

CASH PASSPORT™

MASTERCARD® PREPAID CURRENCY CARD

CHIP+PIN
PROTECTED

User Guide

Starting out

Please sign the back of your Cards as soon as you receive them and memorise your PIN.

This is very important as you cannot change the PIN issued with your Cards. For security purposes you must not keep your PIN written anywhere near your Cards.

If you forget your PIN you can get a reminder by simply calling Card Services and answering the security questions you supplied on your application or going to 'My Account' at www.cashpassport.com at any time.

How to use your Cash Passport Card

You can use your Cash Passport Card at ATMs worldwide, displaying the MasterCard Acceptance Mark. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend the money on. You can also use your Cash Passport Card at merchants (including restaurants, shops, entertainment venues and online), displaying the MasterCard Acceptance Mark. Simply enter your PIN or sign the receipt as usual. Please note that limits apply (refer to the Fees and Limits table in this User Guide). Cash Passport Cards may not work in terminals operating in an offline capacity. Due to FEMA regulations, your Cash Passport Card cannot be used to access cash or pay for purchases in India, Nepal and Bhutan.

Checking your balance

Simply go to 'My Account' at www.cashpassport.com, register your Card and you'll be able to see your Cash Passport Card balance straight away. You can also check out any recent transactions here. Some ATMs also provide balances, however, if the local currency is not the same

as the currency as your Card, the exchange rate used may be different to that applied to your Card and a slight variation may occur. That's why we recommend using the online balance enquiry service available via 'My Account' at www.cashpassport.com.

If you have provided us with your mobile phone number we may also send you low balance alerts and other Card related messages via SMS.

Want to put more money onto your Cash Passport Card?

Simply take your Card, valid photo ID and any necessary FEMA documentation to any participating branch or agent of the business where you bought it, within the country of purchase, and they will reload the Card for you. Please visit www.cashpassport.com to find the latest information about how to reload your Card, access your transaction history or check your balance.

Reloading of Cash Passport is subject to compliance with all applicable laws, rules and regulations in force from time to time.

How about buying things online?

As long as your online retailer accepts MasterCard, then you can use your Cash Passport Card to shop online (within the limits and restrictions of your Card), although you may be asked to provide the security code that's printed on the signature strip on the back of your Card. Cash Passport Card cannot be used for internet purchases where the website is registered in India, Nepal or Bhutan or at websites accepting payment in Indian Rupee or the currencies of Nepal and Bhutan.

What if my Card hasn't got all the money I need to buy something?

Sometimes you might see something that costs a bit more than the available balance on your Card. That's OK, if the merchant can support it, you can pay the difference with another payment method. Just make sure you tell the cashier before paying and confirm the amount you want deducted from your Cash Passport Card. The cashier should process your Cash Passport Card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

Pre-authorisation – It is not recommended to use your Cash Passport as a guarantee of payment for hotels, car rentals, etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your Cash Passport to settle your final bill.

We don't recommend using your Cash Passport Card as a guarantee of payment (usually for things like hotels and car hire). These companies may estimate the bill, and then 'hold' the amount for up to seven days, often leaving you without sufficient available funds. You can, however, use your Cash Passport Card to settle your final bill.

What if my Cash Passport Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. However, you can use the balance on your Cash Passport Card for part payment and complete the purchase with another payment method. In some countries, there may be daily or weekly withdrawal limits from ATMs, which may be lower than the limit on your Card. For more information, visit www.cashpassport.com.

Should you pay in your own currency or local currency?

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by foreign retailers and ATM operators, giving Cardholders the choice of paying in either the currency of the country they are visiting or their own domestic

currency. If you make a purchase or ATM withdrawal in a country where the local currency is the same as the currency on your Card (eg using a US Dollar Cash Passport in the USA) and opt in to a DCC service, this may result in a foreign exchange transaction at additional cost to you. If you wish to avoid this risk, you should opt out of the DCC service and choose to pay in the local currency. DCC can also be applied to any domestic credit and debit Card, when used abroad.

Queries and Complaints

Queries

You should initially address any query relating to Cash Passport by calling the appropriate phone number listed on page 6 of this User Guide. In no circumstances should you direct any queries to MasterCard.

Complaints

If you have a complaint relating to the Cash Passport Card, you may access the internal dispute resolution procedure by:

- **Phone** – call the appropriate phone number included in this User Guide.

- **Mail** – write to:

Attention Cash Passport Disputes Resolution
Federal Bank
Federal Towers
Aluva, 683 101,
Kerala, India

- **Email** – write to us using the contact details shown at www.cashpassport.com.

Please note, queries regarding specific Cash Passport details cannot be dealt with via email

Contact Us

If you have any queries, or want to let us know any comments you have about using your Card, please get in touch with us at www.cashpassport.com.

Please note we cannot deal with specific account queries via email.

For more information about your Cash Passport, please visit www.cashpassport.com

To check your balance and view your transactions, visit www.cashpassport.com and log on to 'My Account'. Alternatively, if you have forgotten your PIN, refer to page 6 of this User Guide for 24/7 assistance phone numbers.

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Reloading your Cash Passport

Your Cash Passport Card can be reloaded so you need never run short of the money you need to make your holiday a success.

Reloading your Card is easy

1. Return to your place of purchase with your Card and one form of personal ID such as a PAN or Passport. Fill in the prescribed Application Form and Form A2.
The funds are available for access within four business hours.
2. If you think you may need to have your Card reloaded whilst travelling overseas, you can leave a completed Form A2, a copy of your PAN Card/Form 60 and payment instructions with a family member or friend in India. We may reload the Card on receipt of the above documents from a family member or friend along with a signed letter of authority or an email from the Cardholder's registered email ID with us.

Important to note:

- a. A reload fee applies to reloads and may vary by Agent.
- b. Reloads are made at the relevant exchange rate on the day that the reload is processed. The exchange rate will vary from day to day and may vary depending on agent where reloaded.

Cashing out your Cash Passport

If you are at the end of your travels and you find yourself left with cash on your Card that you haven't spent, there are a couple of things you can do:

1. You can leave the cash on the Card for your next trip*. The Card is valid until the date printed on the Card and while it is active (ie some form of transaction has taken place on your Card in the previous 12 months) no inactivity fees apply. (Inactivity fees will apply after 12 months of inactivity).

OR

2. You can access some or all of the money by simply going to an ATM while still away overseas and withdrawing the amount you wish to either close the account, or reduce the amount left on the Card.

OR

3. You can wait till you get home and "cash out" the Card by simply going to a branch of Federal Bank or the agent where the Card was purchased or by visiting www.cashpassport.com and accessing the "Cash Out" Form. Complete the details and submit to the branch/ bank's agent or send to Cash Passport Card Services so we can refund you the amount left on your Card, minus a small fee for processing. A foreign exchange margin will apply to convert the foreign currency balance back into Indian Rupees (INR).



If you would like to know more about Cashing Out your Card, please call Card Services or go to our website www.cashpassport.com.

* FEMA regulations as amended from time to time currently require Cardholders returning from a foreign trip to surrender unspent foreign exchange within 180 days of return. However, Cardholders are free to retain foreign exchange up to USD 2,000 for future use