

The Reserve Bank of India sets out in the Foreign Exchange Management Act, 1999 (FEMA) Regulations limits for foreign exchange that various categories of travellers can purchase for use overseas. The following Table acts as a guideline only and travellers should confirm their own authorised limit and declare their purpose of travel and their entitlement on an A2 Declaration Form as contained in the Application Form in this brochure.

PURPOSE	LIMIT
Basic Travel Quota (BTQ) for holidays, personal visit etc	USD \$10,000 per financial year
Business Travel	USD \$25,000 per trip
Immigration – For people settling abroad in other countries	USD \$100,000 per year
Employment abroad – For a person who is going to work abroad	USD \$100,000 per year
Medical treatment – For people who are travelling abroad for treatment	USD \$100,000 per year
Studies abroad – For students pursuing studies abroad	USD \$100,000 per academic year

**Useful telephone numbers for 24/7 assistance.
Card Services, lost or stolen Cards.**

In an emergency, or if you've lost your Card or had it stolen, please contact Card Services immediately, so that we can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Card subject to availability.

Country	Phone Number
Australia	1800 098 231
Germany	0800 1800 756
Hong Kong	800 966 321
India	000 800 100 7960
Japan	00531 780 221
New Zealand	0800 444 691
Singapore	800 4411 256
South Korea	00798 4434 1279
Switzerland	0800 563 428
Thailand	001800 442 212
UK	0800 056 0572
USA/ Canada	1 877 465 0085
Other Countries*	+44 207 649 9404*

*Please remember to add the international prefix of the county you are in, at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.