



## **FEDERAL BANK CASH PASSPORT™ – FREQUENTLY ASKED QUESTIONS (FAQS)**

### **1. How does Cash Passport work?**

Federal Bank Cash Passport is a prepaid currency card, which can be used abroad, to withdraw local currency at ATMs or to pay directly at merchants (including shops, restaurants and entertainment venues), displaying the MasterCard® Acceptance Mark. Because it's a prepaid card, your spending is limited to the amount of money available on your Card. Due to FEMA Regulations, your Cash Passport Card cannot be used to access cash or pay for purchases in India, Nepal and Bhutan.

### **2. How secure is Cash Passport?**

Federal Bank Cash Passport is chip and PIN protected, so no one can access your funds without your PIN. To reduce the threat of fraud, Federal Bank Cash Passport Card does not reveal any personal information and it is completely separate from your bank account.

### **3. How does Cash Passport compare to travellers cheques or credit and debit cards?**

Cash Passport is a convenient and safe way of carrying your travel money overseas, offering all the peace of mind and security of traditional travellers cheques, plus the convenience of cash, worldwide. Pre-loading your Cash Passport gives you more control of your travel budget than a standard debit or credit card and with fixed ATM fees and no transaction fees on purchases, it's easier to manage your overseas spending.

### **4. What are the fees and limits of Cash Passport?**

Please [visit the webpage](#) for full details of the fees and limits.

## **5. What currency can I load my Cash Passport with?**

A Cash Passport Card purchased in India can only be paid for with Indian rupees (INR). When you purchase a foreign currency Cash Passport Card, the INR amount will be converted to the currency of your Card. The Federal Bank Cash Passport is available in three currencies; British Pounds, Euros and US Dollars.

## **6. Where can I use the Card?**

You can use your Federal Bank Cash Passport at ATMs worldwide, displaying the MasterCard® Acceptance Mark. There are 1.9 million MasterCard ATMs worldwide from which you can withdraw local currency. Alternatively, you can use the Card to pay directly for goods or services at any merchants abroad (in store or online), that accept MasterCard. No matter which currency Card you purchase, the Card can still be used worldwide. For example, if you purchased a Euro Federal Bank Cash Passport, you can still use it at ATMs in America, but the balance in Euros will attract a currency conversion from Euros to US Dollars.

Please note, due to FEMA regulations, Federal Bank Cash Passport Card cannot be used at ATMs or merchants in India, Nepal and Bhutan, or 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.

There are also a number of other countries where the use of Cash Passport is not allowed as they are subject to US economic sanctions. If you attempt to withdraw cash or use your Card at merchants in any of these countries, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries currently affected by sanctions are: Cuba, Iran, Myanmar (Burma), Sudan and Syria.

## **7. What if my Card doesn't work at an ATM?**

Cash Passport should work in any cash machine, outside India, Nepal or Bhutan, displaying the MasterCard® Acceptance Mark. If it doesn't, the Card may be faulty and you can get 24/7 help from Card Services, via the Global Emergency Assistance numbers. Please note, if an ATM screen prompts you to choose 'which account?', it is recommended that you choose the 'Credit' option. You can only withdraw cash from an ATM up to the available balance on your Cash Passport Card (including any applicable fees) and if the amount is within the ATM's issuing limit.

## **8. Can I use my Federal Bank Cash Passport to make online purchases?**

You can use your Cash Passport to shop online (within the limits and restrictions of your Card) at any merchant that accepts MasterCard cards. For your security, you may be asked to provide the security code that's printed on the signature strip on the back of the Card.

Please note, the Federal Bank Cash Passport cannot be used at ATMs or merchants in India, Nepal and Bhutan, or 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. The Card may not be used for money transfers or for accessing or purchasing goods from adult or gambling internet sites and must not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

### **9. How do I reload my Cash Passport?**

Even with a zero balance, your Cash Passport Card is still valid (up to the expiry date on the Card), and you can reload it before your next trip.

### **10. What is 'My Account'?**

'My Account' is an online Card management area where, once you have registered your Cash Passport, you can check your balance, review your transaction history and update your personal details.

### **11. How do I register for 'My Account'?**

Click on the link for 'My Account' on the website and enter the first six digits of your primary Cash Passport Card number (to identify which Card is your primary Card, ignore the last digit on each Card number and pick out the Card with the lowest number; that's your primary Card). You will then be taken to another screen, which will ask you to enter a User Name and Password. The first time you try to log in to 'My Account' you will not have a User Name and Password, so please select the 'Need a Login?' link and then follow the instructions on the screen.

### **12. How can I check my balance, view my transaction history or change my details?**

You can manage these everyday aspects of your Card online, as soon as you've registered it at 'My Account', or you can call one of the **Card Services** numbers. Please note that you cannot change your PIN(s). If you forget your PIN(s), you can get a reminder by simply calling Card Services and answering the security questions you supplied on your application or by going to 'My Account' on this site.

### **13. What do I do if I find an incorrect transaction on my Card?**

If you have any queries about your Cash Passport Card balance or you notice a Card transaction that you do not recognise, please notify the 24 hour Card Services team as soon as possible and in any event within thirty (30) days of the transaction debit date. They will be happy to check and confirm the transaction details for you. If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a Dispute Claim Form, (form is available at [www.cashpassport.com/federalbank](http://www.cashpassport.com/federalbank) ) and send it to [ppc\\_disputes@accessprepaidww.com](mailto:ppc_disputes@accessprepaidww.com) Please help them to assist you by providing as much information as you can. It is recommended that you check your transaction history and Card balance at least once a month. You can do this online, once you have registered your Card on 'My Account'.

#### **14. How can I contact Card Services?**

Please refer the Emergency Assistance Link given in website.

#### **15. What if the ATM asks for a six digit PIN?**

In some countries, you may be asked for a six digit PIN, when using an ATM. However, Cash Passport uses a standard four digit PIN, which will still be accepted if the ATM has been set up correctly in compliance with MasterCard regulations. If you need assistance with any PIN issues, please call Card Services.

#### **16. What if my Federal Bank Cash Passport is lost or stolen?**

24/7 Global Emergency Assistance will get you back in control of your money.

#### **17. What if my Card balance is not sufficient to buy something?**

If the merchant supports it, you can use your Cash Passport to make a partial payment, and cover the balance with another payment method, as long as you don't exceed your foreign currency limits as prescribed by FEMA. Just make sure you tell the cashier before you start the transaction and confirm the amount you want to be deducted from your Cash Passport Card. The cashier should process your Cash Passport payment first, and then accept the remainder of the balance, however you want to pay it.

#### **18. What if my Cash Passport is declined?**

Normally, this should only happen when you don't have enough funds on your Card to cover the cost of a purchase. If the merchant supports partial payments, you can use your Cash Passport balance for part payment and complete the purchase with another payment method, as long as you don't exceed your foreign currency limits as prescribed by FEMA (see above).

Inform the merchant of the balance available and process your Federal Bank Cash Passport transaction first, using another form of payment to pay the difference, subject to the policy of

the merchant. Please be aware that some merchants, such as restaurants and mail order companies, may require the Card to have an available balance greater than the purchase amount, before they will authorise the payment. ATMs in some countries may have their own limits regarding the amount of money you can withdraw per day or per week. These limits may be lower than the limit on your Card and may stop you accessing your funds. If you think this is the case, please call **Card Services**.

#### **19. What is pre-authorisation?**

In some places you may be asked for your Cash Passport Card as “pre-authorisation” of your final payment. It is not recommended to use your Federal Bank 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.

#### **20. What are Dynamic Currency Conversion payments?**

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency, i.e. Indian rupees. You should not make a purchase or ATM withdrawal in Indian rupees (as you are prohibited from doing so by law) and you should choose to pay in the local currency. Please note that there will be an additional cost if the merchant transaction or ATM withdrawal is in a currency other than the currency of the Card and you should refer to the Fees and Limits Table for further information.

#### **21. Can I get cash back with my Cash Passport?**

No, cash back is not available on Cash Passport.

#### **22. When my Cash Passport Card expires, what do I do?**

You can either transfer your funds to a new Card by returning to a Federal Bank branch, or cash out the balance and close your Card.

#### **23. How do I close my Cash Passport?**

If you would prefer not to keep your Card for another trip, you can withdraw your remaining balance from any ATM outside India, Nepal or Bhutan, displaying the MasterCard® Acceptance Mark. Alternatively, you can choose to cash out your balance at the Federal Bank branch or authorised agent, appointed by Federal Bank, where you bought the Card. A fee will apply to cash out the Card (see your Terms and Conditions for further details).

#### **24. How do I withdraw my remaining cash if it is too small for an ATM to issue?**

For full details of cashing out or closing your Cash Passport Card, [click here](#).

#### 25. Do I receive paper statements?

We don't provide paper statements, but you can always view your transactions and statements securely by visiting **My Account** online, and print those details at your convenience.