

TRAVEL MONEY

FOREX CARD

Frequently Asked Questions



Corporate Office:

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Part of FCM Travel Solutions (India) Pvt. Ltd.

Q1. What is Travel Money Forex Card?

Travel Money Forex Card is a prepaid card, which offers you a convenient and secure way of carrying foreign currency overseas. The card is protected by a PIN (Personal Identification Number) and provides you access to the local currency from ATMs at your overseas destination, at competitive market rates along with the freedom to shop across the globe. Cash withdrawals with the card can be made anytime with your secure 4-Digit Personal Identification Number at over 1.6 million Visa ATMs worldwide and it can be used for purchases at over 36 million Visa merchant establishments and at international e-commerce websites.

Q2. What are the currencies available on the Travel Money Forex Card?

The Travel Money Forex Card is available currently in various currencies - USD, GBP, EUR, CAD, AUD, SGD, AED, JPY, SAR, THB on the Visa platform. However, you can use the Travel Money Forex Card in a country where Visa Enabled Cards are accepted. This implies that you can travel with the Travel Money Forex Card and still access local currency. The local currency is dispensed after applying the cross currency charges, as applicable at the time of the transaction. Your card account will be debited in the equivalent of the base currency (original currency loaded in the card) taken by you.

Q3. What will be issued to me along with the welcome kit?

The FAQ/Usage Guide, Welcome Letter, the Travel Money Forex Card along with the ATM PIN will be included in the welcome kit.

Q4. Can this card be used in India?

The foreign currency balance in the card cannot be used in India, Nepal & Bhutan. However, the unspent balance can be encashed into the INR wallet and the same can be used in India.

Q5. What if my transaction wallet does not have sufficient funds?

If your transaction wallet does not have sufficient funds, but there are sufficient funds in other wallets, the transaction amount will be debited from these wallets along with automatic currency conversion charges. The bank will predefine the wallet order in which the other currency wallets will be debited in case the transaction currency wallet does not hold sufficient funds for the transaction.

For example: If you load 100 USD, 300 EURO & 500 GBP in your Travel Money Forex Card and you do a transaction for 300 USD, since sufficient funds are not available in the USD wallet, the system will automatically check other wallets which have sufficient funds. In this case the transaction will debit GBP wallet after conversion from GBP to USD along with currency conversion charges.

Note: The predefined currency sequences will be – USD-GBP-EUR-CAD-AUD-SGD-AED-JPY-SAR-THB

Q6. What is Automatic Currency Conversion?

If your card does not have sufficient funds to process payments in the transaction currency, then the card will look for a currency wallet with sufficient balance and process the payment by converting currency from this wallet into currency of transaction as per the applicable currency conversion rate.

Q7. What documents do I need to submit when I purchase/reload my Travel Money Forex Card?

You will have to submit a copy of the following documents to the Travel Money branch along with the application form for the Travel Money Forex Card:

Sr.	Document	At the time of Reload	At the time of Remote Reload
1	Passport Copy	Mandatory	Available - Not required
2	LRS Declaration Form	Mandatory	Mandatory
3	Visa	Not Mandatory	Same trip not required
4	Airline ticket	Mandatory	Compulsory in case of next trip. Same trip not required
5	PAN Card	Mandatory	Mandatory

Q8. When can I use the card after purchase?

The Card will be active for use within the next working day of purchase from the Travel Money branch on receipt of clear funds and correct documents at the branch.

Q9. How much money can I load onto my Travel Money Forex Card?

The usage of your Travel Money Forex Card should be in strict accordance with the regulations of the Reserve Bank of India and FEMA regulations. The amount loaded or reloaded on a card should be done as per the Foreign Exchange Management Act, 1999 and prevailing RBI regulations in force at present.

The minimum purchase/reload value of the Travel Money Forex Card is given below:

Minimum Load Amount	Maximum Load Amount
USD \$100 or equivalent in other currency	As per FEMA guidelines for your purpose visit

Q10. How can I use this Card to withdraw Cash?

To withdraw cash, you would need to insert your card into any ATM overseas that accepts Visa and follow the instructions on screen. Enter your PIN and indicate the amount you want to withdraw in the local currency. The requisitional cash will be dispensed in the local currency of the country you are in.

Q11. What is my PIN?

Your PIN (Personal Identification Number) is a unique 4-digit secure number assigned to your card and known only to you. This has been included in the welcome kit issued to you.

Q12. Which ATMs accept the Travel Money Forex Card?

All ATMs overseas displaying the Visa logo will accept your Travel Money Forex Card.

Q13. Is there a fee levied for the use of Visa ATMs?

There is a transaction fee levied at various ATMs for cash withdrawal & balance inquiry. The banks in each country are given rights by the local federal laws to charge surcharge/fees from other Bank's customer accessing their ATMs to

withdraw money.

Q14. Does the ATM display the foreign exchange rate of conversion?

No, generally ATMs display the amount withdrawn and balance available in the local currency. With this information, you can calculate the foreign exchange rate applied.

Q15. Are there any transactions which should be avoided for these cards? What needs to be done in such cases?

You can use the card to pay your hotel bills at the time of check-out. However, please avoid using your card for checking-in (pre-authorization) at hotels and other merchant outlets. If you choose to use your card at the time of check-in, the funds on your card will be blocked till such time that the bills is finally settled. To prevent blocking of funds please make sure that all the test swipes are cancelled.

If you have already settled your bill through another mode, please request the hotel/merchant to issue a valid slip to you. If the hotel/merchant claims that the transaction was declined at their end then you should request the hotel/merchant to send us a scanned copy of the letter through some other mode and they will not be raising any claims against your card from us.

Q16. Whom should I contact, in case I have any dispute on a transaction?

In case you have a dispute on any specific transaction, you are requested to contact on the Customer care number mentioned on the card or
Call: 91-80-45651100 Email: fcmforexcards@yesbank.in

Q17. Can I reload the card?

In case you have exhausted the funds on the card; you can reload your card with additional funds. The easiest way to do this is to contact your nearest Travel Money store. Details available on Travel Money website.

Q18. How do I withdraw the remaining cash from my card if the amount is too small for a cash machine to dispense?

The easiest way to cash out your card, if you don't want to use it for your next trip, is to go to the nearest Travel Money branch and get the remaining amount encashed. The same will be processed subject to payment of applicable refund fees and submission of documents.

The card can be encashed only after your return to India. For refund of the residual or unutilized balance you can approach any branch of Travel Money irrespective of where the card was issued. You need to complete the refund form and submit a copy of your passport along with the form. In case a full refund on the card is taken by you, the card can be cut into 4 pieces and destroyed at your end.

Q19. What do I do if my card is lost or stolen?

You can call Customer care to report a lost or stolen card.

Tel: 91-80-45651100 Email: fcmforexcards@yesbank.in

The card can be replaced once you visit the nearest Travel Money branch. It is

important to note that a lost card report will be taken only after verification of your details like Mother's maiden name, Date of Birth, Passport number, etc.

Q20. Is there a country-wise limit on the Travel Money Forex Card?

No. There is only withdrawal and daily POS spend limits applicable on all Travel Money Forex Cards.

Q21. What is the Validity of the Card?

The card is valid until the expiry date mentioned on the card.

Q22. What should I do when I receive the card?

As soon as you receive your card, ensure that the card & the envelope have been received in a sealed condition. If not, please report the same at the earliest to the Travel Money branch or call at Customer care number. Sign on the reverse of the card immediately on receipt. This helps comparing your signature when you make payments at shops, hotels etc. Unsigned cards are invitations for misuse.

Q23. What should I keep in mind while doing online transactions?

Make sure you are using a secure site while making payments through the Internet. Look for a "lock" icon in the status bar of your web browser. This icon indicates that a site is employing an encryption technology during the transmission of your sensitive data. Never respond to phishing emails that falsely claim to be from a bank and ask you to disclose your personal and bank related confidential details. Travel Money will never ask you to send your personal banking details.

Your card will automatically prompt for a second factor of authentication at merchants that are enrolled for Verified by Visa Service. For all transactions that are Verified by Visa, you will receive a One Time Password on your registered mobile to complete the transaction.

Q24. How should I ensure safety of my card?

Keep the card in a safe place like your wallet or purse, where you can quickly notice if it is missing. Note the contact details of Travel Money and keep it where it is readily available. Make a diary note of your card numbers for any time reference.

Ensure that the card you got back after a transaction is indeed yours, before putting it in your wallet. Many times, cards get exchanged at crowded merchant locations like service stations and malls or supermarkets.

When you use your card for purchases, ensure it is swiped in your presence and not swiped on multiple devices. Do not handover your card to anyone, even if they claim to be representatives from your Bank. Ensure that card number, card-expiry date and the 3-digit security code on the back of the card (popularly known as CVV number) are not captured in writing anywhere. This can be done if you ensure the card is swiped in front of you at all times.

If the card is to be cancelled, cut it in four pieces diagonally across the magnetic strip and discard it. This will ensure that the cancelled or expired card cannot be misused for counterfeit/skimming. Do not use a replacement card before the Primary card is blocked. Don't expose the card to excessive heat or keep it close to a magnetic field.

Q25. How should I ensure safety of my money?

Register your mobile number and email ID for alerts and remember to update them, in case they change. Memorize the PIN and destroy the PIN mailer. The PIN is an important validation of your identity. The use of PIN, along with the card, is considered as your authentic signature. Keep your PIN a well-guarded secret, always inform change of address to the Bank promptly and inform postal authorities to forward your mails and consignments to the new address.

Do not handover copies or original documents containing your personal data like your birth date, PAN number, financials, address proofs, etc. to an unknown person. Always ask for identification. Never sign a blank application form, to be filled in by an agent or bank representative later.

Destroy statements, charge slips, bank mails before disposing. Many identity theft cases take place through mail sniffing or garbage pilfering. Shred the statement or the charge slips before disposing.

CURRENCY CONVERSIONS & CHARGES

Cash Withdrawal Charges at International ATMs	USD	GBP	EURO	CAD	AUD					
	2.25	1.50	1.75	2.50	2.50					
	SGD	AED	JPY	SAR	THB					
	2.75	7.25	225	7.5	65					
Miscellaneous Request										
Replacement Card Fee	₹ 125.00 + GST									
Balance Enquiry	USD 0.5	EUR 0.5	CAD 0.75	AUD 0.75	SGD 0.75	AED 2	JPY 160	SAR 1.75	GBP 0.5	THB 16
New ATM Pin	NIL									
	USD	GBP	EUR	CAD	AUD	SGD	AED	JPY	SAR	THB
Chargeback Fee	2	1.5	1.75	2.5	2.5	2.75	7.25	225	7.5	65
Cash Disbursement Daily Limit	7500	5500	6500	9500	9500	10000	25000	850000	25000	250000
Cash Disbursement Fee	2% of Transaction Value									
NFC Transaction Limit	Equivalent to 40 USD									
**	GST will apply on all charges									
Charge slip retrieval	NIL									
Statement Fee	NIL									
Currency Conversion										
Sale/reload & Refund	As per FCM's Card rate									
Usage (Cross currency)	3.50% + GST									
Initial sale Fee	₹ 125.00 + GST									
Reload Card Fee	₹ 100.00 + GST									
Encashment charges	₹ 75.00 + GST									