meantime, you can follow up with the merchant.</p>
<p>What should I do if there is a duplicate payment?</p>	<p>Please contact the merchant for a refund on the duplicate payment.</p>
<p>How do I get my refund for Razer Card transactions?</p>	<p>To request a refund, please contact the merchant directly. You can find your transaction details by clicking on the specific transaction in question from your Razer Pay app and send this through to the merchant for verification.</p> <p>You can request a full or partial refund in the following cases</p> <ol style="list-style-type: none"> 1. When you have not received the goods or delivery. 2. You received only a part of your order 3. You are not satisfied with the goods delivered or your goods are damaged. 4. You have been charged multiple times. <p>Once your refund has been processed by the merchant, the transaction amount will be credited to your wallet for which you will receive an in-app notification.</p>
<p>When do I get my refund?</p>	<p>Merchants can accept or reject the transaction based on their terms and conditions. Once the merchant processes the transaction, the amount will be immediately credited to your wallet. In the meantime, you can follow up with the merchant constantly to process your refund.</p> <p>Online merchants may take a little longer than 7 business days.</p> <p>If you're expecting a deposit refund from a car rental company or hotel, it would take up to 45 days</p>

<p>My refund hasn't arrived</p>	<p>Your refund will take up to 7 business days from when the merchant processes it. If the merchant confirms that they've processed the refund, please allow 7 business days for your refund to get credited to your wallet.</p> <p>Should your refund still hasn't arrived, You can file a chargeback or dispute but selecting the Request a chargeback menu from your transactions details page in your Razer Pay app</p> <p>If you must return the purchased item(s) to the merchant, please note that 7 days will only begin once the merchant receives the item. So please make sure you've accounted for that.</p> <p>We won't be able to help unless you have these and 7 days have passed.</p>
<p>What should I do if the merchant refuses to refund me?</p>	<p>You can file a chargeback or dispute by selecting the Request a chargeback menu from your transactions details page in your Razer Pay App within 120 days of your transaction date so that we can request a chargeback from VISA.</p> <p>VISA will investigate the disputed transaction with the merchant.</p> <p>Please note, however, that we are unable to guarantee a resolution, as the onus would fall solely on the merchant. Please also note that disputes may take a minimum of 45 days to process.</p>
<p>I got partial refund/my refund amount is different than my purchase amount</p>	<p>There could be times when you could be receiving a different amount than you are expecting.</p> <p>Your merchant could have charged you partially for the goods or services.</p> <p>For Cross Border & Foreign currency transactions, your refund amount would depend on the currency rates/FX rates on the day your refund is processed by the merchant.</p> <p>Your processing fees are non refundable for cross border transactions, FX transactions and ATM withdrawals.</p>
<p>Will I be charged for declined or refunded transactions?</p>	<p>No, you will not be charged for declined or refunded transactions made with local merchants.</p>

	<p>Note: If you have made a Cross border/FX transactions your processing fees are non refundable.</p>
<p>Why won't the merchant allow my card on file?</p>	<p>To put your virtual card on file (e.g. on an online Subscription plan), please make sure that your location/address is the same country (Singapore) as your card issuance country (Singapore).</p> <p>There may be instances where your card is rejected because of the discrepancy mentioned above.</p>
<p>Why was my transaction declined?</p>	<p>Your transaction may have been declined due to some reasons, the most common being insufficient funds. Other common reasons include inputting wrong card details (such as name, expiry date, CVC or pin number), exceeding spend limit, transaction timeout, and forgetting to unlock card in security settings, Annual fee not paid etc.</p> <p>You will be sent a notification informing you of card decline reason. Please turn on your notifications as you will get important updates like this.</p>
<p>Why is my transaction listed as pending?</p>	<p>A pending transaction is a payment that has been authorised but is still waiting for merchant confirmation. This confirmation process can take up to 15 days, especially for e-commerce pre-authorisation. If the merchant hasn't actioned on this confirmation within this 15-days runway, your payment will be immediately sent back to you.</p> <p>A declined transaction may also appear as a pending payment. If this is the case, the payment should be returned back to you, 7 days after the payment decline was made.</p> <p>In cases where the payment is returned to you, your transaction status will change to Refunded on your transaction history.</p>
<p>How do I report a lost phone?</p>	<p>If you have lost your phone, and your virtual card's details may be compromised, please immediately contact our Razer Pay Customer Support team at https://pay.razer.com.</p> <p>We will help you through the process of first locking your card, and in the event where your phone is irretrievable, help you deactivate your virtual card.</p>
<p>How do I report a fraudulent transaction?</p>	<p>If you believe that your Razer Card has been compromised, please contact our Razer Pay Customer Support team at https://pay.razer.com immediately (or within 120 days of the transaction date).</p>

	Please also note that disputes may take up to 50 days to process
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