

1. What are the account requirements?

You must have an active and approved Live JP Markets account, you may use any MT4 number under your account as reference when applying for the card. Your account must also have a minimum balance of R5,000 to qualify.

2. How do I check my balance?

You have to login with your card number at www.whatsonmycard.com. This serves as a portal to manage your card. Additionally the portal and further explanation is available on our [JPM Card Portal page](#).

3. Where can I use my card?

You can use your card at any ATM in South Africa to withdraw cash and at merchants displaying the MasterCard sign to pay for goods or services. You can also get cash back at merchants when you pay for your purchases.

4. Can I go into a Standard Bank branch to draw cash or get a balance?

You may only draw cash at an ATM or get cash back when you pay for goods or services at a merchant. To get your balance, SMS your card number to 34246.

5. Do I earn interest on money in my card?

The card is not meant to store money; it is intended to be used by you to withdraw cash and pay for purchases within your earning period. Should you need to store money, you may go into a branch and open a savings account. Please take your identity document and proof of residence with you.

6. What do I do if my card has expired and there is still money on the card?

Contact us to arrange transfer of the funds to a new card. Your current card as well as your identity document will be required for the transfer. A card replacement fee will be charged and you will not be paid any interest.

7. Can I use my card in other countries?

You may only use your card in South Africa; any transaction attempted in another country will be declined.

8. What do I do if I lose my card or it is stolen?

You should call 086 111 5196 between 9am and 11pm, call 0800 020 600 from 11pm to 9am or alternatively contact us during our office hours of 9:00am – 5:00pm in order for your card to be stopped to prevent anyone else from withdrawing your money. Unfortunately, any money on the card that is used before you stop your card may be lost.

9. Can I load money onto my card?

The card is intended to pay you and is not an account; no one else other than the person who gave you the card may load money onto your card, including yourself.

10. Can a debit order be loaded on my card?

Any debit orders loaded on your card will not be paid. This includes any deductions made by micro lenders.

11. What do I do if I forget my PIN?

You will have to contact us at 021 276 0230 or mastercard@jpmarkets.co.za. The PIN generation fee will be deducted from your card balance.

12. Who do I contact if I have queries?

You may either contact us on 021 276 0230 or alternatively the card company directly on 086 111 5196.

13. Can I draw cash from a bank branch?

PayCard card holders cannot go into a bank branch and withdraw cash from a teller.

14. How long does it take for a deposit to reflect?

Deposits can take up to 2 days to reflect.

When a deposit is done on a weekend, it will only reflect on the Tuesday after that weekend. Once the deposit has reflected, the funds will be available to load onto cards.

15. How many cards may I apply for?

You may apply for three (3) cards in total.