

# FREQUENTLY ASKED QUESTIONS

**Q. Why are you introducing the pre-payment of the Service Fee?**

The move to online appointments and pre-payment of the Service fee will reduce the number of applicants who make an appointment but then do not show-up. By reducing the number of no-shows, the application process will become more streamlined and the waiting time for an appointment can be decreased. It will also be a safer system for both customers and staff as it reduces the risk associated with handling large amounts of cash during the visa application process.

**Q. The service fee has to be paid in USD. Why can't I pay in Pakistani Rupees?**

Unfortunately, there are constraints dictated by the global financial services markets and our online payment service provider, which would be uneconomical and unrealistic to attempt to overcome. Such measures would involve high-cost local arrangements with the banks and online payment providers, which when added to the appointment fee would make the process substantially more expensive for all applicants. This would far outweigh the currency conversion fees applied to applicants who do not own a payment card intended primarily for use in the required currency.

**Q. Does Gerry's / VFS only accept credit cards for payment or can debit cards and e-wallets also be used?**

Both debit and credit cards can be used via our Digisecure hosted payment gateway. Initially, the card will have to be Visa or MasterCard branded, but this includes pre-paid cards. We will not be enabling e-wallets.

**Q. Will paying online by credit/debit card be more expensive than paying by cash due to card handling/processing fees?**

If you use a payment card or other payment methods not intended primarily for use in the currency of payment (USD), you are likely to be subject to currency conversion charges as detailed in the agreement with your card issuer. There are no plans to introduce any payment-type related surcharges.

**Q. How are fees converted into approved currencies? Will it be more expensive for applicants?**

It will only be possible to pay in USD. Some applicants will incur currency conversion charges levied by their card issuers if they do not have a payment card intended primarily for use in the designated currency.

**Q. How can I apply for an appointment if I don't have a Visa or MasterCard branded credit or debit card?**

You can purchase a pre-paid card and use it via our gateway, so long as it is Visa or MasterCard branded. Additionally, if applicable, you can ask your sponsor to make the online payment.

**Q. I have made an appointment but cannot attend. Can I get a refund?**

If you cannot attend the scheduled appointment, you are advised to reschedule your appointment as soon as possible. You can do so via the appointment system. If you do not reschedule your appointment and miss it, you will not be eligible for a refund.

**Q. What can I do if online payment is refused?**

If your payment is refused, you should first check that you have entered the correct credit or debit card details. The following are examples of why you may have had problems paying for your appointment or why the payment has been refused. You should contact your card issuer for further information and to resolve the problem.

Some of the card or personal details entered do not match the information held by your card issuer.

You do not have enough cleared funds on your card to cover the amount of the purchase.

Your card issuer referred the transaction for an authorisation code or further identity checks.

Your card has been reported as lost or stolen and has been cancelled by your card issuer.

Your card has or is due to expire and has been replaced by your card issuer.

Your card cannot be used to pay for goods or services in a cardholder-not-present environment (online or over the internet).

There may be a problem with your card issuer's authorisation system

**Q. Am I able to use a third party to make payment online on my behalf?**

Applicants can have their sponsor make the online payment on their behalf.